



Policy Scotland Working Paper

The COVID-19 Crisis and Universal Credit in Glasgow:
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Key Issues

A new normal: The latest figures show there are 72,729 people (54,527 households) on Universal Credit in Glasgow. 19,359 of these households include children. These caseload figures have stayed relatively stable since July 2020, after a steep increase in the caseload in the spring of 2020. The nearly year-long stability in the caseload suggests, to the concern of many, that this higher caseload risks becoming a permanent feature of the Scottish and Glasgow economies for the foreseeable future, unless acted upon now through appropriate and holistic policies.

Duration: Current data shows that the majority of the people who entered the Universal Credit caseload in spring 2020 have not been able to leave it by finding work that pays well enough to be above eligibility thresholds. This upends all previous trends and runs counter to a welfare system that is designed to be a short term 'safety net' that is predicated on a buoyant labour market. Now most of the people on the caseload have been accessing UC for more than a year, which means they have been living on extremely low incomes throughout the entirety of the COVID-19 crisis.

In-Work Poverty: A notable change in the UC caseload since the beginning of this crisis has been the proportion of people accessing UC who are attached to the labour market. Since labour market restrictions began easing in April 2021 the number of people on UC who are in employment has been increasing, a signal that higher employment levels are not necessarily conducive of better income conditions and may not enable people to escape poverty.

Adequacy and planned cut: Even with the £20/week increase in UC payments since March 2020, Universal Credit payment amounts provide a very low level of income support for recipients to cover their essentials. On average UC income is just 53% of median income across all workers, a figure that includes the uplift¹. This uplift is planned to expire at the beginning of October 2021. Recent analysis from the Joseph Rowntree Foundation finds that across the UK 6 million low-income families will be impacted by this cut and 500,000 people will be swept into poverty, including 200,000 children.

Knock-on impacts to other services and supports: The larger Universal Credit caseload in Glasgow, and the inadequacy of this support to meet a household's needs, has knock on impacts to local level income supports from the public and third sectors to shore up gaps in support. In the coming months it will be important for these local actors to identify priority families in the long-term recipient category who likely require more holistic interventions to improve their economic position, wellbeing and access all the supports they are eligible for. This will require stronger collaborations with all partners and more importantly, sustainable funding to do this important work.

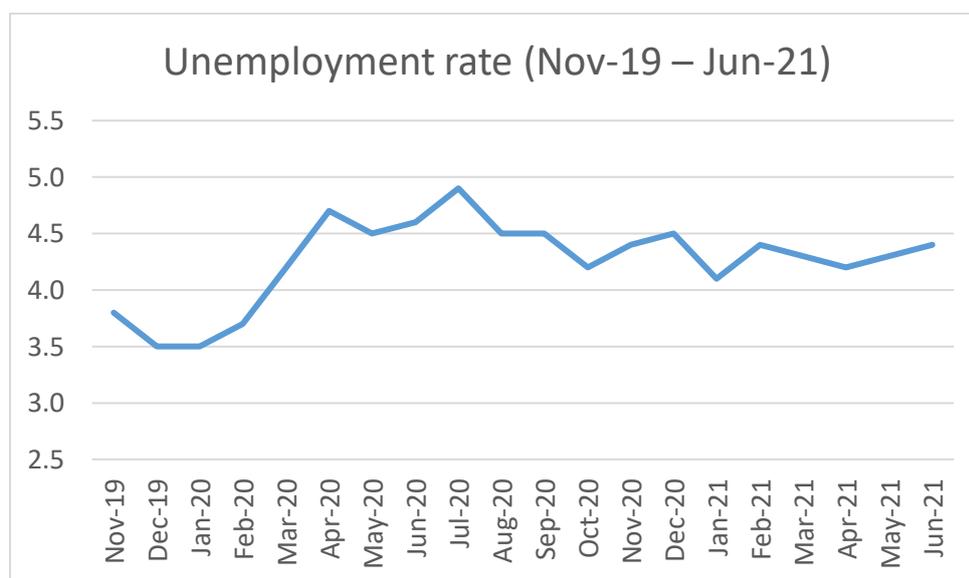
¹ Resolution Foundation. 2020. This time is different -- Universal Credit's first recession. <https://www.resolutionfoundation.org/publications/this-time-is-different-universal-credits-first-recession/>

1. Introduction

This is the fourth and final working paper in the series on Universal Credit (UC) in Glasgow and Scotland. It uses publicly available Department for Work and Pensions (DWP) data to investigate the income crisis among low-income people who access Universal Credit in Scotland during the COVID-19 pandemic with a focus on data at the Glasgow City local authority level. The data covers the period from the onset of the COVID-19 crisis (March 2020) to July 2021, or shorter when more recent data was not available. Having up to 17 months of data allows us to investigate what trends have emerged and persist in UC caseload; this paper reports on these trends and considers the implications of these trends on policy and practice (Section 4).

In order to contextualise the UC caseload, it is helpful to understand the labour market trends that underlie changes in UC data. In the first working paper in the series (July 2020), the labour market impacts of the crisis were unknown and we could not have predicted how public health policies to contain COVID-19 (specifically labour market restrictions and intermittent lockdowns) would impact employment in the UK and Scotland. With longer run data we can now provide context on how the Scottish labour market was impacted by the COVID-19 economic slowdown. Figure 1 shows how the Scottish unemployment rate increased by almost a third from February to April 2020 and has been struggling to come down since. While many feared that the level of unemployment would be extreme at the onset of the crisis this did not come to pass – the Scottish unemployment rate reached a high of 8.8% in October 2011 due to the global financial crisis and subsequent austerity measures². However, what is cause for concern is the unemployment rate plateauing around current levels, presenting an unemployment rate of around 4.5% as the ‘new normal’ for Scotland.

Figure 1: Unemployment Rate in Scotland



Source: Statista

² Statista. Unemployment Rate in the UK by Country. <https://www.statista.com/statistics/279990/unemployment-rate-in-the-uk-by-country/>

The COVID-19 crisis has also created higher rates of in-work poverty, brought about by the combination of lower earnings (mostly from fewer hours worked)³ and higher household costs⁴. One of the measures used to tackle in-work poverty is an increase in salaries for those on a low income: from April 1, 2021 the National Living Wage increased 2.2% to £8.91 an hour, with 23- and 24-year olds qualifying for the living wage for the first time. Around 128,000 workers in Scotland benefit from the uplift in the National Living Wage, and an additional 31,000 young workers in Scotland benefit from the uplift.⁵ Ideally as the labour market recovers to pre-crisis levels we would expect hours worked to increase; however, the crisis of low-paid work will continue to impact low-income families if fair and well-paid work is not a clear focus of recovery efforts by all governments.

Labour market trends and Universal Credit access are tightly linked. As UC is the main out-of-work benefit, higher unemployment rates in a city and a higher proportion of residents on a low-income will result in more people needing to access Universal Credit. In-work poverty is also a major determinant of Universal Credit reliance. In this paper we use Universal Credit data to add additional detail on how COVID-19 has impacted one sector of the population; low-income workers and families who access the benefit system.

As the following pages will show, the UC caseload spiked in April-May 2020 and has not substantially decreased since. One of the reasons for this is because the labour market has so far struggled to re-absorb those whom COVID-19 forced into an income crisis. Creating new employment and tackling in-work poverty are therefore essential to reduce poverty and to help people leave the UC caseload.

As this is the final paper in the series, we consider what the last 17 months of data and UC trends could mean for the longer term: the impacts of long-term poverty and the new cohort of claimants who have remained on UC since the beginning of the crisis; the repercussions of these trends for other sources of support in the welfare landscape; what's needed from the labour market to ensure that higher reliance on social security does not stay the 'new normal'; and how we might consider rethinking policy interventions to serve the needs of claimants.

1.1. The DWP Claimant Count and limitations of UC data

UC data does not capture the full extent of those who are unemployed, underemployed or those economically inactive. This is due to the nature of the UC eligibility requirements and, for some, the desire to avoid entering a system such as Universal Credit. Work by the Welfare at a Social Distance project investigated the people who made an initial claim to Universal Credit in spring 2020 but who were unsuccessful, and found that a majority of those people were unsuccessful due to being over the savings and asset limits.⁶ Therefore, the cohort of people accessing Universal Credit by definition are those who are extremely low income and have very little in assets and savings,

³ Office for National Statistics, 'Labour Market Overview, UK', August 2021, <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/august2021>.

⁴ Covid Realities. 2021. 'Pandemic Pressures: Why Families on a Low Income Are Spending More during Covid-19', Covid Realities. <https://covidrealities.org/>.

⁵ Delivering for Scotland. UK National Minimum and Living Wage Rates. <https://www.deliveringforscotland.gov.uk/at-work/nlw-nmw/>

⁶ Geiger, B et al. 2020. At the edge of the safety net: Unsuccessful benefits claims at the start of the COVID-19 Pandemic. Rapid Report #3: Welfare at a (Social) Distance, University of Salford. <http://hub.salford.ac.uk/welfare-at-a-social-distance/wp-content/uploads/sites/120/2020/10/Rapid-Report-3-Unsuccessful-claimants.pdf>

including both those in work and out of work. There are also people in the UK who are unemployed who access New Style Jobseekers Allowance (JSA) which is based on their national insurance contributions and can be accessed for 6 months. This is an income support for people who do not meet the low-income eligibility requirements of UC. However, there are very few people eligible who access this benefit: just 164,000 in July 2021 for the whole of the UK.

Additional information about the number of people in the UK claiming social security due to unemployment can be found in the DWP Claimant Count data, which includes people who receive UC in the 'searching for work' conditionality group and people who receive New Style JSA. Most recent figures report that in June 2021 2.44 million people across the UK are in this group. This represents a decrease of 7.3% from the previous quarter, and an increase of 96.0%, or close to 1.2 million, since the first quarter of 2020 (March 2020)⁷.

1.2. Data used in this paper

The data used in this working paper comes from four datasets contained in DWP's Stat Xplore system, which is publicly available⁸.

- **Universal Credit Claims:** the number of claims made to Universal Credit in one week, from Friday to Thursday. *This working paper contains the most recent data from July 2021.*
- **Universal Credit Starts:** the monthly count of people who have started on Universal Credit, measured from the second Friday in the previous month to the second Thursday in the current month. Starts are a series of statistics used to summarise the number of new claimants to Universal Credit. A person is deemed to have 'started' if they have accepted their 'claimant commitment.' The count of 'starts' simply counts the number of people that have accepted their claimant commitment for the first time for Universal Credit in an assessment period. *This working paper contains the most recent data from July 2021.*
- **People on Universal Credit:** the count of people receiving Universal Credit at a single point in time, the second Thursday of every month. The People on Universal Credit data series counts the number of people who have started a claim for Universal Credit and are on a Universal Credit contract for which no end date has been recorded. Both individuals on a joint claim are counted separately but any dependants are not. This includes joint claimants living in the same household. *This working paper contains the most recent data from July 2021.*
- **Households on Universal Credit:** the count of households receiving Universal Credit at a single point in time the second Thursday of every month, which is comprised of households containing single adults and couples. Universal Credit payments are made one per household. The data used here is on the types of families that comprise the household (e.g. single with no dependents) and the average monthly UC award. Most people who are counted in the People in UC dataset are also

⁷ Office for National Statistics. 2021. Dataset: Claimant count and vacancies time series.

<https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/unemployment/datasets/claimantcountandvacanciesdataset>

⁸ For additional information on all data captured by DWP and the relationship between the two datasets please see DWP. 2020. Universal Credit statistics: background information and methodology.

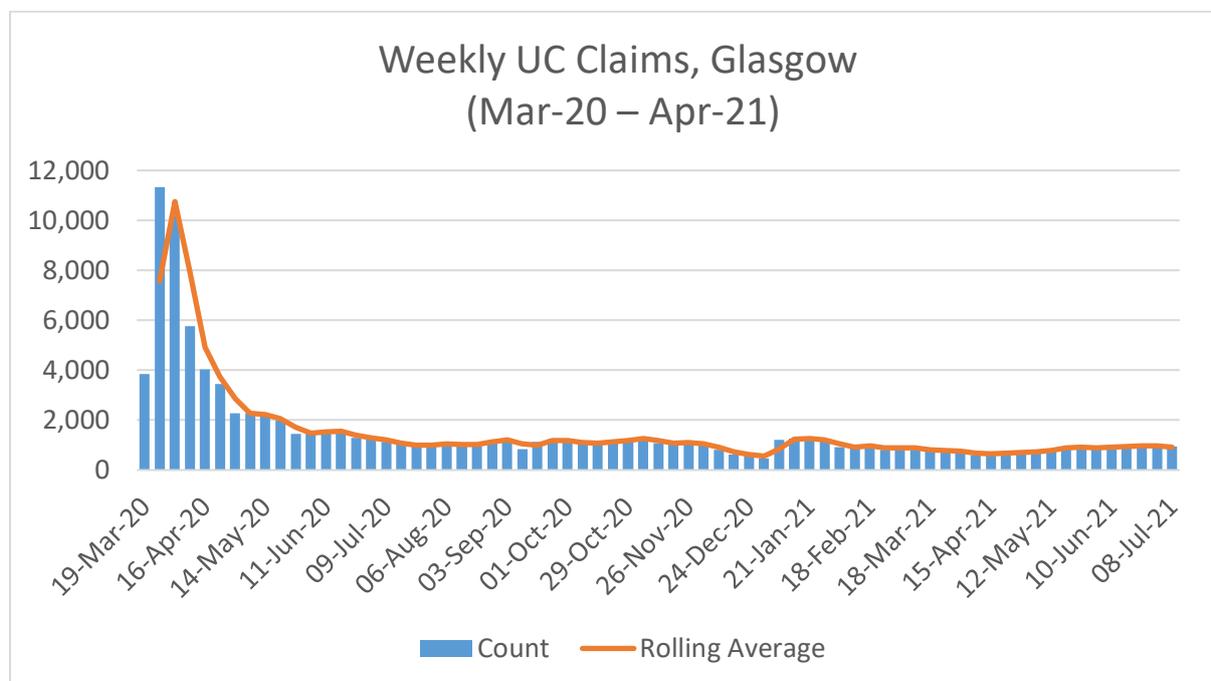
<https://www.gov.uk/government/publications/universal-credit-statistics-background-information-and-methodology/universal-credit-statistics-background-information-and-methodology#methodology>

captured in the Households on UC dataset. *This working paper contains the most recent data from May 2021.*

2. Universal Credit in Scotland

2.1 Universal Credit Claims

Figure 1: Weekly Universal Credit Claims in Glasgow



The initial spike in weekly UC claims at the beginning of the first lockdown in March and April 2020 peaked at 11,326 claims registered in the week of 26 March 2020. Figure 1 shows that weekly claims slowed down after and since July 2020 stabilised at a level of roughly 1,000 new claims being filed each week. Claims had slowed down further in November and December 2020, but almost doubled in the first week of January 2021, when Scotland entered a second full lockdown. It is likely that this trend reflects the status of people who were able to work in sectors that were re-opened over summer and autumn and had to be shut down again in winter.

While registering around 1,000 claims each week is much lower than the level experienced during the spring-2020 peak, it still represents a worrying number of new UC claims being submitted on a weekly basis – indication, as the rest of this working paper will show, that the COVID-19 crisis has driven thousands of people into poverty and thus made them eligible for UC support.

2.2 Universal Credit Starts

Table 1: Quarterly Universal Credit Starts in Scotland and four postcodes with highest starts

| UC Starts, Scotland (Oct-19 – Jun-21) | | | | | |
|--|-----------------|----------------|------------------|-----------------|-------------------|
| | Scotland | Glasgow | Edinburgh | Aberdeen | Motherwell |
| Jan – Mar 2020 (Q1) | 48,000 | 12,059 | 7,158 | 4,373 | 3,515 |
| Apr – Jun 2020 (Q2) | 210,180 | 52,076 | 38,643 | 17,806 | 15,288 |
| Jul – Sep 2020 (Q3) | 52,335 | 13,046 | 9,119 | 5,601 | 3,482 |
| Oct – Dec 2020 (Q4) | 53,359 | 13,295 | 9,721 | 6,094 | 3,679 |
| Jan – Mar 2021 (Q1) | 48,200 | 10,952 | 8,457 | 5,003 | 3,244 |
| Apr – Jun 2021 (Q2) | 34,912 | 8,510 | 5,734 | 3,448 | 2,441 |

Table 1 shows UC starts across Scotland and in the four postcodes⁹ with the highest starts (Glasgow, Edinburgh, Aberdeen, and Motherwell) by quarter. The first quarter of 2020 shows levels of UC starts similar to the last quarter of 2019. Because monthly starts are calculated from the second Friday in the previous month to the second Thursday in the current month, the figure for UC starts in March 2020 does not capture the increase in claims registered later in the month. The impact of first COVID-19 lockdown on UC starts was not registered until the second quarter of 2020, when across Scotland UC starts more than quadrupled compared to the previous three months. The postcode with the biggest quarter-to-quarter increase was Edinburgh, where UC starts registered in the second quarter where more than 5 times those of the first quarter. As argued in earlier versions of this UC series, the initial impact of COVID-19 created an acute crisis that forced thousands of people to rely on Universal Credit.

UC starts then decreased substantially from the peak of April – June 2020 and remained relatively stable, though slightly above pre-pandemic levels, for the rest of 2020 for most geographies in Table 1. Motherwell was the exception, where UC starts in the third and fourth quarters of 2020 were at or below pre-pandemic levels. In 2021 UC starts have been decreasing across Scotland and in all four high-count postcodes, with the second quarter of 2021 registering levels below pre-pandemic. The sharp decrease in UC starts of the second half of 2021 coincides with Scotland gradually lifting labour market restrictions, likely stemming the tide of more people than normal coming onto UC.

2.3 Universal Credit Caseload (People on UC)

The previous section shows how the trend in UC starts had a massive spike during the first lockdown in spring 2020 and has since returned to levels similar to pre-pandemic, possibly even lower. However, this information only paints a partial picture: even though Scotland has not seen a sustained increase in entry to UC, data also suggests that there has been limited exit from it. As Table 2 shows, the caseload has stabilised at a new, much higher level.

⁹ Postcode area measurement contains a slightly larger geographic area than the Glasgow City local authority, as it contains all postcodes in Scotland that begin with 'G'. Although the majority of the postcode is comprised of the Glasgow City local authority, the postcode also contains areas of West Dunbartonshire and smaller areas of Argyll and Bute, East Dunbartonshire, North Lanarkshire, South Lanarkshire, East Renfrewshire and Stirling.

Table 2: People on Universal Credit, 5 local authorities with the largest caseloads

| People on UC, 5 local authorities with largest caseloads (Mar-20 – Jul-21) | | | | | | |
|---|-----------------|---------------------|--------------------------|-------------|--------------------------|--------------------------|
| | Scotland | Glasgow City | City of Edinburgh | Fife | North Lanarkshire | South Lanarkshire |
| Mar-20 | 264,117 | 37,380 | 14,425 | 21,846 | 19,543 | 17,466 |
| Jul-20 | 466,417 | 68,016 | 34,948 | 35,091 | 33,794 | 29,670 |
| Nov-20 | 471,489 | 70,675 | 36,392 | 35,317 | 33,604 | 29,215 |
| Mar-21 | 484,701 | 72,707 | 37,935 | 36,216 | 34,280 | 29,743 |
| Jul-21 | 481,074 | 72,729 | 36,771 | 36,143 | 34,463 | 29,432 |
| % change Mar-20 – Jul-20 | 77% | 82% | 142% | 61% | 73% | 70% |
| % change Jul-20 – Jul-21 | 3% | 7% | 5% | 3% | 2% | -1% |

The caseload almost doubled in Scotland from March 2020 to July 2020 because of the spike in UC starts observed in the second quarter of 2020 (Table 1). The City of Edinburgh local authority¹⁰ had the highest increase in caseload from March to July, as Edinburgh also had the biggest increase in UC starts from first to second quarter 2020. After July 2020 there have not been big changes, positive or negative, to the amount of UC caseload that local authorities, and Scotland as a whole, have been dealing with. While the inflow to UC reverted to previous trends, there has not been enough outflow for caseload numbers to decrease substantially.

3. Universal Credit in Glasgow

Glasgow is the local authority in Scotland with highest levels of poverty, where 28% of children live in low-income families¹¹. As such, it is not unexpected that the local authority also has the highest number of people accessing means-tested social security. As of July 2021, nearly 73,000 people are on Universal Credit, which represents 16% of the working age population in the local authority¹². The Glasgow caseload comprises 15% of the total UC caseload in Scotland.

¹⁰ Note that previously in Table 1 we reported the number of UC starts by postcode, while here in Table 2 we report the number of people on UC by local authority. The discrepancy is inherited from the DWP dataset. Grouping by postcode or local authority often means differences in geographical areas included and differences in size of population considered.

¹¹ Department for Work and Pensions. 2021. Children in low income families: local area statistics 2014 to 2020. <https://www.gov.uk/government/statistics/children-in-low-income-families-local-area-statistics-2014-to-2020>

¹² This is based on the Glasgow working age population estimate of 447,300 (NOMIS 2019).

In addition to the well-known impacts of poverty on adult^{13,14} and child^{15,16} health and wellbeing, the increase in people on a low income in an area has knock-on impacts to all local public services. It is therefore extremely valuable to understand some characteristics of those who are accessing Universal Credit and for how long so that local actors can make smarter decisions about where and how to invest resources to support those in need.

3.1 Demographic Groups

Age

Starts

Figure 2 shows the patterns of UC starts in Glasgow from March 2020 to July 2021 by age group (see Table A.1 in Appendix for more detail). All four groups follow the general trend of a sharp yet relatively short-lived spike in spring 2020, and normalisation from July 2020. Looking at the behaviour of single age groups, we can make three observations. First, 25-39 year olds remain the majority of UC starts and comprise the largest age group in the caseload; many of these can be described as ‘young families’. Second, 40-54 year olds saw the biggest increase in UC starts but also the quickest rebound. The impact on 40-54 year olds, as well as those 55 years and older, seems to have been limited to the length of the first lockdown, with limited ripple effect past July 2020.

UC starts for young people (16-24 year olds) seem to have some seasonality, as they peaked in July 2020 and then again in July 2021. This timing suggests that whenever we analyse young people and social security we must do so in relation to their interaction with the education system. Here, we see that young people access UC in larger numbers at the end of the academic year when many who were in full time education would now be eligible for UC.

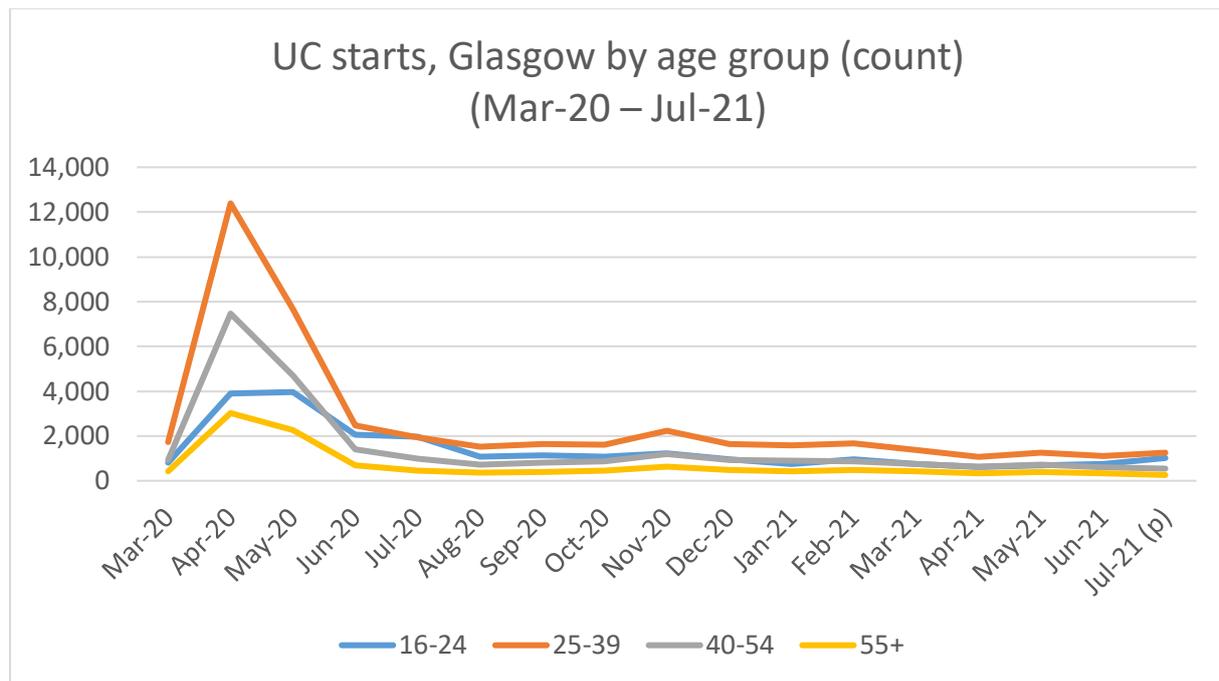
¹³ The Health Foundation, ‘Poverty and Health’, accessed 30 August 2021, <https://www.health.org.uk/infographic/poverty-and-health>.

¹⁴ Mental Health Foundation, ‘Poverty and Mental Health’, accessed 30 August 2021, <https://www.mentalhealth.org.uk/sites/default/files/Poverty%20and%20Mental%20Health.pdf>.

¹⁵ The Children’s Society, ‘Effects Of Child Poverty’, accessed 12 July 2021, <https://www.childrensociety.org.uk/what-we-do/our-work/ending-child-poverty/effects-of-living-in-poverty>.

¹⁶ Morag C. Treanor, *Child Poverty: Aspiring to Survive*, *Child Poverty* (Policy Press), accessed 7 April 2021, <http://policypress.universitypressscholarship.com/view/10.1332/policypress/9781447334668.001.0001/upso-9781447334668>.

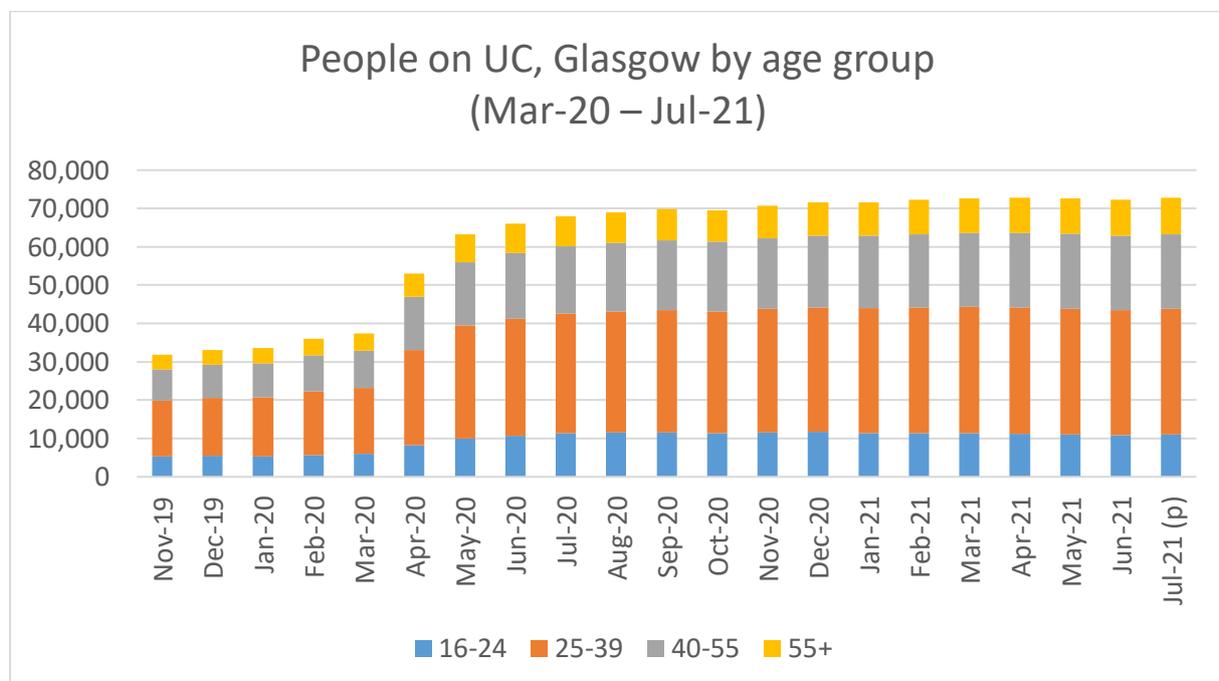
Figure 2: Monthly Universal Credit starts in Glasgow by age group



Caseload

The UC caseload for all age groups increased dramatically from March 2020 to July 2020, and has been roughly stable at July 2020-levels since. Figure 3 visualises exactly how all age categories quickly (and roughly proportionally) expanded for the UC caseload to stabilise at a higher level.

Figure 3: People on Universal Credit in Glasgow by age group



While the oldest age group comprises the smallest number of UC recipients, Table 3 indicates that this group experienced the largest percent increase in caseload since July 2020 (15%). Because starts for this group have been decreasing, this indicates a lower rate of outflows from UC. This suggests

that this group – which has not been distinct policy focus thus far – may be particularly struggling to (re)engage in employment and therefore unable to leave UC.

Even though Table 3 notes a small decrease in the Glasgow youth caseload from July 2020 – July 2021, still 5,000 more young people are accessing UC than before the crisis. Young people in Glasgow and across the UK experienced the sharpest increases in accessing support.¹⁷ Where before young people could rely on entry level work in the service sector – and indeed, this is where young people are concentrated in the labour market – lockdown and subsequent restrictions removed this option and exacerbated the income crisis for young people, particularly young people without family support. Additionally, we must also consider that young people are concentrated in sectors that have been furloughed and therefore the youth caseload may increase again when furlough support ends at the beginning of October. Despite there being a relatively small number of young people in the caseload in comparison to other groups, we must consider that young people are the group that have historically accessed the social security system the least; therefore, any increase indicates a distinct crisis for young people.

Table 3: People on Universal Credit in Glasgow by age group

| People on UC, Glasgow by age group (Mar-20 – Jul-21) | | | | |
|---|--------------|--------------|--------------|------------|
| | 16-24 | 25-39 | 40-55 | 55+ |
| Mar-20 | 5,963 | 17,172 | 9,849 | 4,403 |
| Jul-20 | 11,350 | 31,215 | 17,614 | 7,836 |
| Nov-20 | 11,525 | 32,283 | 18,403 | 8,453 |
| Mar-21 | 11,314 | 32,970 | 19,306 | 9,124 |
| Jul-21 | 11,074 | 32,620 | 19,539 | 9,417 |
| % of caseload Jul-21 | 15% | 45% | 27% | 13% |
| % change Mar-20 – Jul-20 | 90% | 82% | 79% | 78% |
| % change Jul-20 – Jul-21 | -2% | 5% | 11% | 20% |

Gender

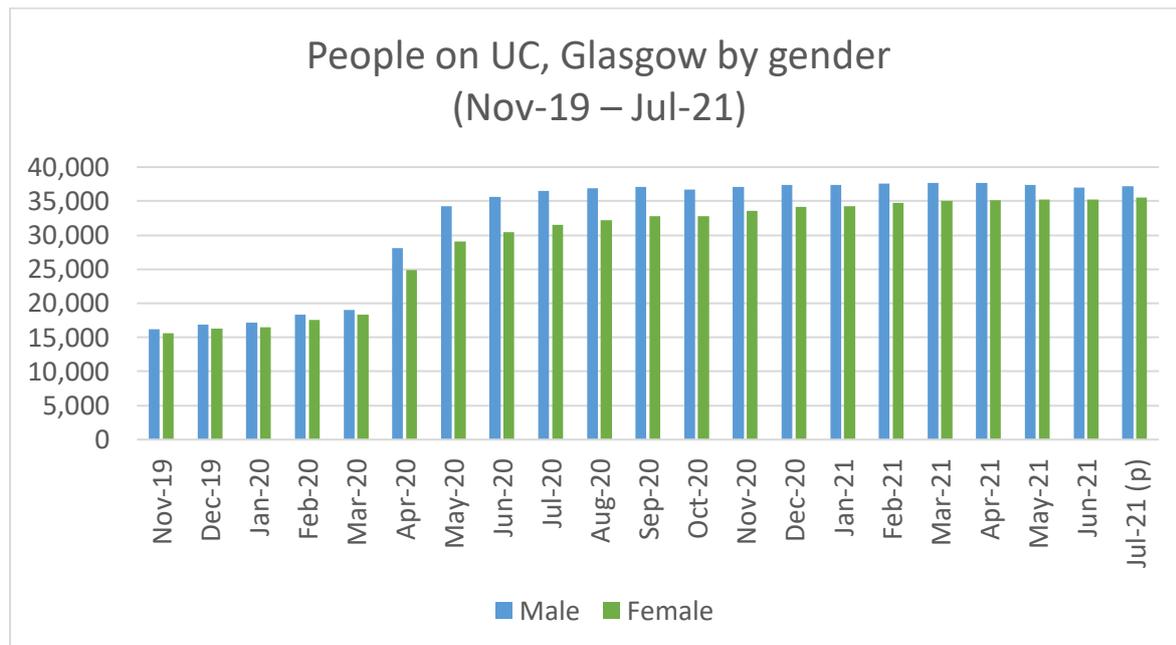
Figure 4 details the Glasgow caseload by gender, where we can see that the gender gap that characterised the first few months after the onset of the COVID-19 crisis has progressively been levelling out. Now the number of people on UC is more equal across genders, with slightly higher male representation (an established pattern for Glasgow).

The sharp over-representation of men from April 2020 through the first few months of 2021 is likely due to the economic repercussions of lockdown, which affected sectors in an unusual and unprecedented way. Some industry sectors, like hospitality and construction, were deeply affected by lockdown and people employed in these sectors saw their hours reduced and/or found

¹⁷ Karl Handscomb and Lalitha Try. 2021. 'Age-Old or New-Age? The Changing Incidence of Social Security Benefits by Age', August 2021, <https://www.resolutionfoundation.org/app/uploads/2021/08/Age-old-or-new-age.pdf>.

themselves facing risk of unemployment with little to no notice. Meanwhile, sectors like healthcare and essential retail operated beyond regular levels, and people employed in these sectors were effectively shielded from layoffs. Gender representation within these sectors explains why men suffered a stronger impact from the first lockdown: many of the industry sectors that were most affected by COVID-19 are male-dominated, while industry sectors that were shielded employ mostly women (e.g. health and social work, education)¹⁸. The gendered impact of the first lockdown gradually faded out, and the UC caseload is again roughly split between men and women.

Figure 4: People on Universal Credit in Glasgow by gender



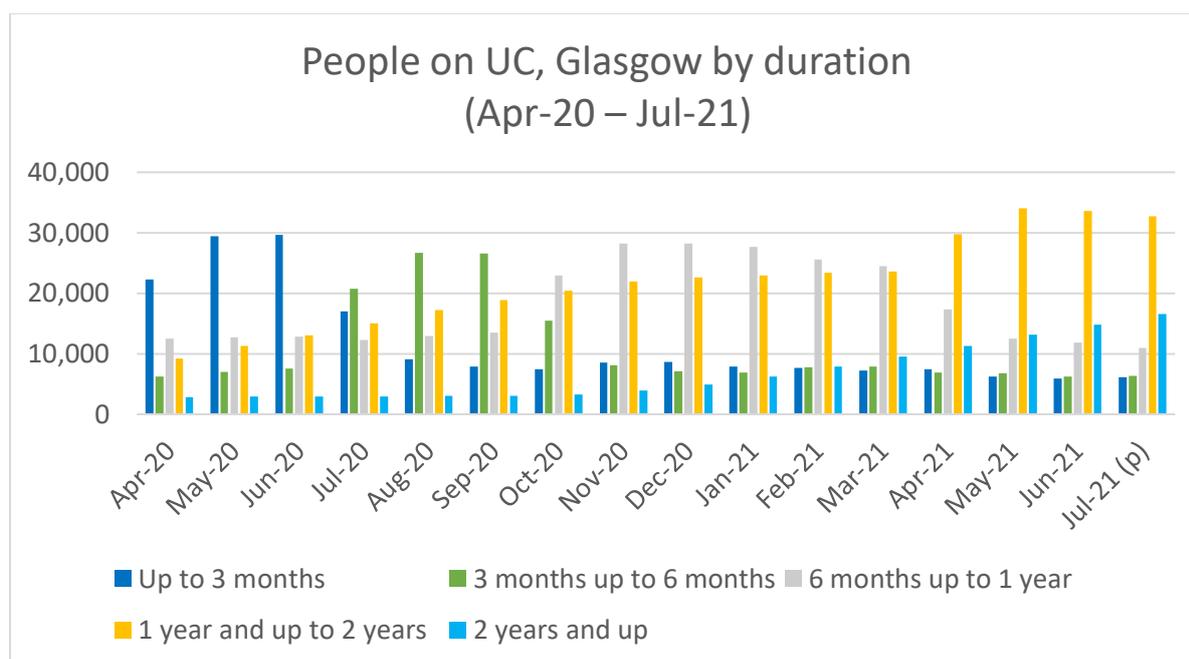
3.2 Recipients and Labour Market Attachment

Duration

In our view, the most notable and worrying trend in the Universal Credit caseload relates to duration. Figure 5 is a clear representation of how the spring 2020 spike brought people into UC who have largely struggled to leave since: the extra caseload picked up in April and May 2020 (blue in the graph) was still in UC 3 months later (in green), 6 months later (in grey), and one year later (in yellow). 32,728 people are in this group, representing 45% of the caseload in July 2021. The increased caseload brought by COVID-19 in spring 2020 has become a permanent feature of UC; the majority of those who joined UC at the beginning of the crisis have not been able to earn enough to leave the caseload. See Table A.2 in the Appendix for more detail.

¹⁸ For additional information on labour market sector information by gender, see: <https://www.gov.scot/publications/scotlands-labour-market-people-places-regions-statistics-annual-population-survey-2019/pages/4/>

Figure 5: People on Universal Credit in Glasgow by duration



In previous periods, fluctuations in labour market engagement and income meant that many people moved on and off being eligible for means-tested benefits rather quickly, with most being on UC for 6 months or less (see previous working papers on pre-April 2020 trends). This is because the labour market was buoyant, with jobs readily available for UC recipients to engage with. Indeed, the levels of adequacy and system of conditionality in the UK’s welfare system is predicated on this type of labour market where benefits are only meant to be a ‘safety net’ for shorter periods of time.

The COVID-19 crisis’ impact on the labour market has dramatically upended these trends. As such, the long-term impacts of a system with low levels of support for those in receipt of UC have become clearer; especially the rising and deepening of poverty and the debt crisis among those who access welfare for an extended period. The number of people in Glasgow still on Universal Credit since the beginning of this crisis stands in stark contrast to the focus for many politicians and policymakers on ‘recovery’, as job support schemes and the £20 per week uplift come to an end in October 2021. For over 72,000 people in Glasgow, their income crisis is far from over. We discuss how these issues will remain with us in the ‘recovery’ period and their implications for people and families on UC as well as the systems and organisations that serve them in Section 4.

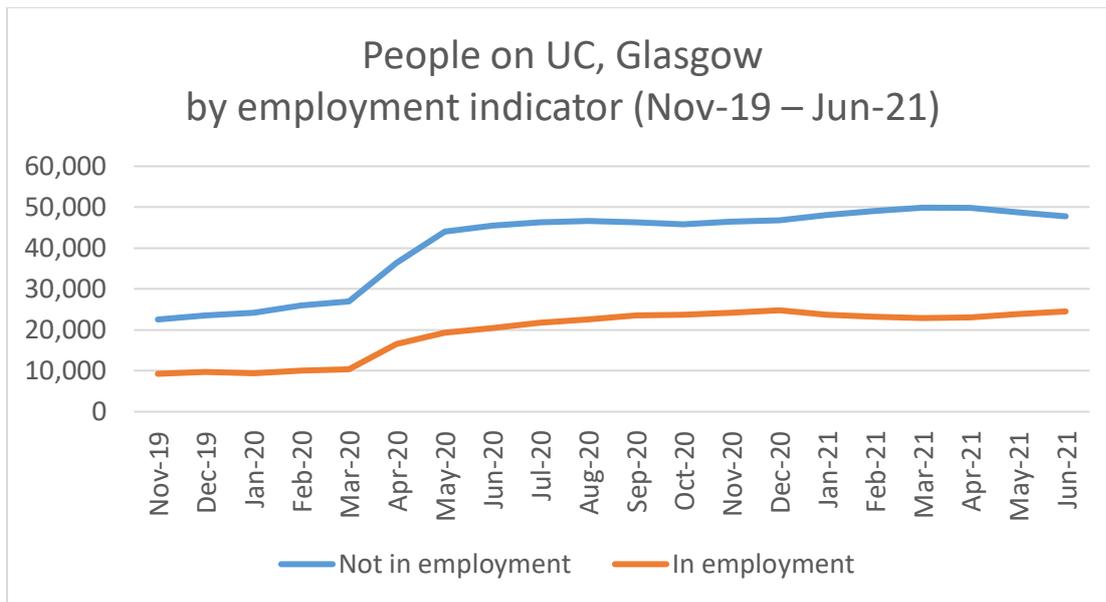
Employment Status

In line with nationwide trends, the amount of people on UC in Glasgow both in employment and not in employment saw sharp increases in April and May 2020 (see Table A.3 in the Appendix). People not in employment remain the majority of people on UC, yet those who are in employment experienced the largest increase of the two groups; more than doubling from March to July 2020 and peaking in December 2020, with a 139% increase from March 2020 levels. The number of people on UC who are not in employment kept increasing until April 2021, when it was almost double (1.85 times) the level of March 2020.

After April 2021, a new trend has emerged: the number of people on UC who are in employment has been increasing, while the number for people who are not in employment has been decreasing. We suggest this is linked to the Scottish economy gradually reopening from April 2021, and people

gradually going back to work. These shifts include more people who were in the ‘not in employment group’ finding employment and able to leave UC and some who are simply shifting to the ‘employed’ UC group. What is particularly worrying is the share of people who are employed and whose income is still low enough to be eligible for UC for a variety of reasons; for example, they may be returning to work after furlough with reduced hours. Because the number of working hours has not yet returned to pre-pandemic levels¹⁹, especially in some sectors, the number of employed people on UC has therefore been increasing. As seen in the next section, some UC recipients who are employed are still operating under conditionality requirements (i.e. job search). See Table A.4 in the Appendix for more detail.

Figure 6: People on Universal Credit in Glasgow by employment indicator



The proportion of people on the caseload out of work and in work has a bearing on the number of people on the caseload in each type of conditionality regime. Universal Credit is the only state benefit system in the world that institutes conditionality for both recipients out of work and in work, and an increase in the number of those subject to conditionality has impacts on administrative systems, Job Centre Plus job coaches and on the UC recipients themselves²⁰.

Conditionality

Another unique way to understand the labour market condition of people accessing Universal Credit is to view the caseload by the conditionality regime they are placed in by the DWP²¹. There are six conditionality groups for UC claimants, and people in the ‘Searching for work’ and the ‘Working with requirements’ conditionality groups must adhere to requirements in their claimant commitment to keep receiving their full Universal Credit payment. Conditionality does not apply for those earning

¹⁹ Office for National Statistics, ‘Labour Market Overview, UK’, August 2021, <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/august2021>.

²⁰ For research that details the impact of conditionality, please see footnote 21 in January 2021’s working paper: <https://policyscotland.gla.ac.uk/the-covid-19-crisis-and-universal-credit-in-glasgow-january-2021/>

²¹ Note: these figures do not fully capture those working or not working on low incomes, as people do not engage with UC for a variety of reasons. This only captures the labour market status of those accessing UC.

more than £343 per month for a single adult or £549 per month joint income; these recipients are in the 'Working with no requirements' group. Uniquely for this crisis, those on furlough are still defined as 'in work' and therefore it is likely that these recipients will be in the 'Working with no requirements' conditionality group as their wages may still be above the threshold.

An important policy discussion over the course of this crisis has been the appropriateness of the conditionality regimes and sanctions within Universal Credit. The sanctions regime was paused by the UK government from the end of March to the end of June 2020; no UC recipient would be punished via a sanction (i.e. a reduction or pausing of their UC payment) if they did not adhere to all aspects of the claimant commitment. Given the economic shutdown this was a welcome pause. However, sanctions restarted from 1 July 2021 and UK-wide, 2.43 million people are now subject to conditionality requirements (of the 5.92 million UC claimants across the UK)²². The most recent analysis of sanctions across the UK notes that while remaining at historically low levels, Universal Credit sanctions did slightly increase from January – April 2021, with over 95% of these sanctions due to non-attendance at interviews. There is a distinct concern that as systems return to 'normal' this punitive and ineffective aspect of UC will further harm recipients in a time of slow labour market recovery.

There are now 41,087 people on the Glasgow caseload (56%) who are subject to conditionality; the highest on record. In Glasgow 40% of the caseload is in the 'Searching for Work' category (29,324 people) who are currently not connected to the labour market but are deemed able to work; a *decrease* since we measure the end of the first spike of UC claimants in July 2020 but still the largest number of claimants. The most notable difference in the caseload in Glasgow is rather among workers receiving Universal Credit; the two conditionality groups that experienced the largest percentage increases in the initial crisis period from March – July 2020. During that time period the 'Working with requirements' group increased by 132% to 11,501 and the 'Working no requirements' group caseload increased by 180% to 8,779. As the UC caseload has 'stabilised' at this higher number of claimants, those on UC who are working with no requirements has been one of the groups with a sizeable increase (20%) from July 2020 to July 2021. As suggested in the previous section, this suggests that there are people who have been able to find employment but have done so at very low wages as the labour market has opened slowly due to the lifting of lockdown restrictions (particularly in Glasgow). 30% of the Glasgow caseload is connected to the labour market in some way but are still needing to access additional support due to very low income.

The evidence here details the deepening in-work poverty crisis in Glasgow; both for those who are working full time on low pay, who are self-employed with a steep drop in income, those who may be temporarily away from work or who are working on temporary contracts. Although Universal Credit data does not capture the full extent of the labour market crisis for all workers, as it only captures those on low incomes, the increases to this caseload suggest that in the recovery period policy and programmes should adjust their interventions to meet the needs of a variety of 'workers' that the UC system did not engage with as regularly before this crisis. Section 4 addresses the implications of this shifting caseload in more detail.

²² Webster, D. 2021. Briefing: Benefit Sanctions Statistics: August 2021. <https://cpag.org.uk/policy-and-campaigns/briefing/david-webster-university-glasgow-briefings-benefit-sanctions>

Conditionality and disabled claimants

The other conditionality group to note in Table 4 is those in the 'no work requirements' group, which comprises 23% of the Glasgow caseload in July 2021 (16,479 people). Those in this group have been found to have limited capability for work and work-related activity due to disability, very young children in the household or are carers and are not subject to conditionality. A primary reason for this increase is administrative, particularly amongst those in the caseload with disabilities. Work capability assessments (WCA) from the DWP were offered by telephone from March 2020; however, there are a variety of claimants for whom a telephone appointment was not suitable and many of these claimants were simply told to wait for face-to-face assessments to resume.²³ This caused a serious backlog in WCA and delays of many months for disabled claimants. Face to face assessments resumed in person from May 2021 and the UC claimants who were awaiting assessment and placed in the 'Searching for work' group in the interim period have now been assessed to be in the 'No work requirements' group.

Although DWP administrative data does not disaggregate data by disability status, we can approximate this by combining those in the 'No work requirements' (16,479 people) and the 'Preparing for work' categories (3,407 people); 19,886 people in total. This, however, slightly overestimates the figure because those in the 'No work requirements' group includes those families with very young children and carers. Additionally, there are 39,589 people on legacy Employment Support Allowance (ESA) in Glasgow (Feb 2021) who are also disabled and on a low income. Those on ESA did not receive any uplift in their welfare payment amounts.

²³ 'CPAG has received numerous reports of claimants either being refused a telephone WCA at all or, following an inconclusive WCA, being told to 'wait for a face-to-face assessment'. The concentration on telephone WCAs and the apparent default in many cases that if an individual is either regarded as not appropriate for a telephone WCA or, if a telephone WCA has been inconclusive, the claimant must 'wait for a face-to-face assessment' overlooks the requirement to consider a paper-based assessment.' See: <https://askcpag.org.uk/content/206408/work-capability-assessments--delays-and-coronavirus>

Table 4: People on Universal Credit in Glasgow by conditionality regime

| People on UC in Glasgow by conditionality regime (Mar-20 – Jul-21) | | | | | | | |
|---|---------------------------|------------------------------------|-----------------------------|----------------------------------|--------------------------|---------------------------|--------------|
| | Searching for work | Working – with requirements | No work requirements | Working – no requirements | Planning for work | Preparing for work | Total |
| Mar-20 | 16,933 | 4,949 | 9,239 | 3,134 | 891 | 2,224 | 37,380 |
| % of caseload (Mar-20) | 45% | 13% | 25% | 8% | 2% | 6% | |
| Jul-20 | 32,825 | 11,501 | 10,954 | 8,779 | 1,245 | 2,691 | 68,016 |
| % of caseload (Jul-20) | 48% | 17% | 16% | 13% | 2% | 4% | |
| Nov-20 | 31,938 | 11,679 | 12,561 | 10,485 | 1,270 | 2,722 | 70,675 |
| % of caseload (Nov-20) | 45% | 17% | 18% | 15% | 2% | 4% | |
| Mar-21 | 32,458 | 11,784 | 14,500 | 9,527 | 1,274 | 3,162 | 72,707 |
| % of caseload (Mar-21) | 45% | 16% | 20% | 13% | 2% | 4% | |
| Jul-21 | 29,324 | 11,763 | 16,479 | 10,522 | 1,228 | 3,407 | 72,729 |
| % of caseload (Jul-21) | 40% | 16% | 23% | 14% | 2% | 5% | |
| % change Mar-20 – Jul-20 | 94% | 132% | 19% | 180% | 40% | 21% | 82% |
| % change Jul-20 – Jul-21 | -11% | 2% | 50% | 20% | -1% | 27% | 7% |

3.3 Family types and Universal Credit payments

Households on UC by family type

In Glasgow there are now over 54,527 households on Universal Credit as of May 2021; 19,359 of these households include children (Table 5).

The household caseload figures in Glasgow differs from the national picture (see Table A.5 in the Appendix) primarily due to the slightly higher percentage of the caseload who are single adults without dependents, which comprise one household. Families of all types came onto UC since March, with the sharpest increases (by percentage of their pre-crisis caseload) occurring for single adults and couples without children. The £1000 increase in the standard allowance eligibility criteria is likely one of the reasons why more low-income couples have been able to access UC since the beginning of this crisis, where they may have been over the income limit before. Despite increases in couples receiving Universal Credit since March, UC still primarily serves single adults without children and single adults with dependents; lone parents comprise around 26% of the caseload.

Table 5: Households on Universal Credit in Glasgow by family type

| Households on UC, Glasgow by family type (Mar-20 – May-21) | | | | | |
|---|----------------------------|------------------------------|----------------------------|------------------------------|--------------|
| | Single, no children | Single, with children | Couple, no children | Couple, with children | Total |
| Mar-20 | 19,272 | 8,794 | 939 | 3,166 | 32,171 |
| Jul-20 | 32,516 | 11,192 | 2,045 | 5,151 | 50,904 |
| Nov-20 | 32,633 | 12,536 | 1,916 | 5,241 | 52,326 |
| Mar-21 (p) | 34,554 | 13,596 | 2,070 | 5,598 | 55,818 |
| May-21 (p) | 33,254 | 13,958 | 1,914 | 5,401 | 54,527 |
| % change Mar-20 – Jul-20 | 69% | 27% | 118% | 63% | 58% |
| % change Jul-20 – May-21 | 2% | 25% | -6% | 5% | 7% |

Adequacy and the planned cut to Universal Credit

The most substantial change to Universal Credit payments since March 2020 has been to £20/week uplift in the standard allowance for all family types. This flat-rate increase resulted in £1040 more annually for UC recipients, and evidence from researchers, parliamentary committees²⁴ and third sector organisations has continued to assert the importance of this ‘lifeline’ since the beginning of the crisis and have called on the government to make this uplift permanent. As of the writing of this paper (late August 2021) the UK government has announced it will not extend the £20/week uplift past 6 October 2021.

Despite the increase in UC entitlements since March, Universal Credit payment amounts provide a very low level of income support for recipients to cover their essentials, a design feature of a system predicated on a buoyant labour market. In May 2021, the average monthly payment for single adults with no child dependants in Glasgow was £570.19; for couples without dependants, £719.93; for single people with child dependant, £1,076.52; for couples with child dependants, £1,047.63.²⁵ This average amount includes the increased standard allowances and any additional support in cases of disability, housing entitlement and any advance payments.

On average UC income is just 53% of median income across all workers²⁶. For those not in work, for example, a couple with two children has a disposable income 39% below the minimum income standard on UC; for a single adult without children, it is 57% below MIS (these figures include the £20 uplift). This ‘underline[s] how out-of-work benefits remain very far below the minimum required’.²⁷ Those still on legacy benefits did not receive the same £20 uplift on their standard benefit allowance as did those on Universal Credit. As a result, a couple with two children on legacy

²⁴ See: House of Lords, [Universal Credit isn’t working: proposals for reform](#), Second Report of the Select Committee on Economics Affairs, Session 2019–21, HL 105; Work and Pensions Committee, First Report of Session 2019–21, [DWP’s response to the coronavirus](#), HC 178; Scottish Affairs Committee [Welfare policy in Scotland](#); Second Report of Session 2021–22.

²⁵ Data taken from DWP Stat Xplore, 25 August 2021.

²⁶ Resolution Foundation. 2020. This time is different -- Universal Credit’s first recession.

<https://www.resolutionfoundation.org/publications/this-time-is-different-universal-credits-first-recession/>

²⁷ JRF. Ibid.

benefits has a disposable income 43% below the minimum income standard and a single adult has a disposable income 66% below the minimum income standard²⁸. After the £20 uplift is removed, the main rate of UC for a single adult would fall from £343 to £257 per month, the lowest real-terms level for the UK's basic unemployment benefit since 1990-91²⁹.

Recent analysis by the Joseph Rowntree Foundation³⁰ calculated the impact of removing the uplift on incomes of all family types and by Parliamentary Constituency. Across the UK, they find that 6 million low-income families will be impacted by this cut and 500,000 people will be swept into poverty, including 200,000 children. Because of the concentration of lone parents among those who are low income in the UK, JRF finds that 60% of all single-parent families will be impacted.

Because of the concentration of poverty in Glasgow, in some constituencies in Glasgow over 50% of families are in receipt of Universal Credit or working tax credits. Therefore, when this cut occurs the majority of constituents will face additional hardship – hardship that will need to be addressed via other income supports (from both the public and the third sector, most likely). In Glasgow Central, 63% of families with children in the constituency receive UC or working tax credits; in Glasgow Southwest, 55%; and in Glasgow Northeast, it is 54% of families with children (Table 6).

Table 6: Constituency Analysis, Impact of £20 uplift removal, Glasgow Constituencies

| | Families in receipt of UC or WTC | Percentage of families in constituency in receipt of UC or WTC | Percentage of families with children in receipt of UC or WTC | Percentage of families without children in receipt of UC or WTC |
|--------------------|----------------------------------|--|--|---|
| Glasgow Central | 12,020 | 19% | 63% | 13% |
| Glasgow East | 11,680 | 27% | 49% | 19% |
| Glasgow North | 6,700 | 16% | 43% | 11% |
| Glasgow North East | 11,490 | 26% | 54% | 18% |
| Glasgow North West | 9,010 | 20% | 44% | 14% |
| Glasgow South | 8,460 | 20% | 45% | 13% |
| Glasgow South West | 11,670 | 29% | 55% | 20% |

Source: Joseph Rowntree Foundation

This cut to Universal Credit is therefore currently the most pressing policy concern at national and local levels; particularly because over the last 18 months we have seen that even with the uplift many families are just getting by. Research from February 2021 has found that low-income families have spent more, not less, since the onset of the crisis compared to higher income families: having children at home during multiple lockdowns has meant higher household costs on food, energy, and

²⁸ JRF. Ibid.

²⁹ Resolution Foundation. 2021. The debts that divide us.

<https://www.resolutionfoundation.org/publications/the-debts-that-divide-us/>

³⁰ Joseph Rowntree Foundation. 2021. Universal Credit cut – impact by constituency.

<https://www.jrf.org.uk/universal-credit-cut-impact-constituency>

broadband/devices for home schooling³¹. These costs take a larger toll on household finances of families on low incomes. This is on top of income loss due to labour market shutdowns. For families who are also accessing Universal Credit, survey data from February 2021 reports that 45% of these families had experienced a drop in their disposable income (which includes benefit income) by more than 25%³². Drops in income, increased costs of living, and many UC families needing to access advanced payments has resulted in a distinct debt crisis for the lowest-income families. When we consider that current UC trends have remained stable at this high level since July 2020, the income crisis will continue and worsen if the uplift is removed.

4. Key Issues and Policy Considerations

Unemployment and the 'new normal' labour market

We have been able to link some key aspects of UC caseload of the past 17 months to the labour market conditions created by COVID-19. Firstly, the sudden lockdown of spring 2020 meant loss of employment and income, which forced thousands of low-income people to rely on UC. Secondly, the first lockdown affected industries in quite different ways, with sectors that employ dominantly men being disrupted and sectors that employ dominantly women being shielded. This created marked gender differences in who accessed UC. Thirdly, young people were struggling or unable to access summer and entry-level jobs, resulting in an increased UC caseload for 16–24-year-olds that peaks in July and seems to be short-term. Fourthly, the persistently higher unemployment levels force many more people to need UC, and thus go hand in hand with the persistent increased UC caseload. Bringing down UC caseload is highly dependent on disrupting the 'new normal' labour markets. Creating new, fair, and sustainable employment in the next few months is key to the health of the Scottish economy and will aid in relieving pressure on those who have been accessing UC and on UC as a benefit system. Programme interventions at the local level like the Transition Training Fund³³ for those on UC and low incomes who are facing redundancy and want to retrain, and further outreach to young people to get involved in Scotland's Youth Guarantee³⁴ projects (including with businesses involved in Glasgow's Developing the Young Workforce³⁵) are promising to make this recovery fairer for those on low incomes.

While the Scottish economy begins its recovery and more people are indeed finding employment, it is imperative to ensure that new jobs translate into less poverty, and less need for UC, by means of fair wages, adequate contracts, and sustainable working conditions. Scotland's Fair Work Framework³⁶, while implemented primarily for public sector contracts, should be considered as guiding principles for all businesses – which includes removing zero-hour contracts and false self-employment practices, paying the living wage, and closing the gender pay gap (especially for

³¹ Resolution Foundation. 2021. Pandemic Pressures: Briefing Note.

<https://www.resolutionfoundation.org/publications/pandemic-pressures/>

³² Resolution Foundation. 2021. The debts that divide us.

<https://www.resolutionfoundation.org/publications/the-debts-that-divide-us/>

³³ <https://www.skillsdevelopmentscotland.co.uk/news-events/2020/october/new-national-transition-training-fund-offers-fresh-support-for-people-facing-redundancy/>

³⁴ <https://www.gov.scot/news/delivering-the-youth-guarantee/>

³⁵ <https://www.dywglasgow.com/>

³⁶ See the full Fair Work Framework here: <https://www.fairworkconvention.scot/the-fair-work-framework/>

‘essential’ sectors like the care sector). Without these practices in place, increasing employment levels will not result in a reduction in in-work poverty. Additionally, policies that are used to combat in-work poverty; including work supports (e.g. tax credits), a greater provision of free and affordable childcare, and housing policies that protect low-income renters³⁷ must be increased in combination with the creation of new, fair employment to tackle the labour market crisis among those on low incomes.

Long-term poverty and a new cohort of claimants

After 17 months of observing the Universal Credit caseload the most worrying trend is that in Glasgow there are almost 33,000 people who entered the caseload in spring 2020 who have not been able to leave it; 45% of Glasgow caseload. Because Universal Credit is only available to those on a very low income, those who have been receiving UC for the entirety of the crisis represent a new cohort of UC recipients who are considered in long-term poverty. Never before have we seen such a large shift in people who have been accessing means-tested benefits of this type. Those experiencing life on a low income for more than a year face additional challenges related to their health and wellbeing and will struggle more to reengage with employment. While it will be important to work with all those who struggle on a low income, this cohort in particular should be considered a priority for more intervention in health and wellbeing services and employment supports offered at a local level.

Local level action

Local actors working in the public and third sectors are well aware of the impact the increased caseload and the inadequacy of reserved benefit payments are having on the need for their services. Additionally, those who are not eligible for benefits (those with no recourse to public funds) have also experienced acute income crises that are not predicted to end soon. The patchwork of services and income supports to help those struggling on a low income is stronger in some places than in others, and in Scotland there is additional pressure at a national level to address child poverty with the presence of child poverty targets. New Scotland-specific benefits such as the Scottish Child Payment go further to make these targets, but with the income crisis still with us and the UC uplift ending it is right that advocates are calling for the Scottish Child Payment to be doubled.

While these national-level interventions will be part of the solution for low-income families, the response will be at a local level. The work of local child poverty action teams to identify all types of priority families, in conjunction with front line third sector workers and organisations, is a critical activity in order that these families are accessing all the income support they are entitled to alongside other interventions that help workers re-engage with the labour market if possible. Implementing holistic interventions across a range of public services, targeted to those that need it most, will be crucial in recovery and must therefore be invested in sustainably.

³⁷ Rod Hick and Alba Lanau, ‘In-Work Poverty in the UK: Problem, Policy Analysis and Platform for Action’, May 2017, https://www.cardiff.ac.uk/__data/assets/pdf_file/0009/758169/Hick-and-Lanau-In-work-poverty-in-the-UK.pdf.

Appendix

Table A.1: People on Universal Credit in Glasgow by age

| UC starts, Glasgow by age group (Mar-20 – Jul-21) | | | | |
|--|--------------|--------------|--------------|------------|
| | 16-24 | 25-39 | 40-54 | 55+ |
| Mar-20 | 825 | 1,737 | 934 | 410 |
| Jul-20 | 1,962 | 1,934 | 983 | 462 |
| Nov-20 | 1,239 | 2,236 | 1,194 | 647 |
| Mar-21 | 751 | 1,364 | 756 | 425 |
| Jul-21 (p) | 1,027 | 1,248 | 544 | 260 |

Table A.2: People on Universal Credit in Glasgow by duration

| People on UC in Glasgow by duration (Mar-20 – Jul-21) | | | | | |
|--|-----------------------|--------------------------------|------------------------------|---------------------------------|-----------------------|
| | Up to 3 months | 3 months up to 6 months | 6 months up to 1 year | 1 year and up to 2 years | 2 years and up |
| Mar-20 | 7,893 | 6,716 | 12,556 | 7,404 | 2,814 |
| Jul-20 | 17,039 | 20,743 | 12,234 | 15,038 | 2,969 |
| Nov-20 | 8,582 | 8,090 | 28,177 | 21,912 | 3,921 |
| Mar-21 | 7,246 | 7,855 | 24,476 | 23,602 | 9,535 |
| Jul-21 (p) | 6,078 | 6,397 | 10,949 | 32,728 | 16,579 |

Table A.3: People on Universal Credit in Scotland by employment indicator

| People on Universal Credit, Scotland by employment indicator (Mar-20 – Jun-21) | | |
|---|--------------------------|----------------------|
| | Not in employment | In employment |
| Mar-20 | 181,198 | 82,736 |
| Jul-20 | 301,420 | 164,923 |
| Nov-20 | 295,985 | 176,202 |
| Mar-21 | 316,220 | 169,064 |
| Jun-21 | 297,369 | 180,285 |

Table A.4: People on Universal Credit in Glasgow by employment type

| People on Universal Credit, Glasgow by employment indicator (Mar-20 – Jun-21) | | |
|--|--------------------------|----------------------|
| | Not in employment | In employment |
| Mar-20 | 27,005 | 10,378 |
| Jul-20 | 46,283 | 21,736 |
| Nov-20 | 46,500 | 24,178 |
| Mar-21 | 49,810 | 22,900 |
| Jun-21 | 47,793 | 24,463 |

Table A.5: Households on Universal Credit in Scotland by family type

| Households on UC, Scotland by family type (Mar-20 – May-21) | | | | | |
|--|-----------------------------------|--|-----------------------------------|--|--------------|
| | Single, no child dependant | Single, with child dependant(s) | Couple, no child dependant | Couple, with child dependant(s) | Total |
| Mar-20 | 135,609 | 72,738 | 8,611 | 23,648 | 240,736 |
| Jul-20 | 231,263 | 88,405 | 22,997 | 44,608 | 387,442 |
| Nov-20 | 240,693 | 97,189 | 20,867 | 45,172 | 404,083 |
| Mar-21 (p) | 247,624 | 102,566 | 20,733 | 46,674 | 417,735 |
| May-21 (p) | 242,893 | 104,536 | 19,665 | 45,716 | 412,916 |