



Building
stronger
families



Family Resilience

The Impact of COVID-19



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Foreword

This report marks the start of a new three-year relationship between LV= General Insurance and Family Action.

Now more than ever, families who are struggling need a trusted place to turn to for help and advice. Family Action's sole purpose is to provide that support and the charity works tirelessly to help vulnerable people and families when they need it most.

It's their dedication and commitment that resonated with us as a business, because at LV= General Insurance we put our heart into making a positive difference and we recognise the need to take responsibility for the world around us, have a positive impact on society, and make a meaningful contribution to the communities where we work and live. We're proud to be supporting such an important charity.

Our new partnership will help Family Action transform lives by providing practical, emotional and financial support to those who are experiencing poverty, disadvantage and social isolation across the country.

For many families, the pandemic has made existing problems worse. For some, it has created new hardships, while for others it has brought people closer. Every family is different, but for those facing challenging situations, it is important to know help is available.

Our focus is centred on helping Family Action maintain and develop its **FamilyLine** service, a free national helpline that offers a listening ear, advice and emotional support to families by using a network of volunteers from across the country to support people through telephone calls, email, web chat and text message.

We'll do this through corporate donations, volunteering opportunities for our staff, and fundraising.

"...for those facing challenging situations, it is important to know help is available."

With our support, **FamilyLine** can reach thousands of vulnerable families by increasing the capacity of their helpline through expanding delivery of telephone counselling, recruiting more volunteer befrienders to give people feeling isolated someone to talk to, and launching a new mentoring service to help families parent their children and combat wider challenges.

This jointly commissioned report sets the scene on our partnership and helps us understand the impact on family resilience over the last 12 months, focusing on five key areas – finances, family relationships, the wider support network, health and self-efficacy.



Heather Smith
Managing Director,
LV= General Insurance

The findings lay bare what a challenging time it's been – more than half of families we spoke to said they haven't been able to pay for essentials because they couldn't afford them, while two in five feel worse about their mental health and wellbeing compared to a year ago. But there are also positives, and one of those is that 43% of family members have seen improved relationships with their children during this period. That's certainly something we should hang on to right now.

I'd like to thank the team at Family Action for all their support in creating this report, in particular the recommendations they have set out at the end on how families can rebuild resilience and the help available for them to do this.

The full report is also available to view at **LV.com** – please do go and take a look.

Foreword

At Family Action, improving family resilience is at the heart of what we do, so that we can build stronger families and brighter lives.

We know that there are many factors that feed in to how resilient individuals and families are, and that these often overlap. It is why we provide support that works holistically with the whole family and looks at their whole lives – so often issues that present themselves on the surface are not the underlying cause, or even the most important thing that a family is struggling with.

We also know that whilst the events of the past year are extraordinary, the issues that families have faced over our 150 year history have changed very little – money, health, relationships, available support and ability to be in control and change your own life have always been important to families and they have all been impacted by the pandemic. What is important is that we can adapt our support for these areas to match the particular way issues are arising at this time, and

"...families are important strengthening blocks for society as a whole and we must do all we can to support them for a brighter future."

this up to date, national, research on the ways that family resilience has been affected over the past year, both the good and the bad, helps us to understand that more.

It is great to see that there have been positive findings about close family relationships, the strength of communities and access to support that has been enabled via digital methods.

However, this research also shows that there is still much to do to strengthen families' resilience and we will need a collective national effort to plan a long-term recovery strategy for children and families post COVID-19. This must recognise that the most vulnerable have been impacted particularly hard by the pandemic and that pre-existing inequalities have only widened.

For our part at Family Action, we will need to be able to provide the right support at the right time for families at all levels of need as we (hopefully!) emerge from the COVID-19 pandemic. We want to normalise conversations about these pressures, ensure there is support



David Holmes CBE
Chief Executive,
Family Action

available at an early stage to prevent problems escalating, and build on the innovative changes we have seen in the way people can provide and access support.

We are pleased to be able to continue our part of this support for families in partnership with LV= General Insurance for the next three years. I am grateful for their generous financial support for **FamilyLine** and for the resources they have provided to produce this report together. It will be wonderful to have LV= General Insurance staff volunteers boost the capacity of **FamilyLine**, our national digital support service for family members over 18 who have any sort of worries. Both our organisations believe that strong families are the vital building blocks of a strong society. Together, we can support families to have a brighter future.

Executive Summary

‘Family Resilience – The Impact of COVID-19’ report, commissioned by LV= General Insurance and national charity Family Action, explores the resilience of families across the UK and the resulting impact of the pandemic across five key areas of life or “pillars”. These are:

Finances: the effect of finances on resilience is not just about how much money you have, but the available choices you have in how to use it, how regular and reliable your sources of income and outgoings are, and financial skills, such as budgeting and investing.

Family relationships: family relationships affect family resilience as they enable us to deal with stress and improve our psychological and physical wellbeing. Good, strong relationships create love and trust, provide role models, offer encouragement and reassurance, provide a sense of security, and prevent feelings of isolation or loneliness.

Wider support network: it is not just relationships within the family that support family resilience, but also the support of the wider community, the public, private and voluntary sectors and ‘anonymous’ support, such as that provided online and through helplines like FamilyLine. Wider support can also be practical or financial, not just emotional. A strong wider support network ensures that families have access to appropriate support and help when they need it.

Health: Both physical and mental health impact upon the resilience of families in overlapping ways with other factors – our health can affect education and employment prospects and thus income, our role within relationships and caring needs within a family, stress levels and self-esteem, as well as introduce practical needs or limitations that may impact both the individual and the wider family.

Self-efficacy: this refers to our belief that we can control or deal with the situations we find ourselves in, our ability to plan a way forward, and our confidence in our ability and our motivation to do so. Without this, the other factors above will have much less of an effect on family resilience.



12 million UK families left unable to access support during the pandemic

Resilience means that families can recover from hardship and move forward in a positive, adaptive way. A lack of resilience might mean they can't weather the normal ups and downs of family life, particularly more significant hardships. The data that has been gathered for this report provides a mixed picture, both across the five pillars, and between different families across the UK.

The report, based on a survey of 4,000 UK parents, shows that while some have seen their financial situation improve as their day-to-day spending has decreased, one in five (20%) now say they are facing financial difficulties. This has meant that over half (52%) of those surveyed have not been able to pay for essentials at some point this past year because they could not afford them, with one in eight (13%) unable to pay their mortgage/rent, the same proportion unable to buy food (13%) and 16% unable to buy clothing.

Moreover, the data shows that being in a difficult financial situation can also impact negatively elsewhere. Among those facing financial difficulties, nearly half (48%) say they have lower levels of motivation and confidence compared to a year ago.

They are also more likely to report deteriorating mental and physical health and are less likely to have formed stronger bonds with their family and wider community.

When it comes to the health of family members, there is more of a mixed picture. While most say the pandemic has either had a positive or no real impact, there is still a significant number who think it has negatively impacted their physical (30%) and mental (26%) health.

However, the good news is that despite several lockdowns and stay at home orders, the pandemic has increased the bonds both within many families, and between many families and wider support networks. Over two in five (43%) say they have built up stronger relationships with their children, while 36% have improved bonds with their partners. Meanwhile 34% have improved relationships with neighbours, and 27% with work colleagues.

The main reason for this is the pandemic has given many family members a portion of their time back, without the pressure of long office hours or the daily commute, and many have spent that extra time building these stronger bonds.

Finally, across all pillars, when families do face difficulties, they are often not getting the support they need. 12 million (62%) families across the country say they have needed support across one of these pillars during the pandemic but have been unable to access it.

The reasons for feeling unable to access support vary from family to family, however not meeting eligibility requirements, being afraid to ask, and thinking that others needed the support more are the top reasons given.

The learning from the report has led to three recommendations:

- We should encourage people across the country to share the pressures they are facing, in order to provide support for each other and reduce some of the barriers to people seeking wider support.
- We need a societal recovery strategy that focuses on reducing inequalities deepened by COVID-19 and on helping the most vulnerable families in particular.
- We should build on the positive developments from the pandemic, such as digital support offers and initiatives to reduce the digital divide.

Introduction

We decided to produce this report together to further understand the ways that families have been affected by COVID-19 and make sure our partnership can work towards providing the support that is particularly needed so that families can be more resilient.

Resilience can be defined as the ability to recover from hardship and move forward in a positive, adaptive way. When we talk about family resilience, we mean a family’s ability to weather the normal ups and downs of family life, as well as more significant hardships.

The basis of the research uses the seven ‘Cs’ of resilience (Ginsburg, 2011) and links these to five key areas of life or “pillars” that we know from our work affect how resilient a family or families in general feel. We call these the ‘five pillars of family resilience’ throughout this report.

Seven 'Cs'	Definition	Link to 5 pillars
Competence	The feeling of knowing that you can handle a situation effectively	Self-efficacy
Connection	Developing close ties to family and community	Family Relationships, Wider Support Networks
Confidence	Belief in your own abilities	Self-efficacy
Character	A caring attitude toward others	Family Relationships, Wider Support Networks
Contribution	Knowing you make a difference, source of purpose and motivation	Self-efficacy, Family Relationships, Wider Support Networks
Coping	Learning to cope effectively with stress	Health
Control	Realising you can control your own outcomes	Self-efficacy, Finances, Health, Family Relationships

This report seeks to understand how families across the UK are currently feeling in each of the five pillars, especially given the hardships that COVID-19 has led to for many. If families feel strong, confident, and supported in these areas they are more likely to be able to cope with setbacks or challenges.

The research study was conducted by **Opinium** between 24 December 2020 and 8 January 2021, with a nationally representative sample of 4,000 UK adults who have children under 18.

The Five Pillars of Family Resilience



1

Finances

The effect of available finances on the ability of families to respond to setbacks and opportunities will be a surprise to no one. However, the effect of finances on resilience is not just about how much money you have, but the choices you have available to you and how to use it, how regular and reliable your sources of income and outgoings are, and financial skills, such as budgeting and investing.

2

Family Relationships

Family relationships affect family resilience as they enable us to deal with stress and improve our psychological and physical wellbeing. Good, strong relationships create love and trust, provide role models, offer encouragement and reassurance, provide a sense of security, and prevent feelings of isolation or loneliness.

3

Wider Support Networks

It is not just relationships within the family that support family resilience, but also the support of the wider community, the public, private and voluntary sectors and 'anonymous' support, such as that provided online and through helplines like **FamilyLine**. Wider support can also be practical or financial, not just emotional. A strong wider support network ensures that families have access to appropriate support and help when they need it.

4

Health

Both physical and mental health impact upon the resilience of families in overlapping ways with other factors – our health can affect education and employment prospects and thus income, our role within relationships and caring needs within a family, stress levels and self-esteem, as well as introduce practical needs or limitations that may influence both the individual and the wider family.

5

Self-Efficacy

This refers to our belief that we can control or deal with the situations we find ourselves in, our ability to plan a way forward, and our confidence in our ability and our motivation to do so. Without this, the other factors above will have much less of an effect on family resilience.

The Five Pillars of Family Resilience

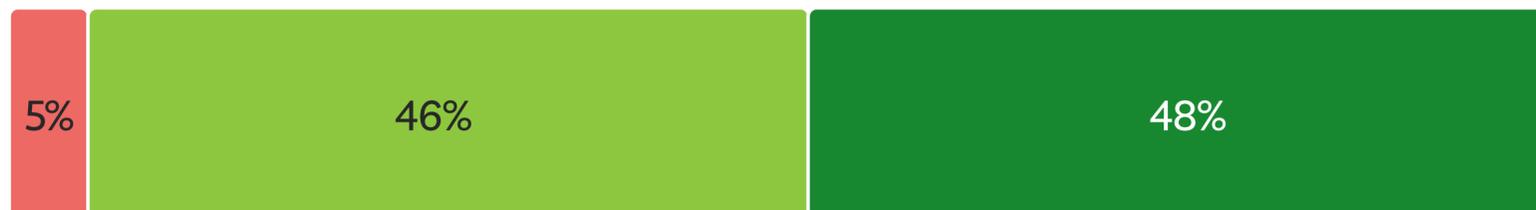
Overall, and despite a tough year, most families paint a positive picture when it comes to their resilience.

On a ten point scale, around half (48%) describe their family life as good (8-10), with 5% describing it as poor (0-3). The remaining 46% put themselves somewhere in the middle, so they might be resilient in some ways, but still face difficulties elsewhere. This top-line finding can therefore cover up some underlying difficulties and support needs that families might be facing.



How do families rate their own resilience?

Poor Mid Good



Women over twice as likely to describe their levels of confidence and motivation as poor

There are also some groups that face more challenges to their family life. For example, among those who are currently unemployed or on furlough, the number who rate their family life as good drops to just 37%. The number who rate it as poor rises to one in ten (9%).

Similarly, among those with a long-term health condition the number who would rate their family life as poor increases to 7%, compared to just 43% who would rate it as good.

The data shows that most families currently feel particularly comfortable when it comes to the second of the pillars - relationships with their family. Just 5% rated their family relationships poorly, compared to 40% who gave a mid rating, and 54% a high rating.

At the other end of the spectrum, self-efficacy and finances had the joint lowest average rating. On finances, 10% rated their current financial situation as poor, compared to 34% who would describe it as good. The remaining 54% were in the middle. Among those out of work, the number who describe their financial situation as poor rises to 23%, while the number describing their situation as good is just 14%.

For the purposes of this report, self-efficacy was explored via two components. Firstly, we are looking at how much confidence people have, and secondly, we are looking at their levels of motivation. On the former, 11% rated themselves as poor, compared to 37% high, and 51% in the middle. On the latter, 11% rated themselves as poor, compared to 35% high, with 53% in the middle.

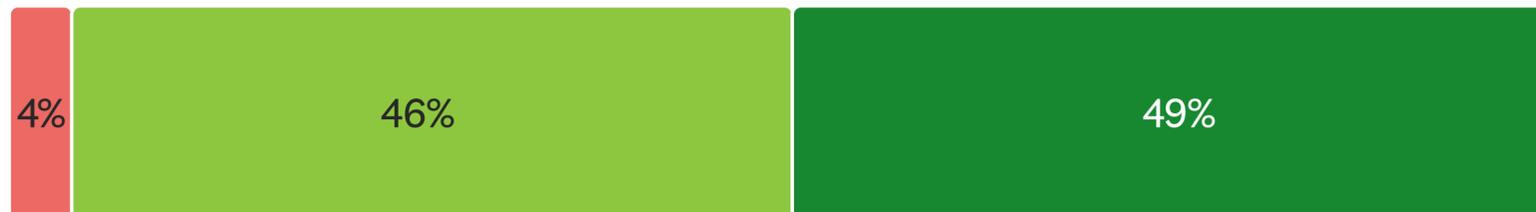
How do families rate their own resilience?

■ Poor
 ■ Mid
 ■ Good

Unemployed / furloughed



In work



There is a big gender divide here, with women over twice as likely to describe their levels of confidence as poor (16% to 7%) and also twice as likely to describe their motivation as poor (16% to 8%).

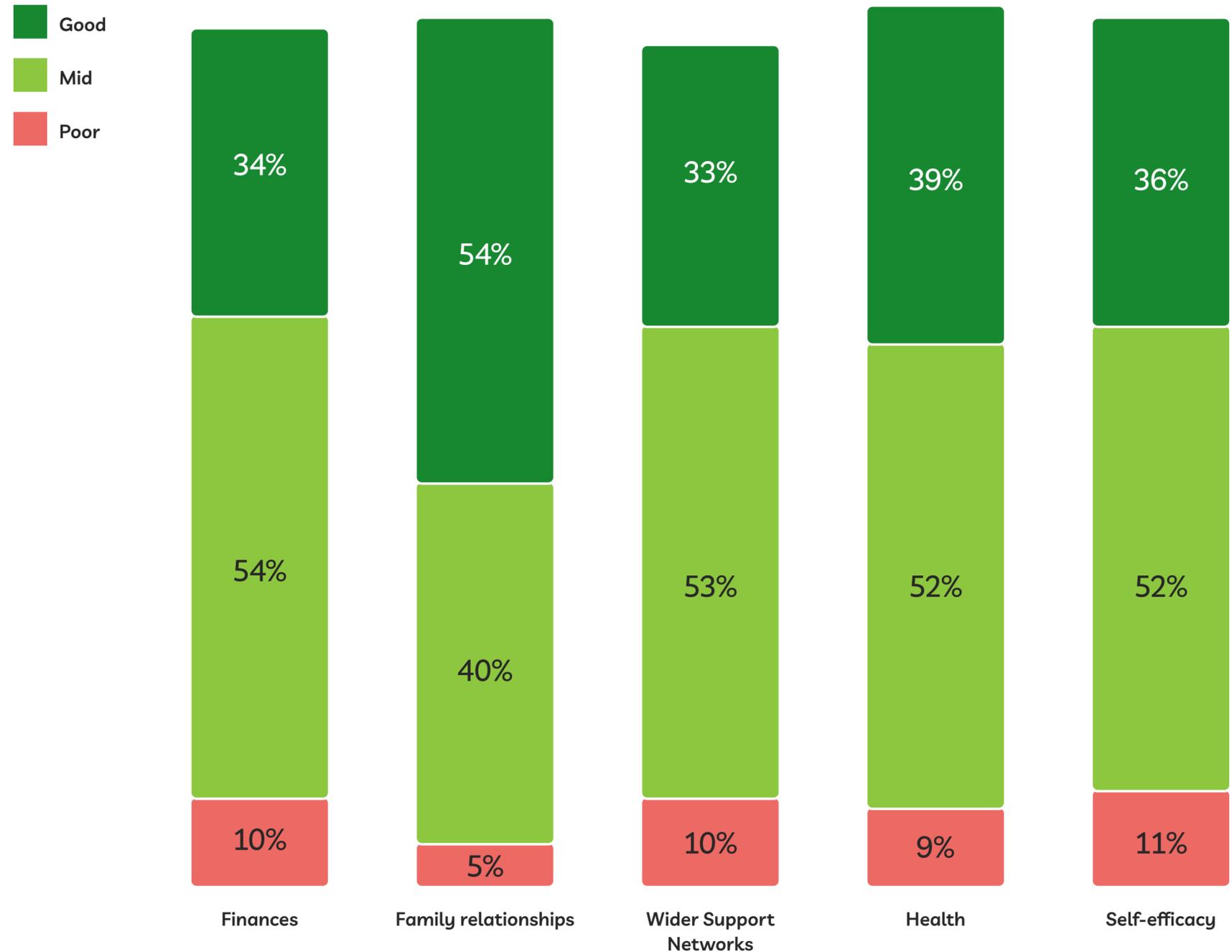
The final two pillars are relationships with wider support networks, and health. On the first of those, 10% rate their current relationships as poor, 33% as good, and 53% as somewhere in the middle.

Finally, on health, 9% rated their health as poor, 29% as good, and 52% somewhere in between. When you split this down into physical and mental health and wellbeing, it is notable that people do score themselves worse on the latter of these measures.

One in ten (10%) describe their mental health and wellbeing as poor, compared to 7% who would describe their physical health that way. This compares to 38% who would describe their mental health as good, compared to 40% who would describe their physical health that way.

In the following chapters we will explore these five pillars in more detail, looking at the difficulties families are facing, and the places they believe they need more support.

Family resilience across the five pillars



Chapter 1

Finances

Finances

The effect of available finances on the ability of families to respond to setbacks and opportunities will be a surprise to no one. However, the effect of finances on resilience is not just about how much money you have, but the choices you have available to you and how to use it, how regular and reliable your sources of income and outgoings are, and financial skills, such as budgeting and investing.

While many have been shielded from economic consequences, some families have had a really tough year.

Although the health crisis has clearly dominated the headlines, the pandemic has also had untold effects on the economy, and in turn the finances of many families.

One in five (20%) UK families now say they are experiencing financial difficulties. This compares to a third (33%) who say they are doing ok, while 46% describe themselves as comfortable.

When it comes to finances, the markedly different experiences that families have had in response to the pandemic are notable. For many families, their personal finances have remained the

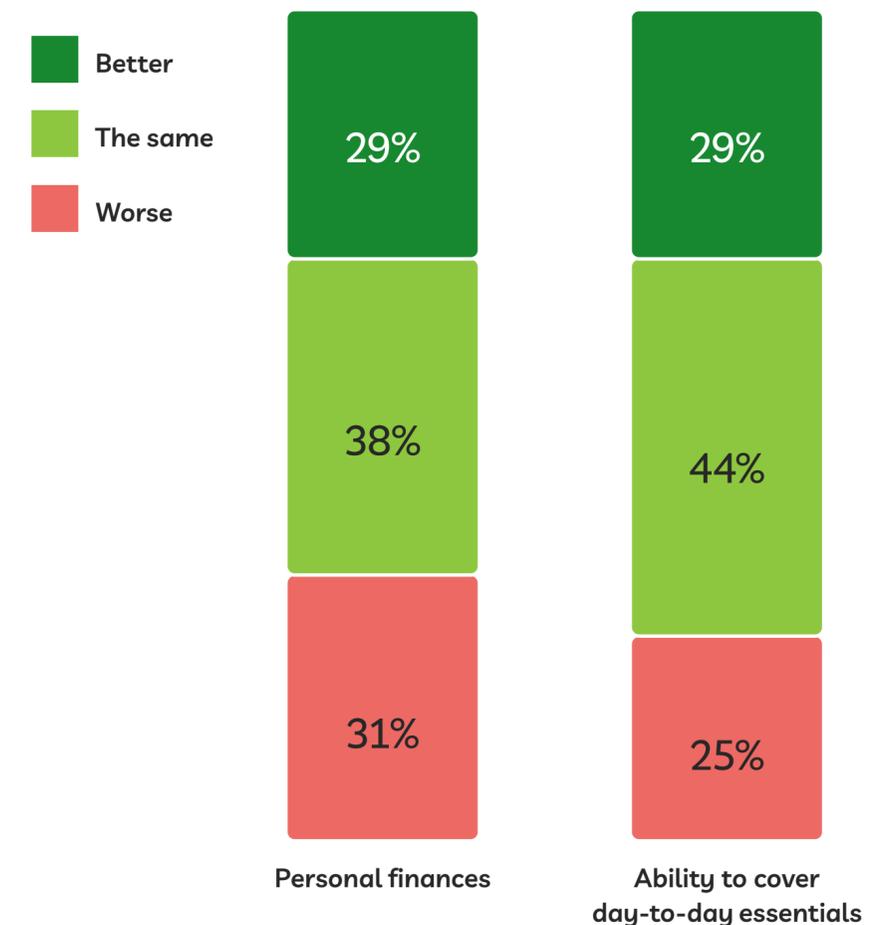
same over the past year (38%), with 29% even saying their situation has improved. When it comes to the ability to pay for day-to-day essentials, 44% of families say things have stayed the same, with 29% saying their ability to provide has improved.

The government has, in many cases, stepped in to prop up the economy, and supplement the incomes of those who might otherwise have lost their jobs. Meanwhile, those remaining in employment have managed to find savings because they have been able to stay at home (e.g. through less money spent going out, or by spending less on transport costs).

But not all have been so fortunate, with a significant minority of families having seen their financial situation become a lot tougher. In some cases, this will be because they have slipped through the gaps of government support, while for others it will have been caused by unemployment. In total, a third (31%) say their personal finances have deteriorated, and similarly a quarter (25%) say their ability to cover day-to-day essentials have has got worse.

Chart does not display those who said 'don't know or prefer not to say'.

Over one in four parents expecting their personal finances to get worse over the next year



Half of families say they have not been able to pay for essentials at some point this past year

Family members that are furloughed or unemployed are more than twice as likely to be facing financial difficulties compared with those that are in employment (42% vs 17% among those in employment). Three in five (59%) say their personal finances have worsened, compared to 29% of those that are employed. The same goes for their ability to pay for day-to-day essentials, with two in five (44%) furloughed or unemployed family members saying this has deteriorated compared with one in five (23%) among the employed.

Male family members are more likely to describe their current financial situation as comfortable (51% vs 38% of women) and women are more likely to say they are facing difficulties (26% vs 16% of men).

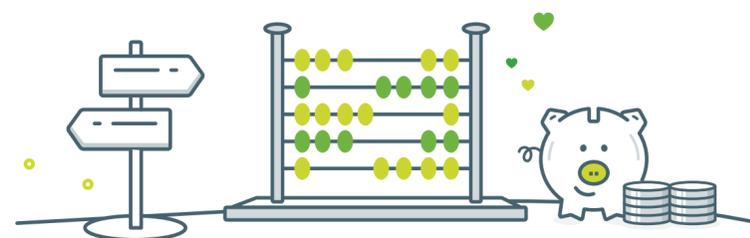
However, there are two important caveats to make. Firstly, the economic consequences for those families who have faced financial difficulties are often very severe. Secondly, the financial situation of many families is still precarious,

even if it hasn't yet deteriorated. The consequences of this could be devastating as the economy deteriorates further, or if government support begins to be withdrawn.

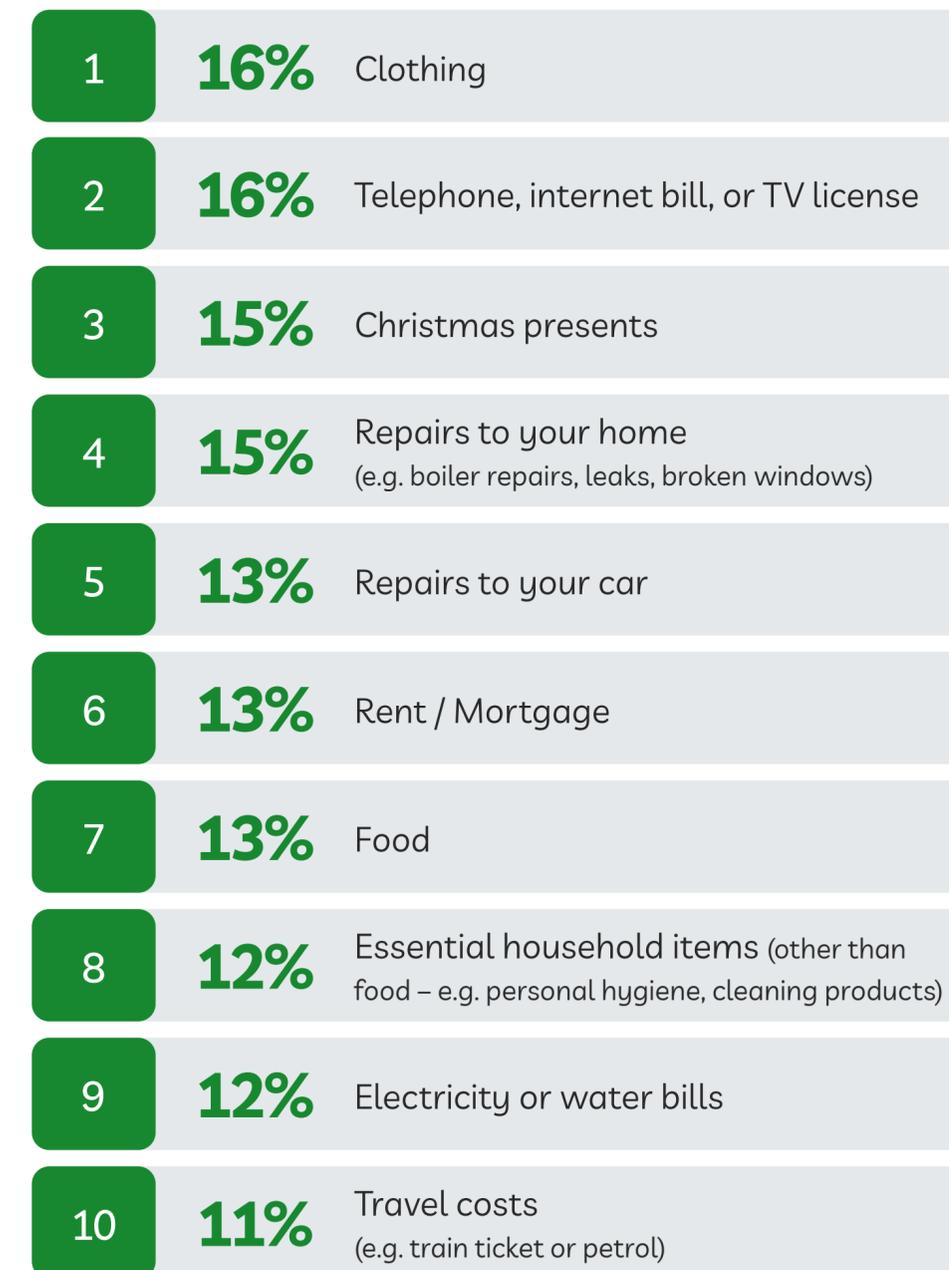
In total, half of families (52%) say they have not been able to pay for essentials at some point this past year because they could not afford them, with one in eight (13%) unable to pay their mortgage or rent, and the same proportion unable to buy food at some point (13%).

Younger families aged 18-34 are more likely than older families to have experienced this (67% compared with 28% among 55+). Men are also more likely to have been unable to afford to pay for essentials than women (54% vs 49%). To the right is a breakdown of the top ten things that families have been unable to afford.

Looking ahead to next year, 28% expect their financial situation to deteriorate, including many of those families who say their financial situation has held up so far.



Top 10 things families could not afford at some point over the past year



Three in five have received financial support, but many could not get the support they needed

As mentioned, access to financial support has managed to keep many families afloat over the past year. Three in five (57%) have received some form of financial support, rising to seven in ten among 18-34s (69%). Most commonly these forms of support have been:

- 17% Furlough pay
- 16% Means tested State benefits (such as universal credit, or job seekers allowance)
- 16% Help from family or friends (either financial or with goods/childcare)
- 13% Payment freezes on bills (e.g. council tax)
- 12% Refunds / discounts from companies (e.g. car insurance)
- 11% Mortgage Holiday

Interestingly, there are some significant gender differences in terms of types of support; female family members are more likely to have had help from family or friends (20% vs 13% among men) and men are more likely to have had some other form of support such as payment freezes on bills (16% vs 9% among women).

While this high level of support is ultimately good news, there's also a significant number of families who have not been able to access what they needed. Half (47%) felt they needed financial support but have been unable to access it, with one in ten (11%) of those saying this is because they did not meet the eligibility requirements.

Other common reasons for which people could not access the support they needed are embarrassment (10%), being afraid to ask (9%), or lack of access to digital systems/technology (9%).

Given how difficult many families are still finding it to access support, one in three they will need financial support (31%) in the coming year. A similar number think they will be unable to pay their bills on time (31%) or afford household essentials (30%).

The story here is very similar among working and furloughed or unemployed family members. It seems that younger families are the most likely group to have concerns about the coming year, with two in five (39%) 18-34 year-olds saying they think they will be unable to afford household essentials.



"Even before COVID things were tight. I receive benefits but it's not that much money and it's always been a struggle – It's often a choice between paying for the bills and eating... but since the virus it's been especially hard."

Chapter 2

Family Relationships

Family Relationships

Family relationships affect family resilience as they enable us to deal with stress and improve our psychological and physical wellbeing. Good, strong relationships create love and trust, provide role models, offer encouragement and reassurance, provide a sense of security, and prevent feelings of isolation or loneliness.

COVID-19 has affected family relationships in unprecedented ways, forcing people to spend more time with their household than ever before.

Some have argued this could end up as a positive because the extra time can be used to build stronger bonds. Others have argued the opposite, saying that for many families living in close quarters during lockdown and juggling increased caring responsibilities has resulted in rising tension within the home.

Thankfully, the data indicates that the earlier theory has mostly been the case.



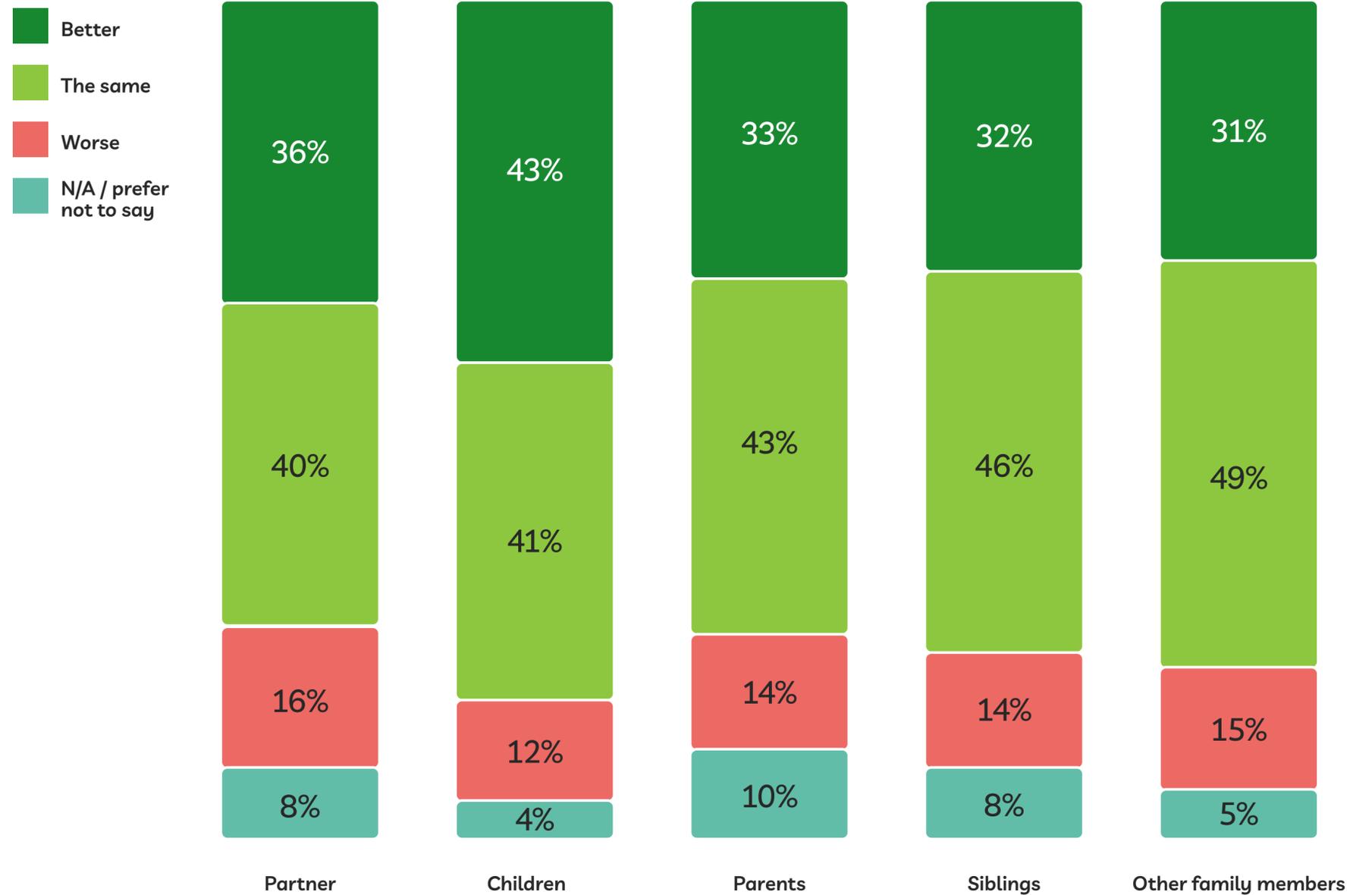
"It's strange... Despite my struggles with finances, food and my mental health, I'm loving having this time with the kids."

Two in five say they have **built stronger relationships with their children,** however, **one in 10** feel **less effective as a parent**

Though tensions may run high sometimes, just **12%** feel their relationship with their children has deteriorated. The same can also be said for relationships with partners- a third (**36%**) think the bond with their partner has only deepened over this period, and just **16%** report a weakening of this relationship. Equally, one in three have experienced better relationships with their own parents (**33%**), their siblings (**32%**), and other family members (**31%**).



How relationships have changed with family members



Being home more and having more spare time are main reasons for stronger bonds.

Families have largely attributed the improvements in their relationships to being home more and having more spare time. The pandemic has also influenced the way we think about our relationships, with many families now realising the importance of developing and maintaining them.

Where families have reported a stronger bond with children and partners, being home more (43% and 36%) and having more spare time (38% and 34%) are seen as the biggest driving factors.

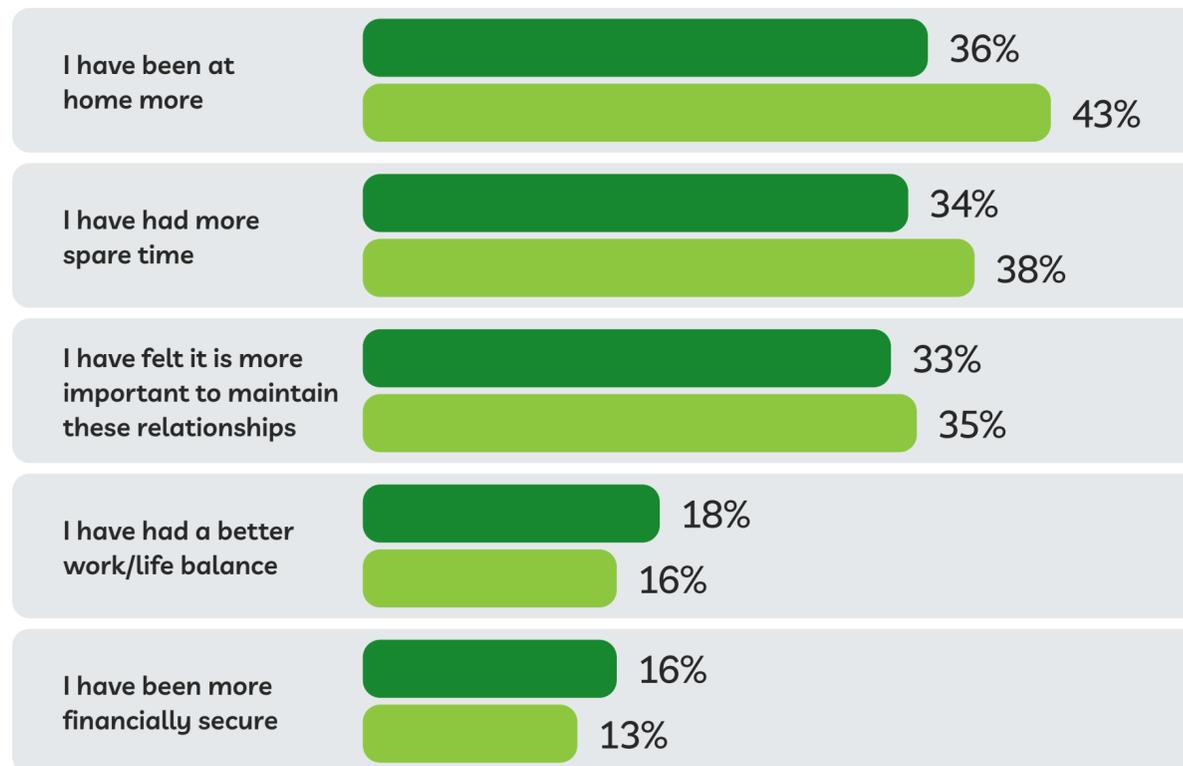
When it comes to improved relationships with wider family members (e.g. parents, siblings) absence also appears to make the heart grow fonder. Of those who say they have built a stronger bond the main reasons are

seeing the importance of maintaining and developing these relationships and having more spare time to work on them

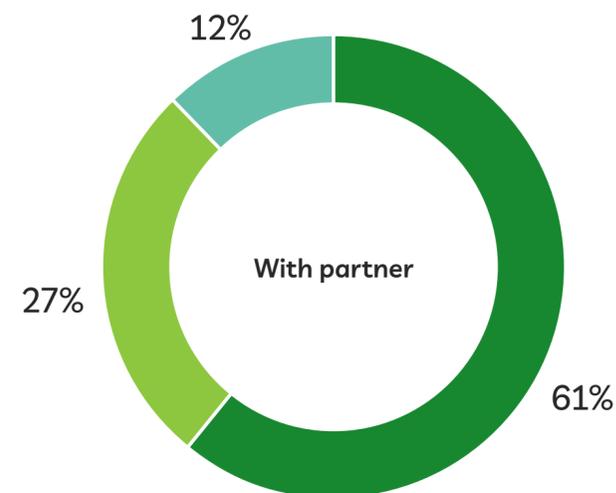
Many families that have experienced changes in their relationships believe that they are here to stay for the long run. Around six in ten think the change in relationship with their children, partner, parents, siblings and other family members will be long-term.

Why have relationships improved

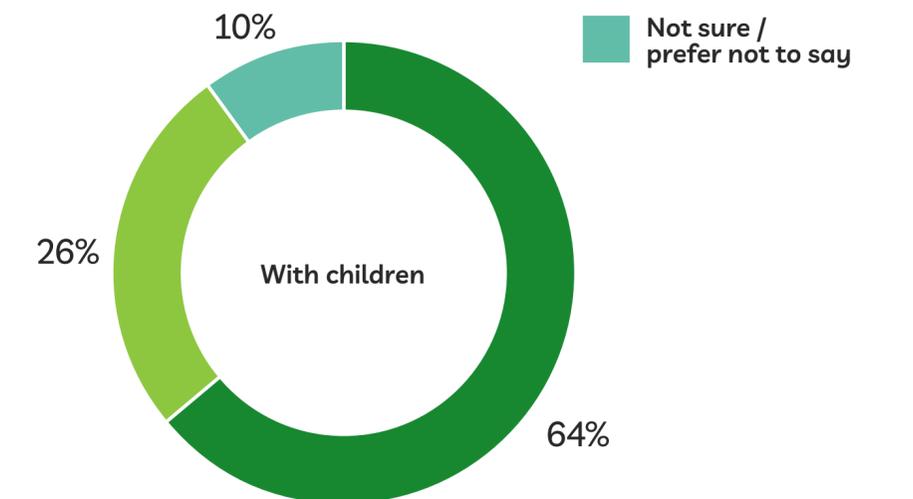
■ With partner ■ With children



Do you think improvement in the relationship with your partner will be...



Do you think improvement in the relationship with your children will be...



One in two people have accessed relationship support. Informal discussions are the most common form of support

But sadly, not everyone will have had a positive experience over the last year, and it is still crucial for those experiencing difficulties to have access to high quality support.

One in two (48%) families have accessed some form of relationship support to cope with increased stress caused by the pandemic. Men are more likely to have accessed support compared with women (52% vs 42%). Family members aged 18-34 years old are also significantly more likely to have used some form of support (62%) compared with older family members. Most commonly, families have turned to informal discussions as a means of relationship related support with family or friends (15%) or their wider support network (12%).

Men are more likely to have accessed relationship support from sources outside their family.

There is a notable gender gap when it comes to accessing relationship support. Men are more likely to have tapped into their wider network or external sources (14% vs 9%) as a means of support and are twice as likely to have used an online or

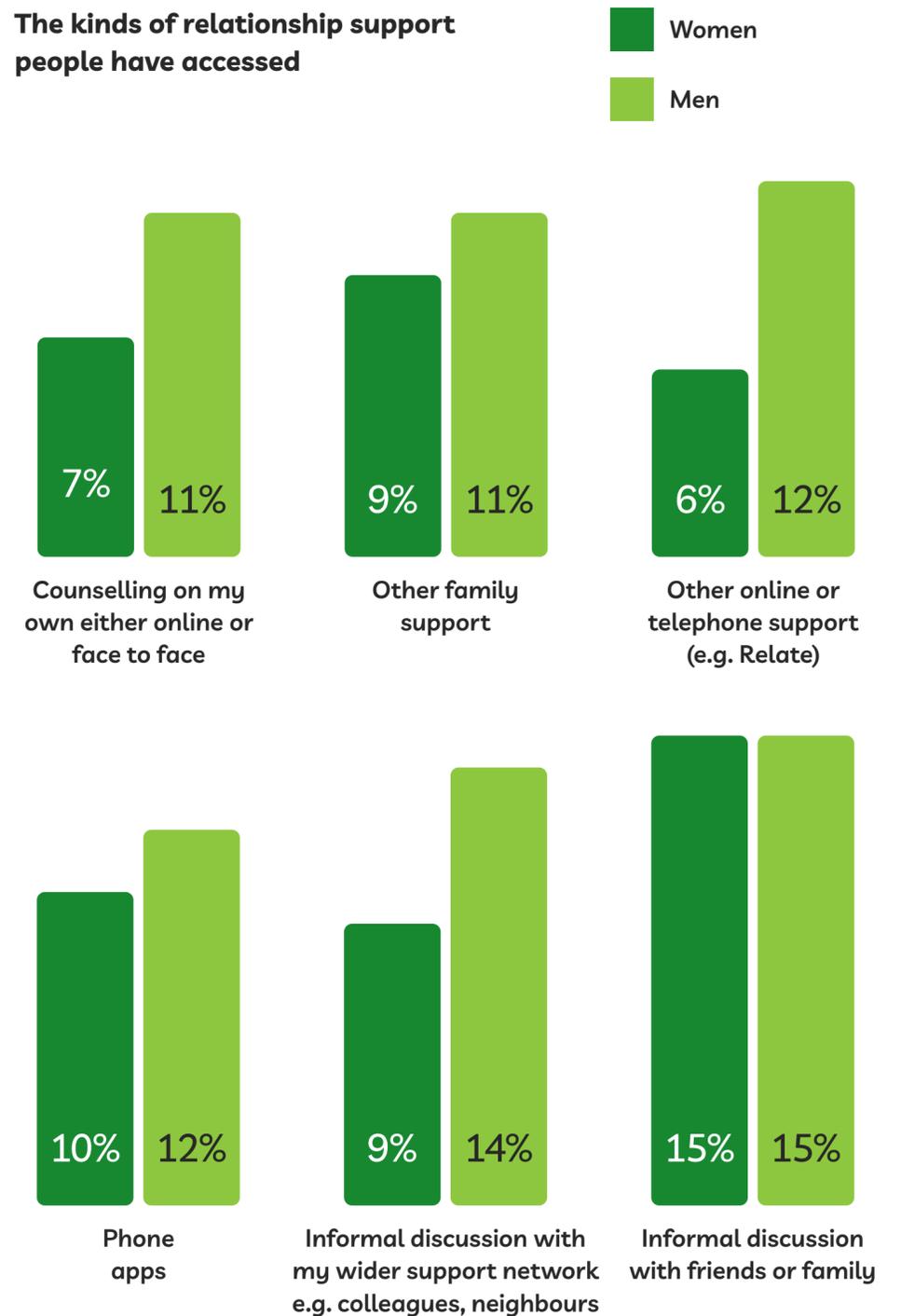
telephone support service (12% vs 6%). Men are also more likely to have felt they needed relationship support but were unable to access it (51% vs 38% among women).

Despite 48% of families accessing some form of relationship support, nearly one in two (45%) families felt they needed a type of support that they couldn't access. Some of the top reasons families give for this discrepancy are that it wasn't available in their area (9%), they lacked access to digital systems/technology (9%), or they felt as though the right person was not available to talk to (8%).

Physical barriers aside, other explanations could be categorised as mental barriers such as embarrassment (9%) and a fear of asking for help (9%).

Men are more likely to say they are impacted by the 'physical barriers' such as availability (12% vs 5% among women), lack of access to digital systems (12% vs 4% among women) and the right person not being available (11% vs 5% among women).

The kinds of relationship support people have accessed



Case study

When Tanya* contacted our **FamilyLine Service** she was struggling with many of the key relationships in her life.

She was entering court proceedings to discuss contact arrangements with her child's father and was also navigating the difficulties involved with living with her parents.

At the time Tanya said that she was struggling to cope with her situation and looking after her child alone, as the baby's father had left before she was born. Tanya has a disability and she also felt that she was viewed as "difficult" during the court process and as such found it a strain upon her.

Although legal professionals had suggested accessing counselling during court proceedings and it being offered following her initial call to **FamilyLine**, she felt unable to commit to further appointments in what was already a busy diary due to her situation.

Instead, she preferred to contact the line frequently to talk about her feelings in a less formal manner.

Our helpline volunteers provided a listening ear so Tanya could explore her feelings regarding the relationship with her ex-partner and her parents, as well as share her feelings about the court process and the effect it was having on her.

She explained that she felt like she had low self-esteem, anxiety, confusion and stress and felt lonely and let down by her family.

We responded with reassurance about her parenting and her positive relationship with her child and encouraged her to be honest about her feelings.

Over the months of accessing helpline support Tanya recognised she needed support with housing and benefits to move forward, and guidance and support by **FamilyLine** and its specialist volunteers were available for her to do so.

Tanya was given information and signposted to local housing charities, council housing and Citizens Advice.

Eventually, regular contact with volunteers on the helpline helped Tanya develop her confidence to access **FamilyLine** counselling support and hopefully move forward towards a happier future.

She said:

"This past year has been the worst time of my entire life and thanks to your organisation providing such fantastic practical & emotional support I have been empowered to stay strong for my little girl."

"I am very grateful for the support, and I think your organisation is fantastic."



"It is a true lifeline, thank you".

Chapter 3

Wider Support Networks

Wider Support Networks

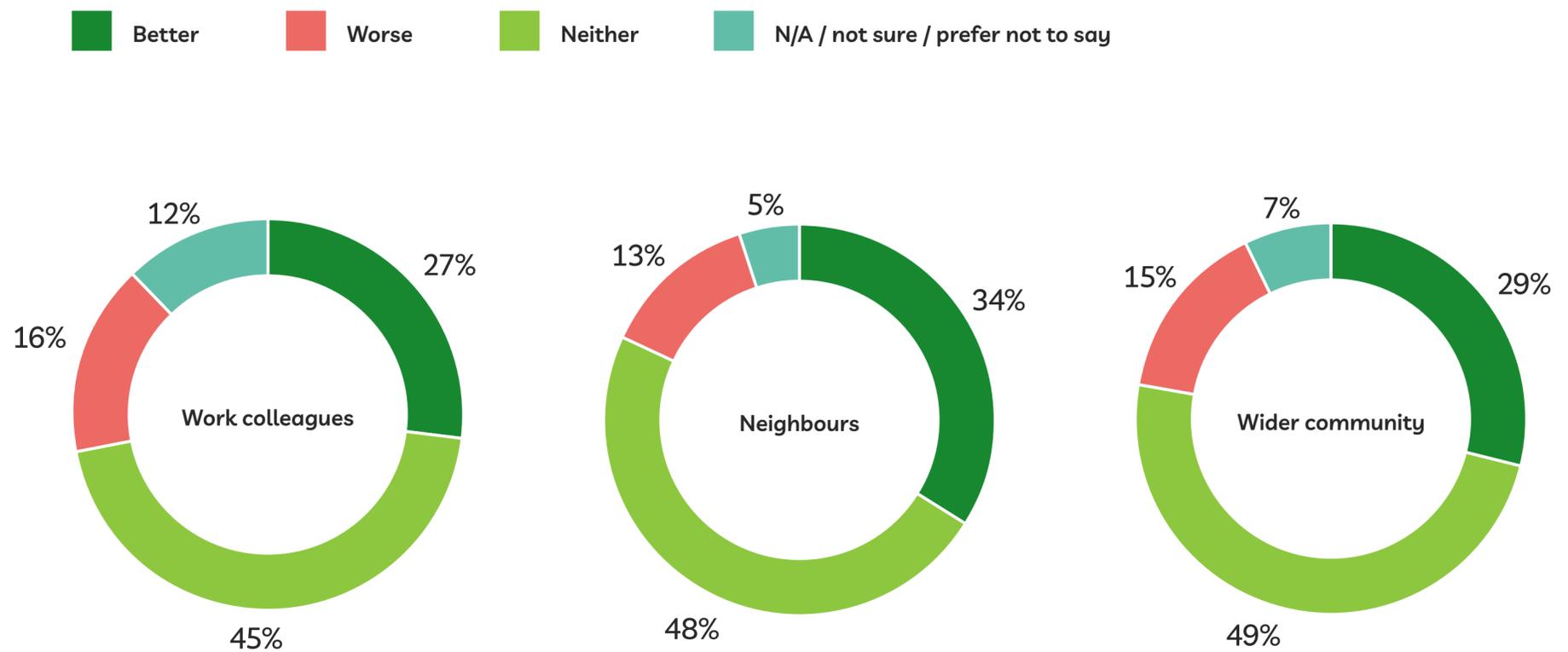
It is not just relationships within the family that support family resilience, but also the support of the wider community, the public, private and voluntary sectors and 'anonymous' support, such as that provided online and through helplines like **FamilyLine**. Wider support can also be practical or financial, not just emotional. A strong wider support network ensures that families have access to appropriate support and help when they need it.

As well as stronger relationships with family members, families also report stronger relationships with others in their community, despite numerous lockdowns and stay-at-home orders.

This is particularly true of those they are most likely to still come into contact with – their neighbours. A third (34%) say their relationship has improved with their neighbour over the past year, as opposed to just 13% who said it has got worse. However, it is also the case for work colleagues (27% better / 16% worse) and other members of the wider community (29% better / 15% worse).

More time spent at home and more spare time are listed as the driving forces behind a stronger bond with neighbours (35% and 30%) and the wider community (28% and 29%).

How have relationships changed with wider networks



Most say they **would** have someone to turn to about **relationship problems.**

Many families have faced a whole host of problems brought on by the pandemic, including financial difficulties, problems with mental health and wellbeing, physical health and family relationships. The good news is that, in most cases, people thought there was someone they could turn to in these situations. This was most commonly close friends or family member.

However, one in ten (**10%**) feel they would not have anyone to turn to about relationship problems with their family, **9%** for problems with mental health and wellbeing or financial difficulties, and **8%** say they would have nobody to turn to about issues with their physical health.



If you had faced any of the following problems over the past year, do you or do you not think you would have had someone you could speak to about it?
(Please tick all that apply)

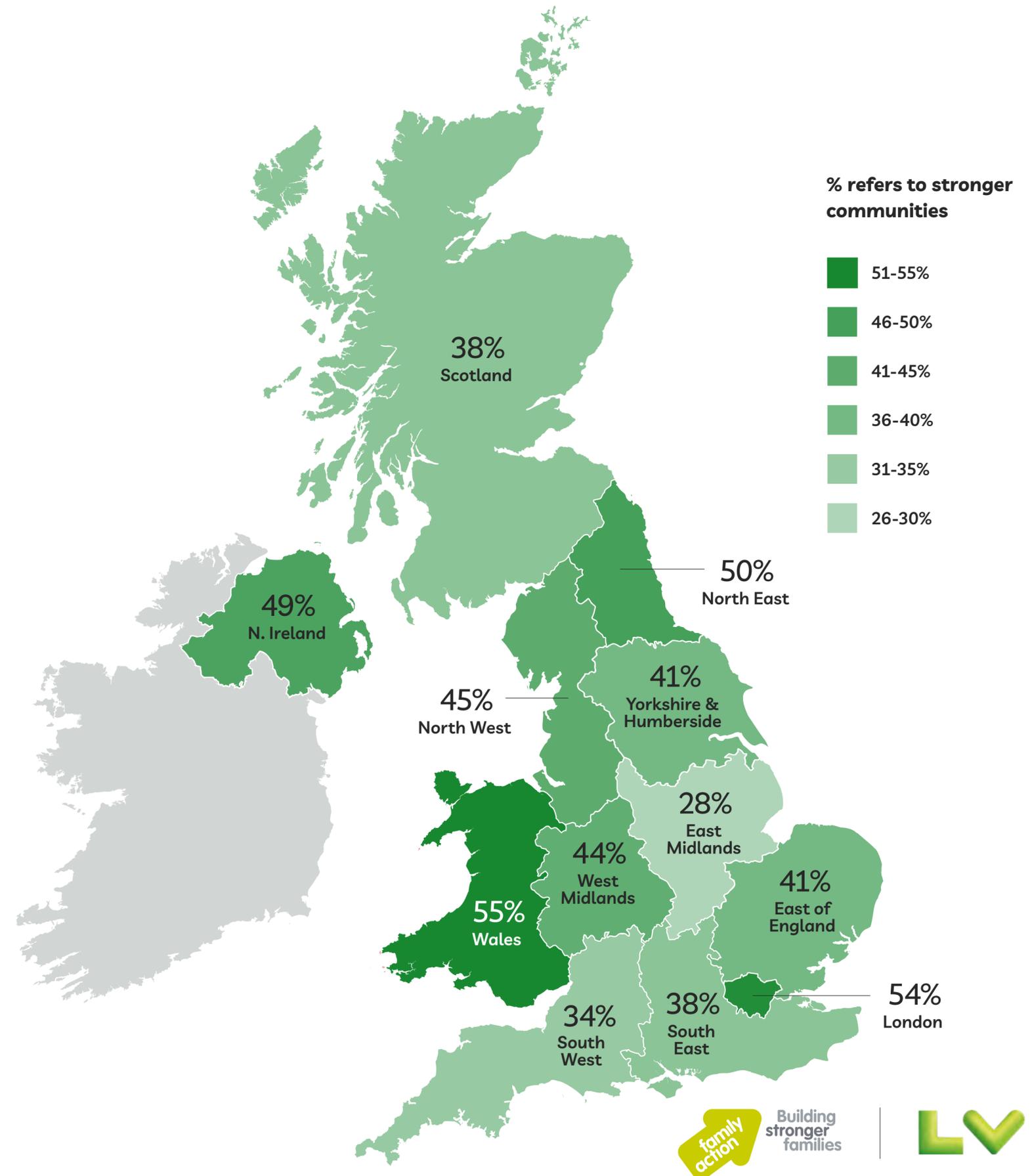
	Financial difficulties	Problems with my mental health and wellbeing	Problems with my physical health	Problems with my family relationships
There would have been close friends or family I could have spoken to	37%	38%	36%	38%
There would have been people at work or within the wider community I could have spoken to	20%	22%	21%	21%
There would have been people online or over the telephone I could have spoken to	22%	24%	24%	21%
There would have been people from support services I could have spoken to	14%	15%	15%	10%
There would not have been anyone I could have spoken to	9%	9%	8%	10%
Don't know	17%	15%	16%	18%

Two in five feel their community is stronger than it was 12 months ago

Another benefit of these closer bonds is stronger communities.

Two in five (42%) family members think their community has become stronger over the past 12 months, compared to just one in ten (11%) who think it has become weaker. There are some notable regional differences in these figures, with community strength bolstered more in London (54%) and Wales (55%). This is less visible in the East Midlands, where three in five (59%) families feel their community has not changed over this time.

More than one in three (37%) also feel that there is greater support available in their community now compared to 12 months ago. Again, there are some significant regional differences, with half (52%) of London based families reporting greater support available, compared to just 21% of those in the East Midlands.



Most are pleased with community leaders, but one in three think local government could have done a better job

Turning the lens to various community leaders, three quarters of families are generally happy with the performance of teachers (73%) and healthcare workers (76%) in their local community during the pandemic. Many are also pleased with charities (66%) and local government (55%).

However, one in three (33%) still think that local government has done a bad job in providing support during the pandemic.



"One thing that has developed out of isolation is a better relationship with my neighbours."

Case study

When Gill* contacted Family Action she felt overwhelmed with the pressures of parenting her three-year-old, who has additional health needs.

Her husband works long hours and, with family too far away to assist her, she worried about the strain the situation put upon her marriage.

Our volunteer befriender worked with Gill offering her a safe space to discuss thoughts, feelings and past experiences and reflect on how the strain of raising a child with additional health needs was affecting both herself and her husband.

It also helped her process grief about the emotional impact of her daughter's surgery and the challenges she faces – including, in some cases, discussing difficult topics like frustration with her capabilities and development.

Gill's befriender helped her to identify strategies to manage relationships with both her husband and daughter, creating positivity and improving attentiveness, while also supporting her to manage her own anxiety through measures such as mindfulness and yoga.

Gill said: **"My befriender is truly amazing and I am so lucky to have found her and had her to talk to".**

Discussing the situation with a non-judgemental third party also allowed Gill to consider her doubts about her marriage and understand how these are normal in a long term relationship.

This resulted in Gill feeling she could see her husband's actions with greater objectivity - with the result that she also felt the relationship became more nurturing and caring.

Importantly, she also feels less self-critical of herself and less anxious as a parent.

She added: **"Speaking to my befriender has helped me move from utterly hating myself and not feeling I was anywhere near the parent I should be or wanted to be.**

"She has helped me turn a few really difficult situations around and I now wake up feeling much more positive, in control and able to cope with whatever the day throws at me".

Gill has now returned to work three days a week while her daughter attends nursery and says that, as a result of the journey with Family Action, she now relishes time with her and describes our support as "life-changing".

She said: **"FamilyLine is a lifesaver and I am so glad I found you and that you could help me."**

"I have advised others who are struggling to contact you too, though not everyone is ready or brave enough to ask for help I have discovered!"

Chapter 4

Health

Health

Both physical and mental health impact upon the resilience of families in overlapping ways with other factors – our health can affect education and employment prospects and thus income, our role within relationships and caring needs within a family, stress levels and self-esteem, as well as introduce practical needs or limitations that may influence both the individual and the wider family.

We have divided this pillar up into two sections – physical health, and mental health and wellbeing. On the first of these we are not just thinking about the direct consequences of the virus, but also some of the more indirect ways the pandemic and lockdowns have affected families. On the second, we are trying to understand what impact the stress of the pandemic may have had on families, as well as the adverse consequences of the numerous lockdowns.

In total, three in ten (30%) say their physical health has become worse, compared to 26% who say it has got better. The remaining 42% say it has stayed the same. The picture on mental health is slightly more negative, with 38% reporting their situation has declined, compared to 22% who say it has improved. The remaining 28% say it is unchanged.

It is worth noting that this research was conducted before the latest UK lockdown in January 2021, which may have had further negative effects on the mental health and wellbeing of families.

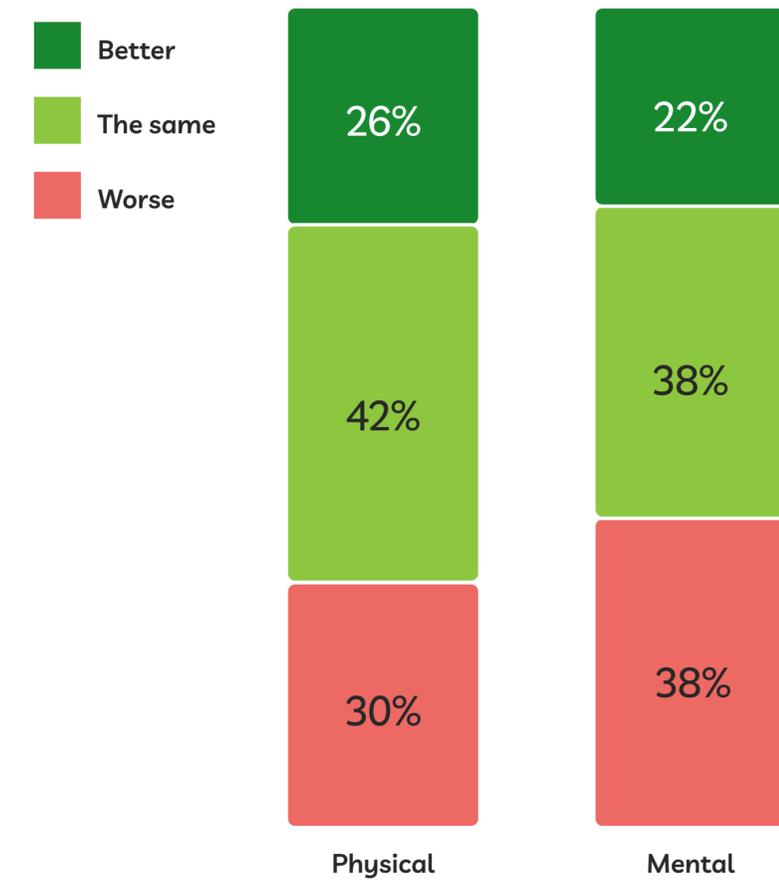
There are notable differences in physical and mental health by gender and age. Family members aged over 55 are most likely to have experienced worsening physical (44%) and mental (47%) health. Women are also more likely to have experienced poorer physical health (34% vs 27% among men) and mental health (45% vs 34% among men).

A deterioration in physical and mental health also correlates with a worsening of personal finances. For example, 66% of those who said their ability to cover day-to-day essentials has become worse over the past year also said their mental health has deteriorated.

Chart does not display those who said 'don't know or prefer not to say'.

Nearly **four in ten** say the pandemic has had a **negative effect** on their mental health

Effect the pandemic has had on the health of family members



There is a divide on the impact the pandemic has had on people's exercising habits, but more say they are now eating healthily

We also explored some habits that are intertwined with both physical and mental health, such as exercise, consuming alcohol, smoking, and healthy eating. There is a mixed picture, with some people using the opportunities presented by the pandemic to attempt to live a healthier life. However, many others have found the extra challenges presented by the pandemic make healthy living more difficult.

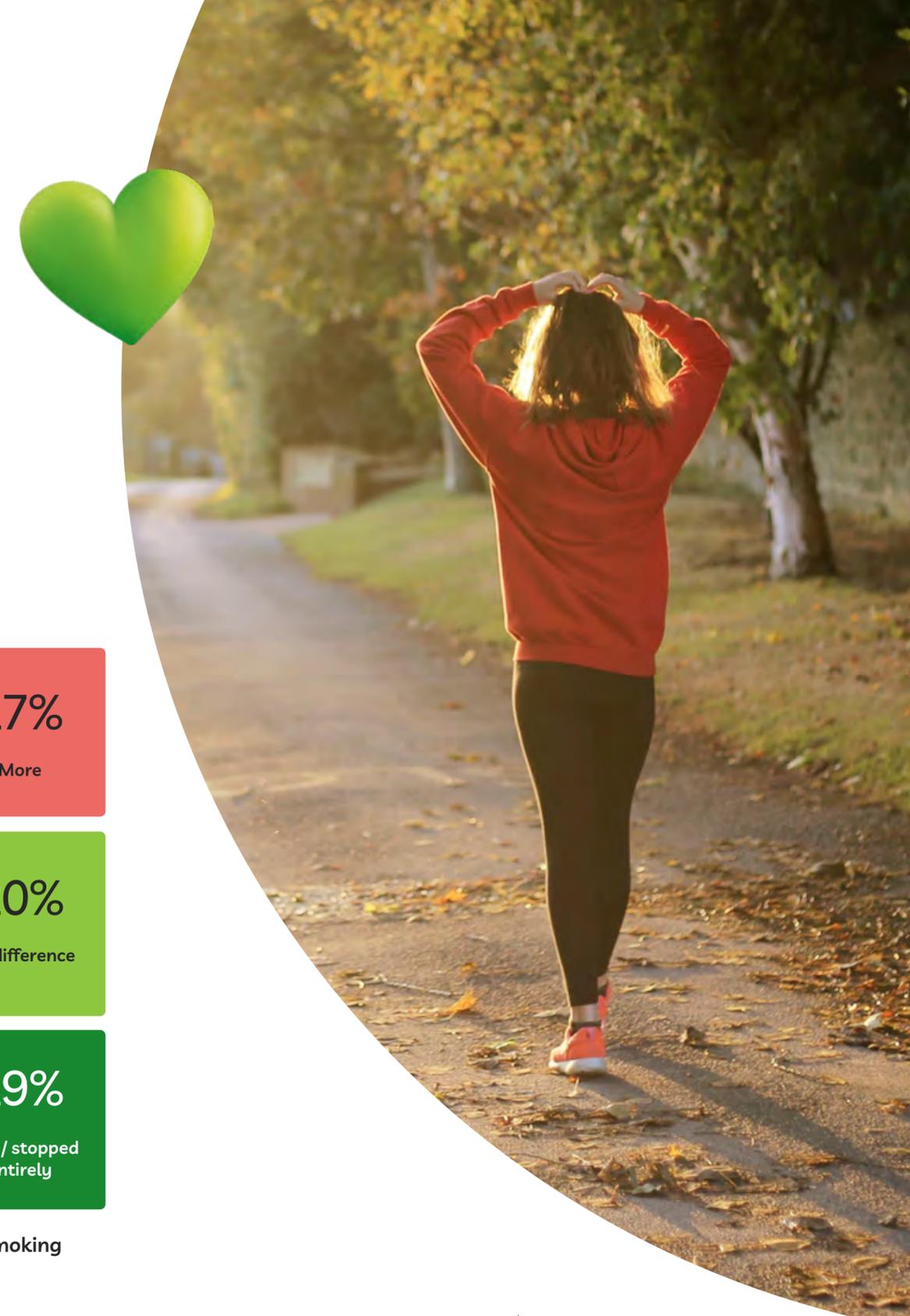
This divide is particularly clear when it comes to exercising. Around a third say they are doing more (32%), a third say they are exercising less or have stopped entirely (34%), while 38% say it has not changed.

The story is a little more positive when it comes to healthy eating. Overall, 32% say they are doing it more, compared to 28% who say they are doing it less. A larger proportion (37%) say it has made no difference either way. Similarly, more say they are drinking less alcohol (29%) than the number who are drinking more (25%).

Effect the pandemic has had on people's health habits



Some of the columns on this chart do not add up to 100% because they exclude those who are not applicable - either they didn't do this before or they don't do it now.



Many have used **exercise** as a way to **boost their mental and physical wellbeing**

With so many family members reporting a deterioration in their mental health and wellbeing, it is positive news that they have looked for support or techniques in order to improve their situation. Three quarters (74%) have used an activity or some form of support to improve their physical or mental wellbeing over the past year, with outdoor exercise (38%) topping the list, followed by talking with friends or family (24%).

Older family members are most likely to have turned to outdoor exercise, this figure rises to 44% among 35-54s and 49% among people aged 55+ (vs 32% among 18-34s). Usage of all other types of support is generally higher among the younger demographic, with eight in ten (78%) 18-34s making use of some form of support compared with 69% of 35-54s and 63% of 55+.

While men and women are equally as likely to have turned to outdoor exercise, women are more likely to have talked with friends and family (28% vs 20% of men). On the other hand, men are more likely to have accessed external sources of support,

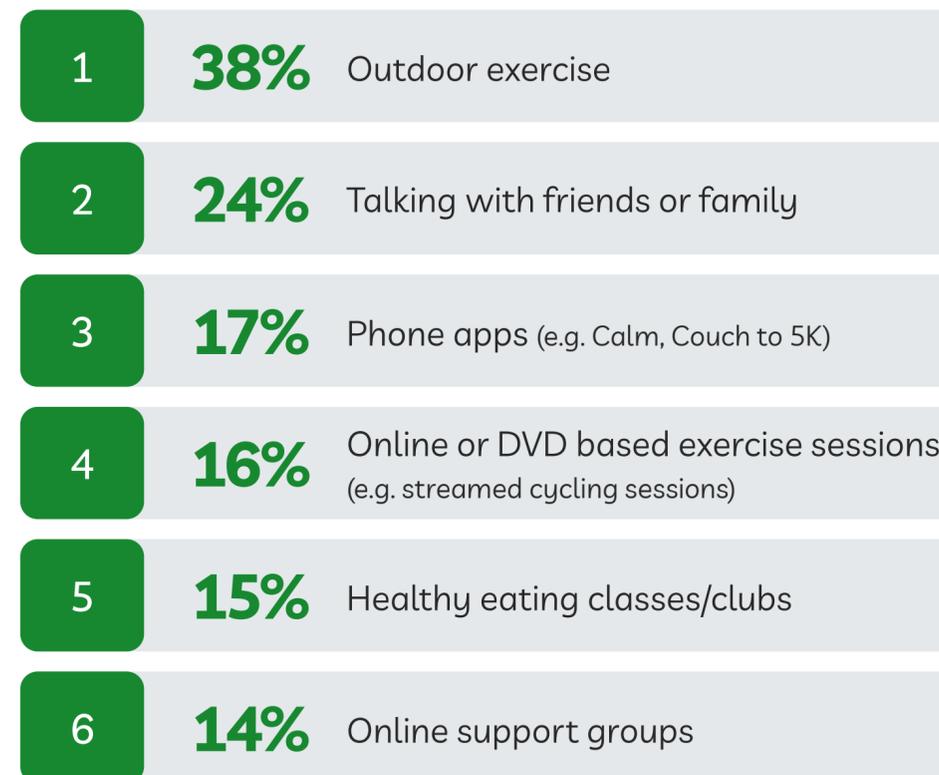
such as online support groups (17% vs 10% among women) and helplines (14% vs 5% among women), as well as healthy eating classes and clubs (17% vs 12% among women).

Despite the overwhelming majority using some form of activity for support, half of family members (52%) have still felt they needed support but could not or did not access it. The top

reasons given for this are that they felt embarrassed (11%), that it wasn't available in their area, or that they were afraid to ask (both 10%).

The proportion that needed support but could not access it rises to 65% among 18-34 year olds, who are also more likely to say they couldn't access it because they were not eligible (14%).

Top activities / forms of support used to improve physical and mental health and wellbeing



Reasons for not accessing support



Case study

Helen* was anxious about contacting our FamilyLine Service at first.

It was a difficult time for her in general as, like so many of us, she had been furloughed from work and was supporting her 19-year-old daughter at home as a single mother.

She said: *"It was very hard as, because she's 19, she doesn't fall into the category where legally she could stay in both my house and her father's. It was really tough trying to deal with it and it made all of us – me, my daughter and her father – really anxious."*

This was made more challenging by ongoing struggles relating to her mental health resulting from her treatment as an adopted child.

She said: *"I do suffer from depression on and off but I was OK until we went into lockdown - and then it became more difficult. Work's good for your mind and I didn't have that to fall back on as I couldn't go in for six or seven weeks"*.

Helen learned about **FamilyLine** after finding out about it via Family Action's adoption service PAC-UK, but she was still nervous about calling as she worried about discussing her past.

She said: *"Talking about it makes me anxious and rattles me but the lady who took the call was very nice. People only get a snapshot of what you've been through and you don't want to go into it if they're not kind and understanding... but she was lovely"*.

Most people who call **FamilyLine** receive immediate emotional and practical support over the phone, or call on a number of occasions to address the concerns they have as their situation evolves.

However, after they discussed Helen's situation, the **FamilyLine** worker decided it would be useful for her to access longer-term support through regular sessions with a **FamilyLine** counsellor.

Helen describes this experience as empowering and helped her to pick apart the difficult feelings and fears had remained unresolved since her adoptive mum's death.

She said: *"What you learn as a child is how you learn to see yourself. I didn't realise that I'd been carrying that around with me and didn't realise that the things I believed weren't necessarily true"*.

Helen adds that she wouldn't have been able to afford this counselling herself and felt that the practical focus that **FamilyLine** counsellors offered appealed to her more than other forms of therapy.

She added: *"There's a formula to this kind of therapy and I stuck to it. My counsellor was very understanding and very gentle but she made me do my homework – it's a process and she guided me through that process"*.

It's not been easy and Helen says she struggles with conflicted feelings towards her mother, but now feels able to put these in context.

"I would 100 per cent tell people to get in touch with FamilyLine as it was a very positive experience for me – they just listened to me... Not judging. Just listening."

She added: *"I struggle with the emotions of realising what I went through, but still miss my adoptive mum sometimes. She did have a hold over me and I've been trying to step over that. Counselling helped me to be free of her"*.

It's not been an easy ride and the pandemic has continued to be

challenging for Helen but the support **FamilyLine** provided has helped her to navigate lockdown.

She added: *"It was comforting for me, wobbled me so in a way it was good that I didn't have to go to work, but it felt good to be getting these feelings out and working through them"*.

The therapy has helped Helen identify unhelpful behaviours, process them in a different way and challenge her assumptions.

She added: *"Now if I'm thinking in a certain way a little alarm bell rings. I would 100 per cent tell people to get in touch with FamilyLine as it was a very positive experience for me – they just listened to me... Not judging. Just listening"*.

Chapter 5

Self-Efficacy

Self-Efficacy

This refers to our belief that we can control or deal with the situations we find ourselves in, our ability to plan a way forward, and our confidence in our ability and our motivation to do so. Without this, the other factors above will have much less of an effect on family resilience.

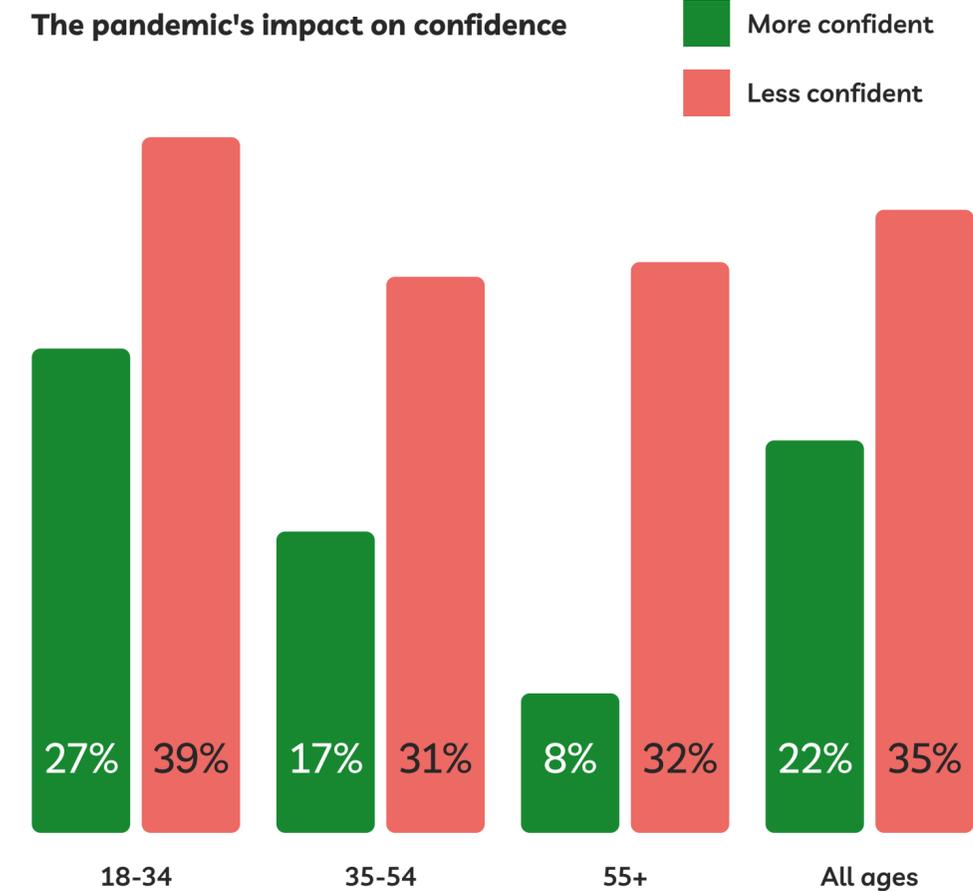
As the previous chapters have highlighted, the last year has had a profound consequence on the lives of people across Britain. Beyond the immense anxiety of a public health emergency, the measures to mitigate the pandemic have considerably affected the nation's mental, physical, financial, and social wellbeing.

But it is also important that we do not disregard those who have struggled through this pandemic in ways that are not always obvious. As such, this pillar looks at “self-efficacy”, by exploring the level of confidence and motivation among families and family members.

A third (35%) of families feel less confident than they did a year ago. This compares to 22% who said they felt more confident on the whole. Older family members (aged 55+) are less likely to say their confidence has increased (8%) than those aged 25-54 (17%) or those aged 18-34 (27%).

Our research highlights the varied ways in which low confidence has negatively affected aspects of people's lives. Of those who said their confidence had diminished in the past year, almost two thirds (62%) said their overall health had suffered because of it. In addition, nearly six in ten of those with lower confidence claimed relationships with both those inside and outside their family had been impacted (57% and 59% respectively).

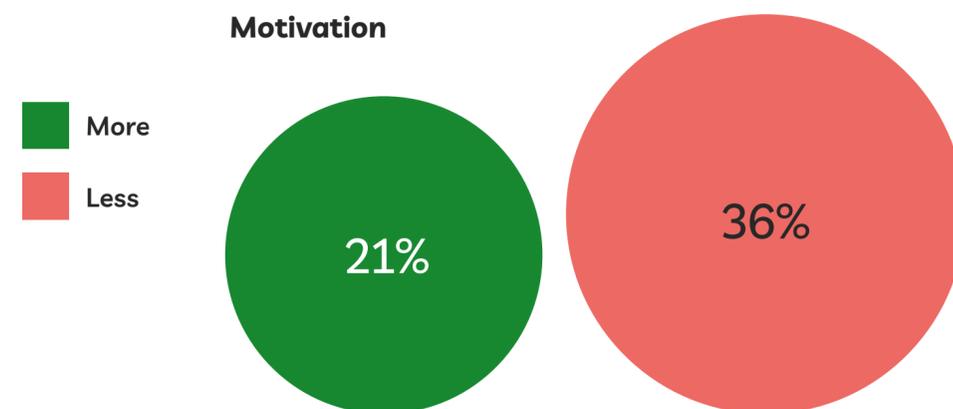
Over a third feel less confident than they did a year ago



Motivation and confidence are intrinsically tied together

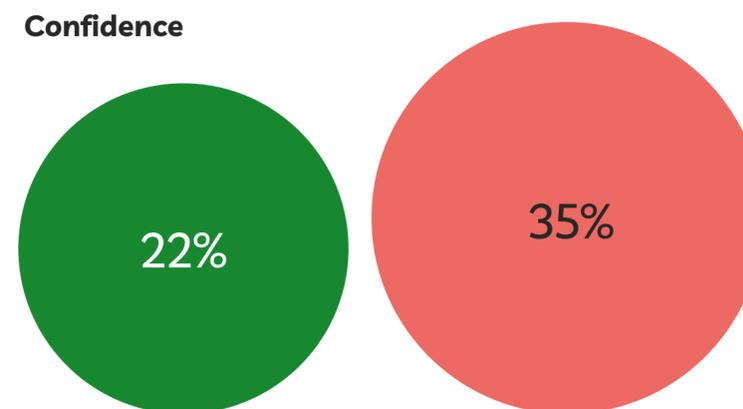
Our research finds that, compared to last year, similar numbers of people report both lower levels of confidence and lower levels of motivation (35% and 36% respectively). Conversely this is also the case, with those feeling more confident in themselves and those feeling more motivated very similar in proportion (22% and 21% respectively). Whilst peoples' motivation levels have significantly moved – both up and down – 40% still said they felt no difference either way.

There is a clear age divide when comparing levels of motivation. Younger family members (those aged 18-34) tend to find much more motivation than their older counterparts (55 and over). Whilst 25% of the younger age groups declared higher levels of motivation, only 12% of the over 55s expressed the same sentiment.



The data also shows that an individual in a worse financial position is much more likely to have experienced low motivation or confidence. Of those who said they were financially 'very comfortable', 50% said they had higher motivation to complete day-to-day tasks than a year ago – only 23% said they had lower levels of motivation.

However, of those who said they 'struggled to make ends meet' or were 'finding things very difficult and...having to go without essentials', the numbers who said they had higher motivation were much lower - 11% and 16% respectively. Half of all people in these categories said they had lower motivation than they did a year ago.



Almost **one in two** have utilised some sort of **support service**

The most common form of support for those lacking in confidence, self-esteem, or motivation is informal discussions with friends, family, neighbours, or colleagues (all **14%**). Whilst these interactions are expected, somewhat more surprising is the fact that over one in ten adults (**13%**) phone apps such as **ThinkUp** and **Happi-me** for support. A significant portion of UK adults also used helplines (**11%**), online programmes (**10%**), and counselling (**9%**).

Overall, **46%** said they had accessed some form of support in the past year to boost their confidence, self-esteem, or motivation.

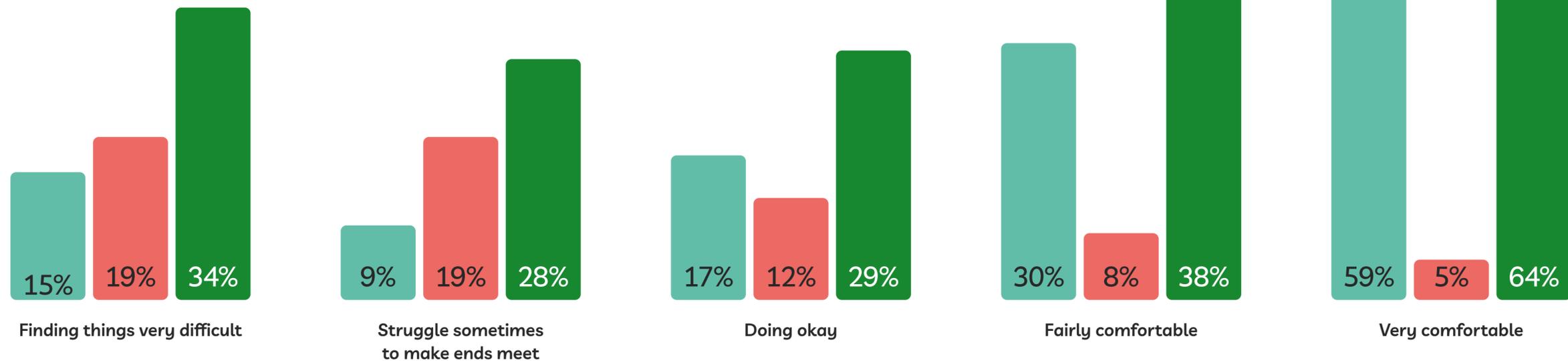
Year of the parent: over a third say they are more confident parents

The past year has challenged parents enormously. They have often had to juggle work with their child's home-schooling schedule, the support of grandparents. All these challenges have potentially emboldened parents to think they have become more effective at caring for their children. Only one in ten (**11%**) said the past year had made them less confident in their parenting. Whilst the majority (**48%**) said they were neither more nor less confident, a considerable number (**38%**) said they felt more confident as a parent.

However, there is a clear financial divide when it comes to confidence among parents. Of those in a very comfortable financial situation, **64%** said they were more confident parents after the experiences of the last year. However, these levels of confidence are not seen in lower income households, with those struggling to make ends meet only **28%** more confident and those 'findings things difficult' **34%** more confident.

Confidence as a parent
Split by financial position

- Net confidence
- Less confident
- More confident



Case study

Change can be difficult for many families, and moving house is said to be among the most stressful events you can experience, so when Rekha* had to tackle a house move alone as a single parent of two children with additional needs she knew she needed some support.

Rekha's two children both have autism and her poor relationship with the children's father, alongside disputes over contact, was creating anxiety in her life, as she knew that soon she would have to meet him in court.

Both children are home schooled and this was also starting to get on top of Rekha as the other stresses upon the family mounted, and the children had struggled to deal with the impending changes that would result from moving house.

Speaking with our **FamilyLine** volunteer, Rekha explained that they didn't feel confident or emotionally stable enough to appear in court.

We noted that she wasn't receiving any emotional support during this stressful time and so we arranged for counselling to help with her confidence, and allow her to express her emotions.

During these sessions, the allocated counsellor helped Rekha explore her stress, anxiety and frustration and manage negative thinking.

As a result of the work we completed with her, Rekha says she feels she can cope when things go wrong and can talk to people about things that concern her.

We also helped her prepare for challenging events and decide on the actions she wished to take, supporting her to feel clear about doing so.

As a result of the work we completed with her, Rekha says she feels she can cope when things go wrong and can talk to people about things that concern her.

She no longer feels a sense of despair or hopelessness and continues to use the strategies she's learnt in her life going forward, to support her own emotional wellbeing and manage family pressures.



Recommendations

Recommendations



1

Sharing our pressures can help

Our research has shown that over the past year families have been facing a wide range of pressures that are affecting their resilience. We know that every family is likely to face pressures from time to time, but these can get bigger and become overwhelming if we don't talk about them, and this has been even more acute during the last year with the pandemic. For many families, what matters most is how we deal with those pressures, not that these exist in the first place. Thankfully, our research also shows that people believe that their relationships have improved, and many think this will be a long term change. We are also encouraged that confidence as parents has improved for some, despite a tough year, and families do feel they have some support and they commonly seek this from family and friends. We want to encourage families to bring their pressures out into the open, both with close family and friends, and as part of a national conversation, so that we can face them together, and improve our confidence and motivation to do so.

2

We need a strategy for society's recovery

For many of us, talking about our family pressures will help us face them. However, for those families who are really struggling, there needs to be enough high quality, specialist, practical, emotional and financial support. There has been a lot of focus throughout the pandemic on health and economic impacts, but less about the effect on society and the relationships we have. Our research shows that people are struggling with lower self-confidence, mental health needs and financial strains, and often do not feel that they have been able to access support. The likely long-term effects of the pandemic on family resilience are not yet known, but services need to be planned now to intervene early and to support needs that are likely to arise in the future, especially for the most vulnerable families. We need a really bold focus on reducing inequalities deepened by COVID-19 and on helping the most vulnerable families in particular to build back better.

3

Let's keep the positives

The pandemic has led to many innovations in the way that support for families is delivered, including an increase in virtual support, particularly for men. We have seen through our research that helplines and apps are the type of support people are currently looking for. Services like Family Action's **FamilyLine** can help people to access support on a wide variety of topics. We should continue to explore access to this type of service, as a number of people still feel that they would not have had support from services for their health, finance or relationship issues. It is also essential that we are able to go back to offering face-to-face support where that best meets families' needs and in order to manage risks. We must not lose the learning about how to provide high quality virtual support, how to engage and inform families about what is available, and how to improve access where there is currently a digital divide.