SURVEY REPORT

Report on Impact of COVID-19 in Mumbai

Citizen Survey on Livelihood, Health, Education, Housing and Transport

January 2021

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I. Foreword

Mumbai city has always been known for the resilience of its people, in the fighting spirit of the residents on the face of adversity. The COVID-19 pandemic and the lockdown that followed is an apt example. The drastic changes in the socio-political and economic milieu of Mumbai caused by the pandemic drove the intent for conducting a household survey to better analyse its impacts. This report, presents the findings of the household survey commissioned by Praja to Hansa Research, in some of the key areas of livelihood, health, education, housing and transport.

Although life in the maximum city is slowly drawing back to normalcy, it will be long before the adverse impacts of the lockdown on its millions are eased. Livelihood and employment across sectors has been worst hit. Two of three respondents of Praja's survey said that their livelihood was adversely impacted. A breakup of those adversely impacted shows that 36% had leave without pay, 28% worked with reduced salary, 25% worked without salary and 13% had extra working hours or were otherwise overburdened.

9% of respondents from socio-economic class A (higher SEC) lost their job, while this was a much higher 47% for the lowest SEC E. 80% unskilled workers in the city had a major impact on their job due to the ongoing COVID-19 pandemic, of which 44% lost their jobs. Further, Mumbai which is known for its in-migration from across the country mainly for livelihood saw a huge outmigration during the pandemic. Of the 23% respondents who reported that they had migrated out of Mumbai during the lockdown, 57% went due to loss of job (80% of which were in SEC E.) It is therefore evident that while the pandemic has impacted livelihoods across sectors, the lower socio-economic sections engaged in informal employment have been the worst affected.

The adverse impact on employment has led to a steep fall in incomes and the ability to save financial resources. Here again, people in the lowest socio-economic classes are the most affected- daily income of respondents fell by 22% in SEC A and 45% in SEC E. While 47% respondents said they used savings to meet family needs during the lockdown 71% said that they were not able to save any money in the current lockdown period. This shows that while past savings allowed families to stay afloat in the lockdown, many families will not have any available savings in case of an unexpected crisis/ catastrophic expenses in the near future.

This is especially important in the case of healthcare services, where data shows that during the pandemic, the burden for COVID-19 was largely borne by the public sector, highlighting the need for strengthening of public health infrastructure in the city. In the case of non-COVID healthcare services, more people (58% respondents) accessed private care than public (40%), likely spending much more than in a public facility. Further, as highlighted in Praja's State of Health report, 2020 many more people had died of non-COVID causes during the lockdown- that is reflected in the current survey data where majority respondents who faced difficulty in accessing healthcare cited reasons of unavailability of staff/doctor to provide treatment for other diseases (70%) or closure of the health facility (58%).

The lockdown resulting in financial duress, physical and mental stress caused from quarantining, loss of jobs, loss of salary, self-isolation and so on also was a major cause of concern in terms of mental wellbeing. This brought the issue of mental health to the spotlight. The survey showed that 60% respondents felt stressed during the lockdown, still 84% did not speak to anyone about their mental health- highlighting the need for greater awareness and improvement of health services in this field.

The survey also highlighted some lifestyle changes and preferences. 61% respondents from SEC A and 32% respondents from SEC B reported to have been working from home during the pandemic. Of those working from home, almost two of three (63%) said they would like to continue to work from home (70% female, 59% male). In terms of travel to work, preference for walking and buses has increased as compared to before the pandemic. In the education sector, survey data shows that both public and private schools, albeit with challenges, have shifted to providing education through online platforms, with adequate training (85% private, 76% public) and regular teacher-parent updates (81% private, 72% public). Online learning however did have its adverse aspects, especially on the health of children - 63% said online classes made children physically inactive and irritable (65%) while 43% said their child faced eyesight problems. This is also reflected in the preference of majority of parents (62%) towards offline education- 54% felt it was now safe to send their children to school.

The survey has highlighted the urgency for better policy making and planning for the future. The focus, in the immediate term, needs to be on creating avenues and securing livelihoods of the lowest socio-economic sections of the city, most affected by the pandemic. For the future, this experience provides cues for better planning of the city- promotion of work from home or workspaces near to homes and developing more pedestrian spaces for improved mobility. In education and health sectors, the findings resonate Praja's annual reports which have over the years stressed on developing stronger public institutions for providing adequate and improved social services.

NITAI MEHTA
Founder Trustee, Praja Foundation

II. Acknowledgment

Praja would like to acknowledge Hansa Research to whom the household survey was commissioned. We are also grateful to – our Elected Representatives, the Civil Society Organisations (CSOs) and journalists who utilise and publicise our data and by doing so, ensure that awareness regarding various issues we discuss is distributed to a wide ranging population. We would also like to extend our gratitude to government officials for their constant cooperation and support.

This Report has been made possible by the support provided to us by our supporters and we would like to take this opportunity to express our sincere gratitude to them. Praja Foundation appreciates the support given by Friedrich Naumann Foundation, Narotam Sekhsaria Foundation, Madhu Mehta Foundation and numerous other individual supporters.

We would also like to thank our group of Advisors & Trustees and lastly but not the least, we would like to acknowledge the contributions of all members of Praja's team, who worked to make this report a reality.

III. Survey Methodology

Praja Foundation commissioned a household survey to Hansa Research in December 2020 to understand the impact of COVID-19 pandemic and lockdown on livelihood, housing and transport, education and health in Mumbai.

Target Group:

Age 18+ years, Male/Female, SEC A, B, C, D & E.

Methodology:

Quantitative Survey using a structured questionnaire was conducted through CAPI (computer aided personal interviews). For SEC A, a mix of Face to Face CAPI and online methodologies were adopted for conducting interviews.

Fieldwork:

Fieldwork was conducted in the 24 Administrative wards of Mumbai.

Sample:

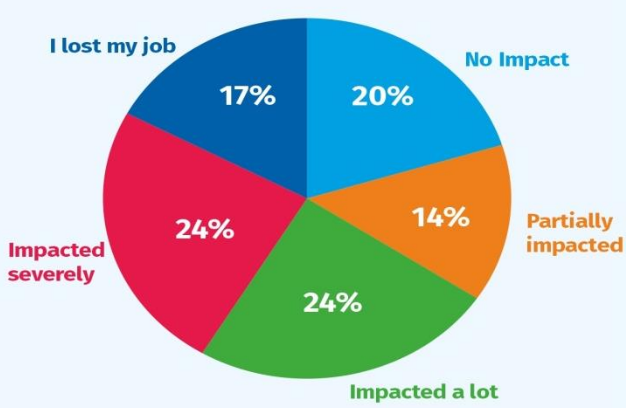
A total sample of 2,087 was achieved of which livelihood, housing and transport sample consists of 791, education consists of 527 and health consists of 769.

Refer Annexure 1 for details.

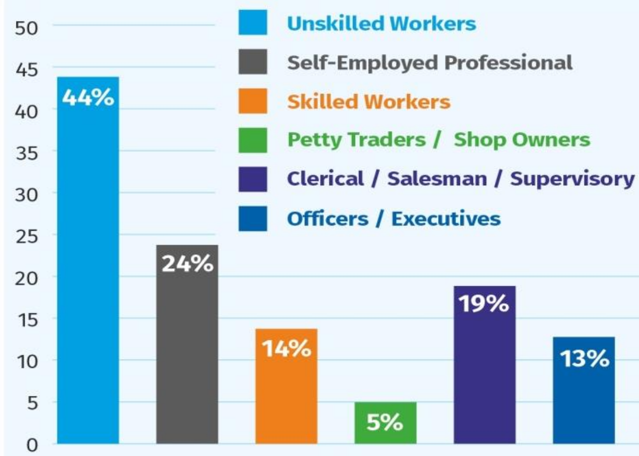
IV. Highlights

IMPACT OF COVID-19 ON LIVELIHOODS IN MUMBAI

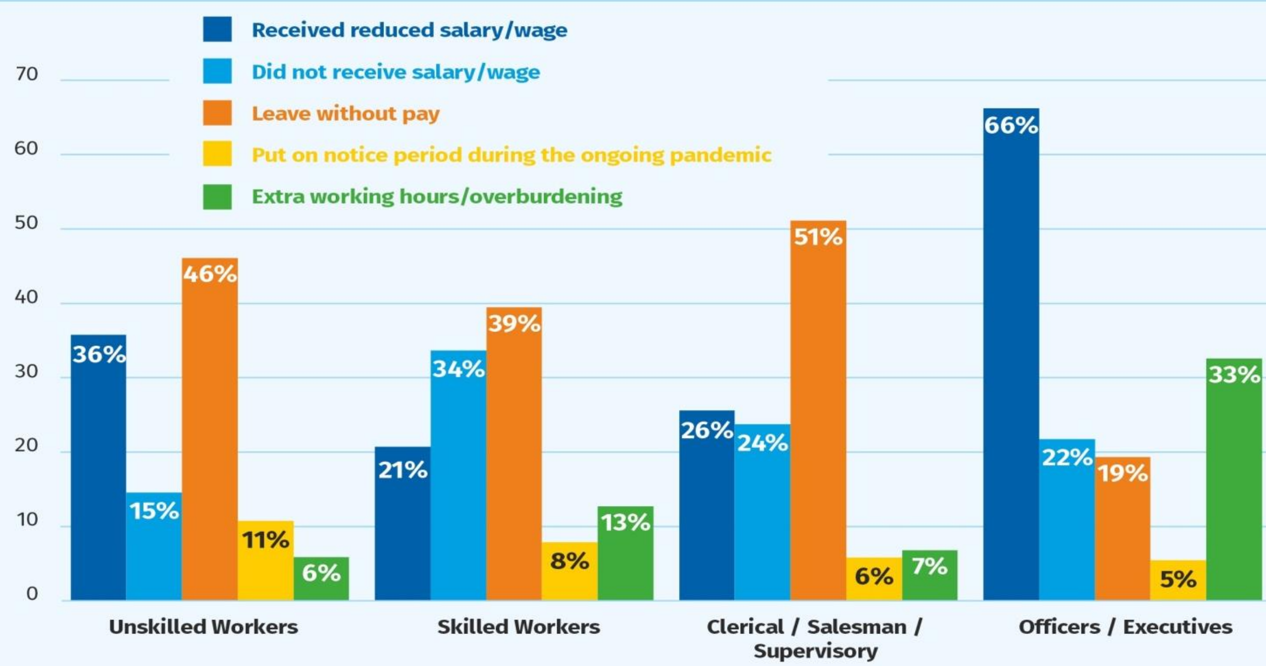
66% Respondents' Jobs Adversely Impacted Due to Lockdown



44% Unskilled Workers in Mumbai Lost Their Job



36% Respondents Had Leave Without Pay, 28% Worked With Reduced Salary, 25% Worked Without Salary During Lockdown



- *50% unskilled workers said they had unemployed members in their family who were looking for a job, while this was 49% for officers/executives, 32% for clerical and 35% for skilled workers.*
- *23% respondents reported that they had migrated out of Mumbai during the lockdown, of which 57% went due to loss of job, 80% of which were in SEC E.*
- *Of 26% respondents working from home, 63% said they would like to continue to work from home. (70% female, 59% male)*

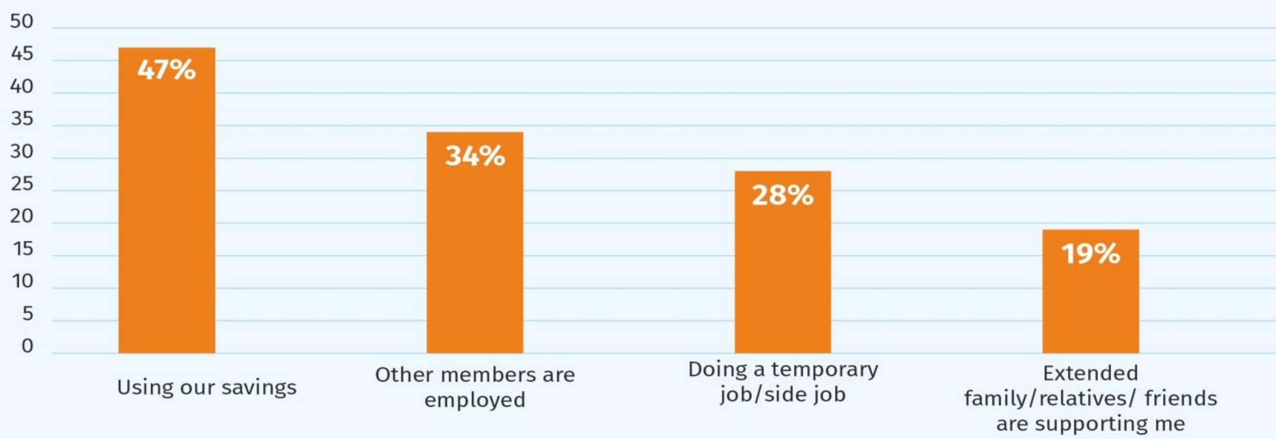
IMPACT OF COVID-19 ON INCOME AND SAVINGS

Average Per Day Incomes Fell Drastically During the Pandemic

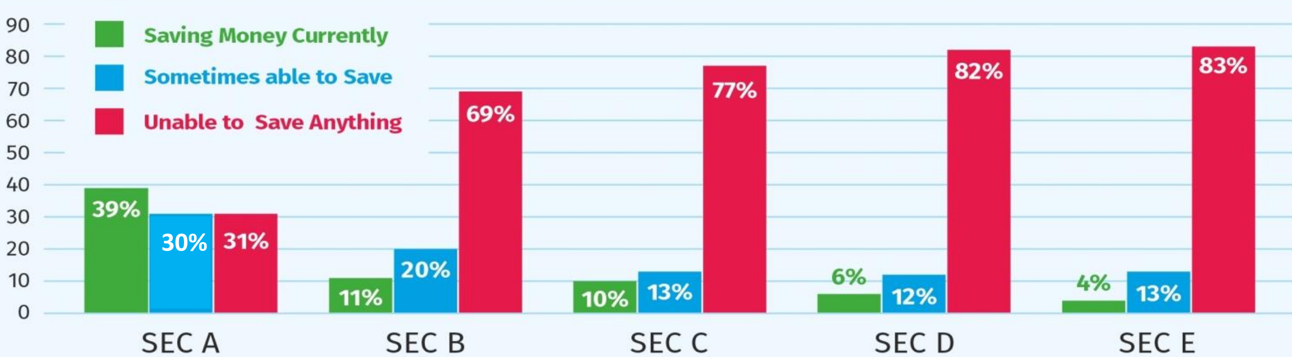
% fall in money earned before and after pandemic

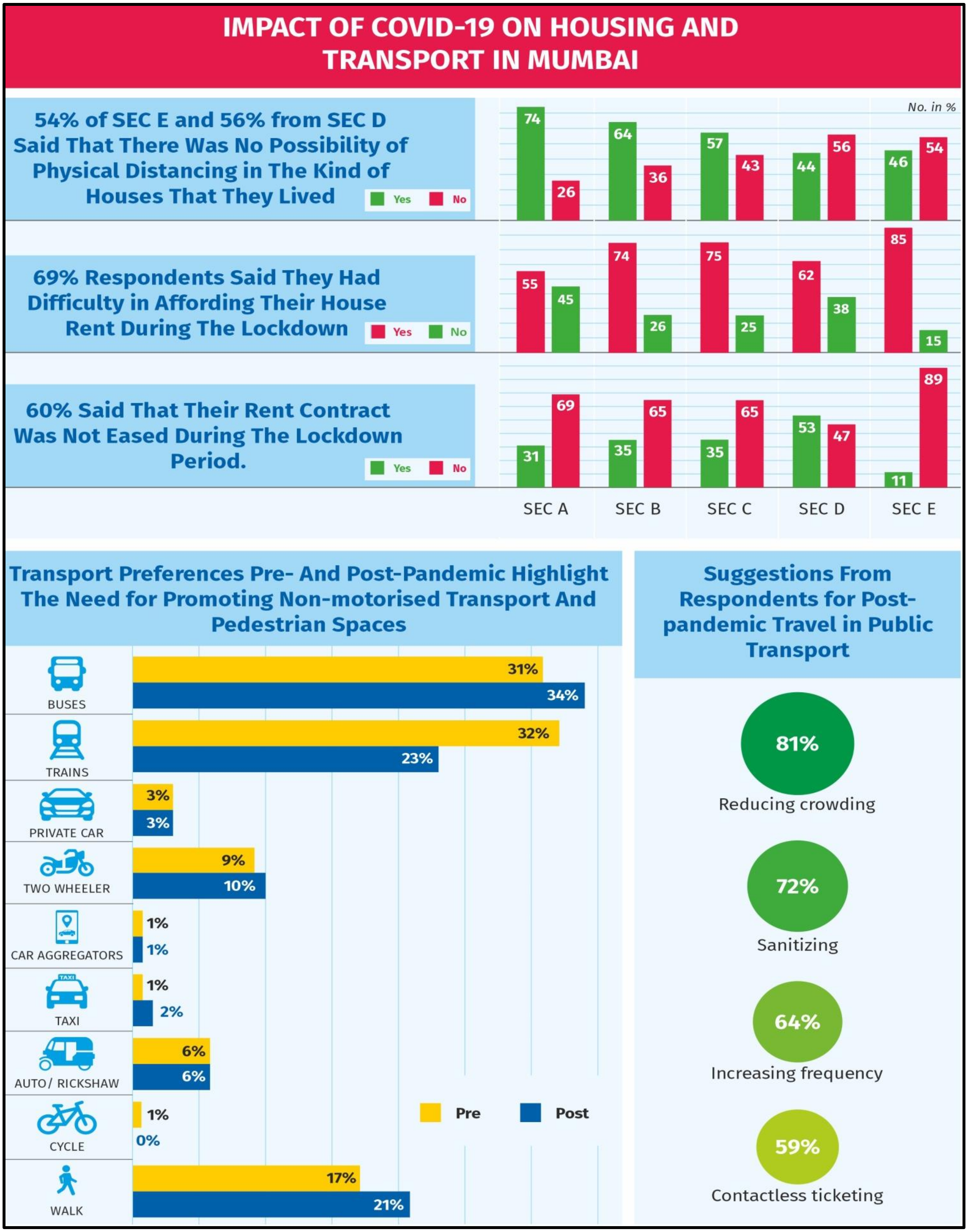
51% respondents had less than sufficient income to manage expenses in lockdown. In that 63% respondents were SEC E, 69% respondents were unskilled workers.

Past Savings Allowed Families to Stay Afloat in The Lockdown



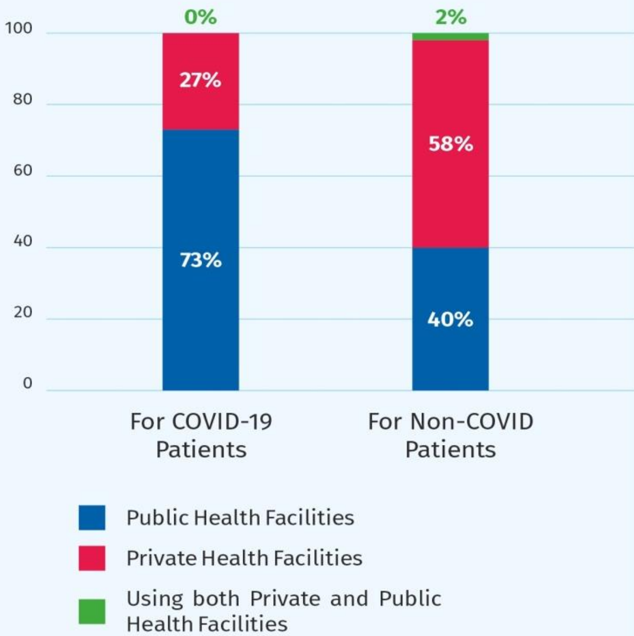
Many Families Will Not Have Any Available Savings in Case of An Unexpected Crisis/ Catastrophic Expenses in The Near Future




IMPACT OF COVID-19 ON HOUSING AND TRANSPORT IN MUMBAI
54% of SEC E and 56% from SEC D Said That There Was No Possibility of Physical Distancing in The Kind of Houses That They Lived
Yes No
No. in %
74 26
64 36
57 43
44 56
46 54
69% Respondents Said They Had Difficulty in Affording Their House Rent During The Lockdown
Yes No
55 45
74 26
75 25
62 38
85 15
60% Said That Their Rent Contract Was Not Eased During The Lockdown Period.
Yes No
31 69
35 65
35 65
53 47
11 89
SEC A
SEC B
SEC C
SEC D
SEC E
Transport Preferences Pre- And Post-Pandemic Highlight The Need for Promoting Non-motorised Transport And Pedestrian Spaces
BUSES 31% 34%
TRAINS 32% 23%
PRIVATE CAR 3% 3%
TWO WHEELER 9% 10%
CAR AGGREGATORS 1% 1%
TAXI 1% 2%
AUTO/ RICKSHAW 6% 6%
CYCLE 1% 0%
WALK 17% 21%
Pre
Post
Suggestions From Respondents for Post-pandemic Travel in Public Transport
81%
Reducing crowding
72%
Sanitizing
64%
Increasing frequency
59%
Contactless ticketing

IMPACT OF COVID-19 ON HEALTH IN MUMBAI

Type of Health Facilities Accessed by Mumbaikars During the Pandemic

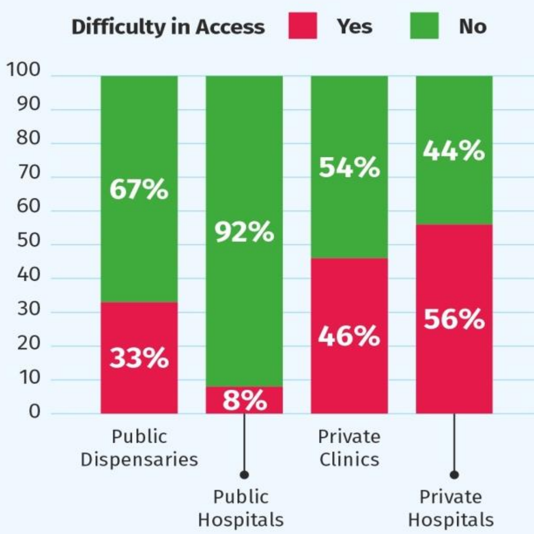


For COVID-19 health services majority burden (73%) was borne by the public sector, while for non-COVID healthcare more respondents used private facilities (58%) than public(40%).

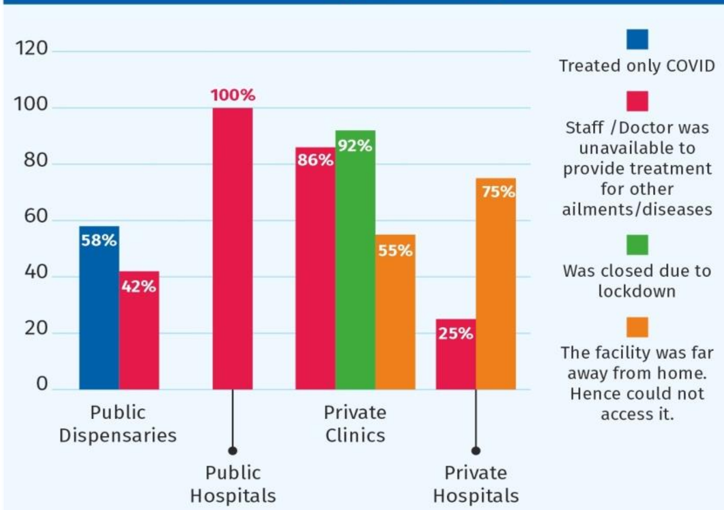
Respondent Households Who Had COVID-19: Key Findings

- *Of the total respondents, 2% had COVID-19, of which 77% were admitted to a hospital.*
- *39% respondents received free treatment for COVID-19. Of the 61% who spent money on COVID-19 treatment majority (50%) spent less than 10,000, 21% spent between 10,000 and 50,000 while 29% spent more than 1 lakh.*
- *48% respondents said that they managed the treatment cost with help from family/relatives/friends, 27% sourced it from their regular income, while 23% sourced it from insurance.*
- *Majority respondents were satisfied with public hospital treatment (12% excellent and 43% very good) while in private hospitals 33% each graded the treatment as excellent and very good.*

36% Respondents Faced Difficulty in Accessing Health Care for Non-COVID Services



Type of Difficulty

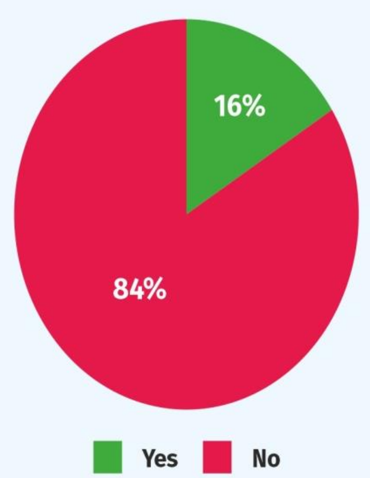


IMPACT OF COVID-19 ON MENTAL HEALTH IN MUMBAI

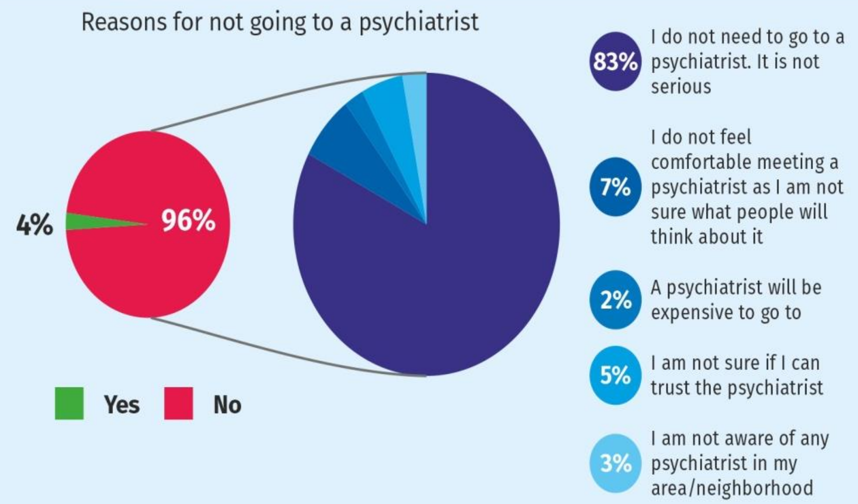
Inspite of Majority Respondents Facing Stress during the Lockdown, 84% Did Not Speak to Anyone About their Mental State

Mental Health	Never	Almost never	Sometimes	Fairly Often	Often
Have been upset because of something that happened unexpectedly	31%	7%	39%	12%	11%
Have felt unable to control the important things in life	32%	7%	37%	16%	8%
Have felt nervous and stressed	34%	6%	37%	13%	10%
Could not cope with all the things that they had to do	31%	9%	39%	14%	7%
Have been angered because of things that were outside of their control	29%	6%	36%	18%	11%
Have felt difficulties were piling up so high that they could not be overcome	34%	9%	32%	15%	10%

Spoke to Anyone About Mental State



4% Respondents Spoke to a Psychiatrist about their Mental Health during the Lockdown



IMPACT OF COVID-19 ON EDUCATION IN MUMBAI

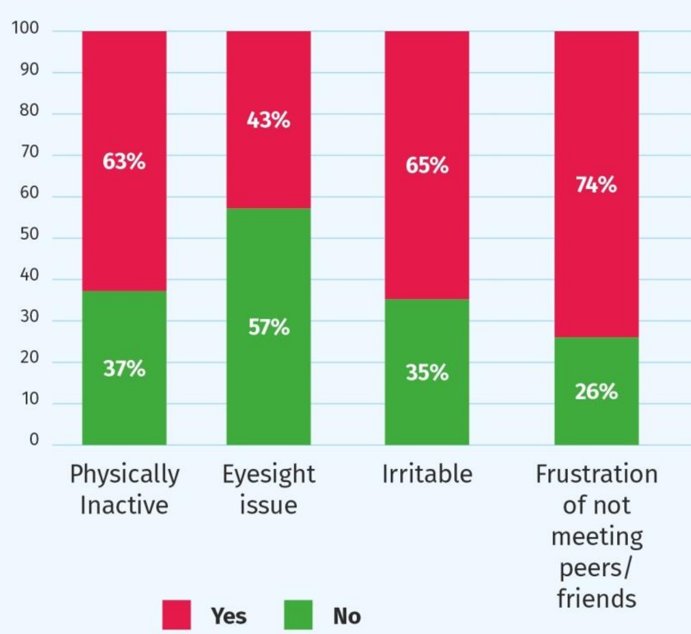
97% attended school through online classes in the lockdown

64% respondents faced internet disruptions during online classes

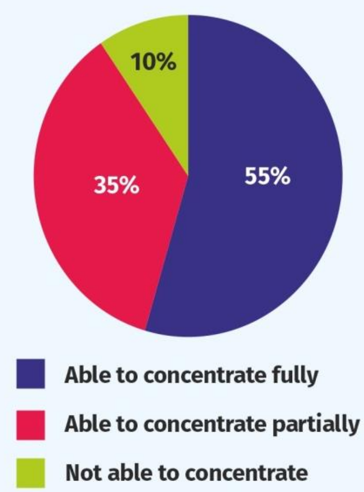
38% parent respondents favored online education in the future

43% parent respondents were satisfied with their children's online education

Online Classes Have Adversely Impacted Health of Children



55% Respondents Said Their Children Were Able to Concentrate in Online Classes, 35% Said They Could Partially Concentrate While 10% Said They Were Unable to Concentrate.



- ***94% parent respondents said they had internet connectivity, 78% said their children use their mobile device for online classes.***
- ***In case of shortage of data- 56% reported to have used other devices, 27% spent additional amount on data packs, while 17% attended classes irregularly.***

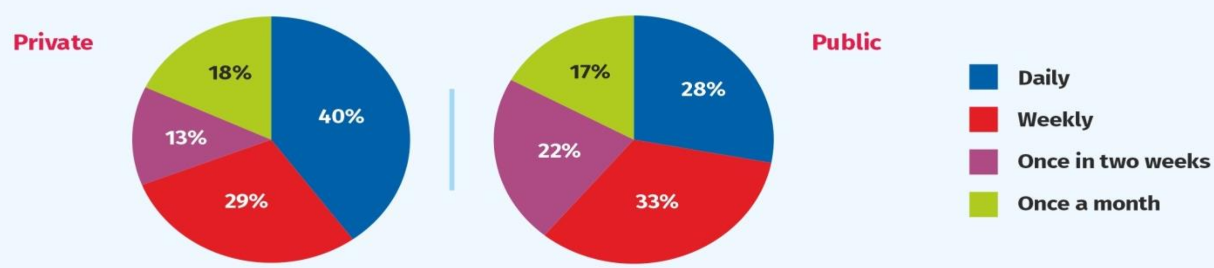
PERFORMANCE OF SCHOOLS IN ONLINE EDUCATION DURING COVID-19 LOCKDOWN

82% Respondent Parents Were Provided Training for Using Online Education Platforms by Their School

79% Respondents Said Teachers Were Available After Class to Solve Doubts

81% of Parents With Children in Private Schools and 72% From Public Schools Said Teachers Took An Update About Student's Learning

Frequency of update



90% respondents said online evaluation was done in lockdown of which **66%** were highly satisfied with their child's performance.

55% still preferred offline evaluation.

54% felt it was safe to send their child to attend school physically.

V. Detailed Tables

A. Impact of COVID-19 on Livelihoods in Mumbai

Table 1: Gender wise Impact of COVID-19 Lockdown on Jobs

Impact on Jobs	Overall	Male	Female
No Impact	20%	25%	11%
Partially impacted	14%	14%	16%
Impacted a lot	24%	23%	26%
Impacted severely	24%	21%	29%
I lost my job	17%	17%	18%

Inference:

- COVID-19 lockdown had a severe adverse impact on 66% of the respondents (24.2%- impacted a lot, 24.4%- impacted severely, 17.3%- lost their jobs).
- Gender wise 61% male respondents were adversely impacted while 73% females responded to have been adversely impacted in terms of their jobs.

Table 2: SEC wise Impact of COVID-19 Lockdown on Jobs

Impact on Job	SEC A	SEC B	SEC C	SEC D	SEC E
No Impact	21%	20%	21%	20%	11%
Partially impacted	35%	17%	13%	7%	6%
Impacted a lot	23%	24%	27%	28%	6%
Impacted severely	12%	31%	19%	30%	30%
I lost my job	9%	8%	20%	15%	47%

Inference:

SEC wise the most impacted were lower economic sections – while 9% respondents in SEC A lost their jobs, 47% respondents in SEC E lost their jobs.

Table 3: Age wise Impact of COVID-19 Lockdown on Jobs

Impact on Job	18-25 years	26-35 years	36-45 years	46-55 years	55 & above
No Impact	31%	16%	12%	17%	26%
Partially impacted	20%	12%	14%	11%	10%
Impacted a lot	20%	31%	22%	22%	17%
Impacted severely	13%	27%	29%	32%	26%
I lost my job	16%	14%	23%	18%	21%

Inference:

- The most impacted were respondents from age group 36 to 45 years (74% respondents of which 23% lost their jobs).
- 21% respondents above 55 years of age lost their job.
- The least impact was on youth in age group of 18 to 25 years of which 31% had no impact on their job.

Table 4: Occupation wise Impact of COVID-19 Lockdown on Jobs

Impact on Job	No Impact	Partially impacted	Impacted a lot	Impacted severely	I lost my job
Unskilled Workers	13%	7%	14%	22%	44%
Skilled Workers	23%	10%	27%	26%	14%
Petty Traders/Shop Owners	20%	14%	20%	41%	5%
Businessmen/Industrialists	13%	30%	22%	33%	2%
Self-employed Professional	25%	15%	19%	17%	24%
Clerical/Salesman/Supervisory	17%	9%	35%	20%	19%
Officers/Executives	20%	38%	18%	11%	13%

Inference:

- 80% unskilled workers had a major impact on their job due to the ongoing COVID-19 pandemic, of which 44% lost their jobs.
- 19% clerical and supervisory level officers, 24% self-employed professional, 13% executive level officers, and 14% skilled workers lost their jobs.

Table 5: Occupation wise Type of Impact of COVID-19 Lockdown on Jobs

Type of Impact	Overall	Unskilled Workers	Skilled Workers	Petty Traders / Shop Owners	Businessmen/ Industrialists	Self-employed Professional	Clerical / Salesman / Supervisory	Officers / Executives
Work is not regular	7%	38%	0%	0%	40%	47%	0%	0%
Received reduced salary/wage	28%	36%	21%	14%	31%	24%	26%	66%
Did not receive salary/ wage	25%	15%	34%	21%	7%	18%	24%	22%
Leave without pay	36%	46%	39%	31%	12%	22%	51%	19%
Put on notice period during the ongoing pandemic	9%	11%	8%	13%	10%	23%	6%	5%
Extra working hours/overburdening	13%	6%	13%	7%	7%	23%	7%	33%
Business is reduced	26%	5%	25%	52%	29%	28%	12%	31%
Not been able to open my business fully	2%	0%	0%	0%	25%	12%	0%	0%

Note: The options do not total to 100% since respondents could select more than one option.

Inference:

- A breakup of those adversely impacted shows that 36% had leave without pay, 28% worked with reduced salary, 25% worked without salary, 13% had extra working hours/overburdened.
- Maximum officers/executives worked with reduced salary (66%), while maximum of skilled workers did work without any salary (34%) and 46% unskilled workers had leave without pay.
- Officers (33%) were the most overburdened due to extra working hours in the lockdown.

Table 6: Impact of COVID-19 Lockdown on Businesses

Impact on Businesses	In %
Business is working but with reduced customers	62%
Currently working at the same pace as before the pandemic	13%
My business has had to close down permanently	13%
My business has had to close down temporarily	9%
I have had to change the kind of business that I do	3%

Inference:

The loss of jobs and adverse impact is also reflected in 62% business owners who said that their business has reduced customers, 13% businesses shut permanently and 9% temporarily.

Table 7: Impact on Daily Incomes due to COVID-19 Lockdown

Daily Incomes	SEC A	SEC B	SEC C	SEC D	SEC E
Average Daily Income Before the Pandemic	1,619	863	610	498	440
Average Daily Income Currently	1,263	659	404	307	243
% change	**-22%**	**-24%**	**-34%**	**-38%**	**-45%**

Inference:

Daily income of respondents fell by 22% in SEC A and 45% in SEC E. Fall in incomes has impacted the lower socio-economic sections the most.

Table 8: Expenditure and Savings in the Lockdown

Expenditure and Savings	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Sources of Meeting Expenses During Lockdown						
Using our savings	47%	57%	34%	38%	50%	54%
Other members are employed	34%	21%	37%	46%	23%	35%
Doing a temporary job/side job	28%	36%	58%	31%	23%	18%
Extended family/relatives/friends are supporting me	19%	14%	11%	9%	36%	16%
Receiving help from Government /NGO	1%	7%	2%	1%	1%	-
Ability to Meet Expenses in the Lockdown						
More than sufficient	10%	22%	9%	9%	8%	7%
Somewhat sufficient	39%	51%	40%	36%	36%	30%
Less than sufficient	51%	27%	51%	55%	56%	63%
Ability to Save						
Saving Money Currently	13%	39%	11%	10%	6%	4%
Sometimes able to Save	16%	30%	20%	13%	12%	13%
Unable to Save Anything	71%	31%	69%	77%	82%	83%

Note: The options for sources of meeting expenses do not total to 100% since respondents could select more than one option.

Inference:

- 47% respondents said they used savings to meet family needs. 71% respondents said that they were not able to save any money in the current lockdown period. This shows that while past savings allowed families to stay afloat in the lockdown, many families will not have any available savings in case of an unexpected crisis/ catastrophic expenses in the near future.
- 63% respondents from SEC E and 56% from SEC D had less than sufficient income in the lockdown to meet expenses.

Table 9: Families who had Unemployed Members Looking for Job by Occupation

Occupation	In %
Unskilled Workers	50%
Skilled Workers	35%
Petty Traders/Shop Owners	29%
Businessmen/Industrialists	23%
Self- employed persons	48%
Clerical/Salesman/Supervisory	32%
Officers/Executives	49%

Inference:

50% unskilled workers said they had unemployed members in their family who were looking for a job, while this was 49% for officers/executives, 48% for self-employed personnel, 32% for clerical and 35% for skilled workers.

Table 10: Respondent's perception on Likelihood to find a job in the Future

Likelihood to find Job	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Highly Unlikely	7%	11%	11%	6%	7%	3%
Unlikely	26%	9%	14%	23%	34%	49%
Somewhat Likely	35%	38%	34%	36%	28%	42%
Likely	21%	25%	25%	23%	21%	6%
Highly Likely	11%	17%	16%	12%	10%	0%

Inference:

52% respondents from SEC E and 33% from SEC A felt unlikely to find a job in future.

Table 11: Respondent's Reasons to Migrate Out from Mumbai

Migration	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Residents who Migrated out of Mumbai						
Residents who Migrated during pandemic	23%	16%	22%	16%	35%	16%
Residents who did not Migrate during pandemic	77%	84%	78%	84%	65%	84%
Reasons for Migrating out of Mumbai						
I had lost my job	57%	25%	56%	45%	64%	80%
I could not afford rent	18%	25%	19%	21%	15%	12%
I was living with my relatives/friends	14%	25%	13%	12%	15%	3%
I did not want to be in the city due to COVID-19	41%	50%	53%	42%	37%	21%

Note: The options do not total to 100% since respondents could select more than one option.

Inference:

23% respondents reported that they had migrated out of Mumbai during the lockdown, of which 57% went due to loss of job (80% of which were in SEC E), 41% due to fear of COVID in the city, 18% could not afford rent.

B. Impact of COVID-19 on Housing and Transport in Mumbai

Table 12: Perception of Physical Distancing

Physical Distancing	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Yes	56%	74%	64%	57%	44%	46%
No	44%	26%	36%	43%	56%	54%

Inference:

54% of respondents from SEC E felt there was no possibility of maintaining physical distancing in the kind of housing in their locality.

Table 13: Impact of COVID-19 on Housing Rent Payments

Housing Rent	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Difficulty in Paying rent during lockdown						
Yes	69%	55%	74%	75%	62%	85%
No	31%	45%	26%	25%	38%	15%
Whether rent contract changed during lockdown						
Yes	40%	31%	35%	35%	53%	11%
No	60%	69%	65%	65%	47%	89%

Inference:

- 69% respondents said they had difficulty in affording their house rent during the lockdown.
- 60% said that their rent contract was not eased during the lockdown period.
- 85% from SEC E had difficulty in paying rent during lockdown while this was 55% for SEC A.

Table 14: Gender wise Work from Home Preferences of Respondents

Working from Home	Male	Female
Currently working from home	29%	23%
Prefer to work from home in future as well	59%	70%

Table 15: SEC wise Work from Home Preferences of Respondents

Work from Home	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Whether Working from Home during Lockdown						
Yes	26%	61%	32%	16%	20%	11%
No	74%	39%	68%	84%	80%	89%
Whether would prefer to Work from home in the future						
Yes	63%	67%	50%	74%	64%	43%
No	37%	33%	50%	26%	36%	57%

Inference:

61% respondents from SEC A and 32% respondents from SEC B reported to have been working from home during the pandemic. Of those working from home, 63% said they would like to continue to work from home (70% female, 59% male).

Table 16: Preferred Mode of Transport to Workplace Before and After Pandemic

Mode of Transport	Before the pandemic	Post the pandemic
Buses	31%	34%
Trains	32%	23%
Private car	3%	3%
Two wheeler	9%	10%
Car aggregators	1%	1%
Taxi	1%	2%
Auto/ Rickshaw	6%	6%
Cycle	1%	0%
Walk	17%	21%

Note: The options do not total to 100% since respondents could select more than one option.

Inference:

- Transport preferences pre- and post-pandemic highlight the need for promoting non-motorised transport and pedestrian spaces. While 17% respondents said they walked to their workplace before the pandemic, 21% have said they would like to walk to their workplace post pandemic. The preferred mode for trains has reduced from 32% before pandemic to 23% post pandemic, although this has not meant higher share for cars (3% before and after) or car aggregators (1% before and after).
- For public transport, respondents suggested reduced crowding, increased frequency and sanitising as main measures to be adopted.

C. Impact of COVID-19 on Health in Mumbai

Table 17: Type of Health Facility Availed in case of COVID-19

Health Facility	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Municipal Dispensaries / Primary Health Care Centre	13%	20%	0%	26%	0%	0%
Municipal /Government Hospitals	60%	20%	0%	74%	87%	100%
Private clinic / General Practitioner	9%	0%	100%	0%	0%	0%
Private Hospitals / Nursing homes	14%	60%	0%	0%	0%	0%
Charitable hospitals (including community centres)	4%	0%	0%	0%	13%	0%

Inference:

- Of the total respondents, 2% had COVID-19. Majority of these respondents availed of government hospitals (60%) followed by private hospitals (14%) showing that a large burden of the pandemic was borne by the public sector.
- SEC A and B members went to private facilities while SEC C, D and E used public facilities.

Table 18: Satisfaction with Health Facility Availed in case of COVID-19 Treatment

Satisfaction	Municipal Dispensaries / Primary Health Care Centre	Municipal /Government Hospitals	Private clinic / General Practitioner	Private Hospitals / Nursing homes	Charitable hospitals (including community centres)
Excellent	41%	12%	0%	33%	0%
Very good	24%	43%	100%	33%	0%
Good	0%	35%	0%	0%	0%
Satisfactory	35%	10%	0%	0%	100%
Bad	0%	0%	0%	33%	0%

Inference:

- Majority respondents were satisfied with public hospital treatment (12% excellent and 43% very good) while 35% found the treatment satisfactory.
- In private hospitals, 33.33% each graded the treatment as excellent and very good.

Table 19: Whether Admitted in Hospital in case of COVID-19

Admitted	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Yes	77%	45%	100%	100%	95%	100%
No	23%	55%	0%	0%	5%	0%

Inference:
Majority respondents (55%) from SEC A were home-quarantined in case of COVID-19. Almost all the patients in other SECs were admitted to hospital for treatment.

Table 20: Amount Spent on Treatment of COVID-19

Cost of Treatment	In %
Received free treatment	39%
Spent Amount on treatment	61%
Amount Spent	
Less than Rs. 10,000	50%
Rs 10,000 – Rs 50,000	21%
Rs 1,50,001 – Rs 2,00,000	17%
More than Rs 3,00,000	12%

Note: No respondents were recorded in other intervals such as 2 to 3 lakh and are therefore not shown here.

Inference:
- 39% respondents received free treatment for COVID-19.
- Of the 61% who spent money on COVID-19 treatment majority (50%) spent less than 10,000, 21% spent between 10,000 and 50,000 while 29% spent more than 1 lakh.

Table 21: Source of Treatment Cost in case of COVID-19

Source of Treatment Cost	In %
From my regular income	27%
From the insurance	23%
Took loan	6%
Monetary help from family/relatives/friends	48%

Note: The options do not total to 100% since respondents could select more than one option.

Inference:
48% respondents said that they managed the treatment cost with help from family/relatives/friends, 27% sourced it from their regular income, while 23% sourced it from insurance.

Table 22: Difficulty faced in Accessing Health Care for Non-COVID Health Services during Lockdown

Difficulty in Access	Municipal Dispensaries / Primary Health Care Centre	Municipal /Government Hospitals	Private clinic / General Practitioner	Private Hospitals / Nursing homes	Charitable hospitals (including community centres)
No	67%	92%	54%	44%	100%
Yes	33%	8%	46%	56%	0%
Type of Difficulty					
Treated only COVID	58%	0%	0%	0%	0%
Staff /Doctor was unavailable to provide treatment for other ailments/diseases	42%	100%	86%	25%	0%
Was closed	0%	0%	92%	0%	0%
The facility was far away from home. Hence could not access it.	0%	0%	55%	75%	0%

Note: The options do not total to 100% since respondents could select more than one option.

Inference:

- Majority respondents faced difficulty in accessing private healthcare during lockdown.
- Major reasons included that the facility was closed, or that the staff was unavailable to provide treatment for other diseases.
- In the case of government dispensaries and hospitals most respondents said the facility either treated only COVID patients or the staff/doctor was unavailable to provide treatment for other diseases.

Table 23: Difficulty faced in Accessing Diagnostic Services for Non-COVID Patients during Lockdown

Difficulty in Access	In %
No	80%
Yes	20%
Type of Difficulty	
Only had COVID testing	6%
Staff /Doctor was unavailable to provide treatment	7%
Was closed	4%
The facility was far away from home. Hence could not access it.	3%

Inference:

20% faced difficulty in accessing diagnostic services, major reasons were COVID testing (6%) and doctor unavailable (7%).

Table 24: Public vs Private Health Facilities used During the Pandemic

Health Facilities used	Municipal /Government Hospitals	Private Hospitals / Nursing Homes	Using both Private and Government Hospitals
During the Pandemic (COVID-19)	73%	27%	0%
During the pandemic (Non -COVID)	40%	58%	2%

Inference:
- For COVID-19 majority of the burden was borne by the public sector (73%).
- For non-COVID healthcare majority respondents (58%) accessed private healthcare as compared to 40% for public facilities.

Table 25: SEC wise Public vs Private Health Facilities During the Pandemic

Health Facilities Used	SEC A	SEC B	SEC C	SEC D	SEC E
During the Pandemic (COVID-19)					
Municipal /Government Hospitals	40%	0%	100%	87%	100%
Private Hospitals / Nursing Homes	60%	100%	0%	13%	0%
Using both Private and Government Hospitals	0%	0%	0%	0%	0%
During the pandemic (Non-COVID)					
Municipal /Government Hospitals	0%	0%	40%	45%	63%
Private Hospitals / Nursing Homes	100%	98%	58%	53%	35%
Using both Private and Government Hospitals	0%	2%	2%	2%	2%

Inference:
SEC wise data shows higher use of private services for non-COVID patients across SEC compared to public services.

Table 26: Mental Health of Respondents during COVID-19 Lockdown

Mental Health	Never	Almost never	Sometimes	Fairly Often	Often
Have been upset because of something that happened unexpectedly	31%	7%	39%	12%	11%
Have felt that unable to control the important things in life	32%	7%	37%	16%	8%
Have felt nervous and stressed	34%	6%	37%	13%	10%
Have felt unable to cope with all the things that they had to do	31%	9%	39%	14%	7%
Have been angered because of things that were outside of their control	29%	6%	36%	18%	11%
Have felt difficulties were piling up so high that they could not be overcome	34%	9%	32%	15%	10%

Inference:

61% respondents felt they were unable to control important things in their life, 60% felt stressed, 57% felt things piled up which they could not overcome.

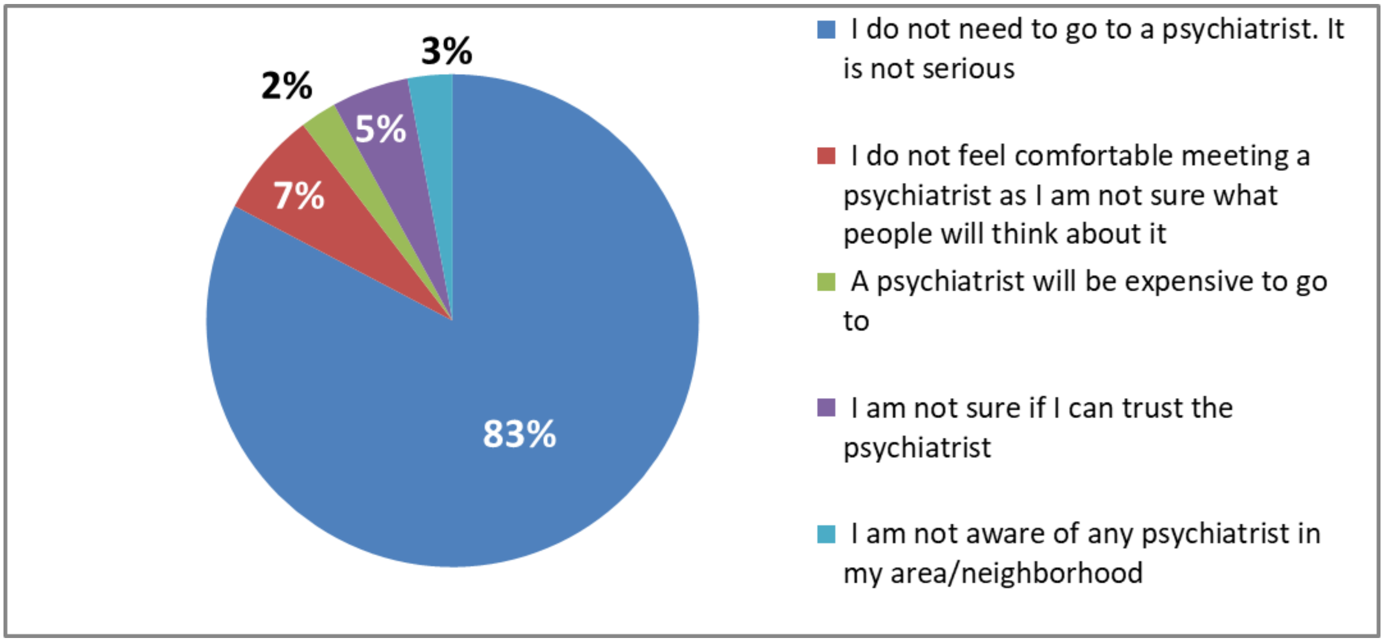
Table 27: Discussing about ones' Mental Health with Others

Spoken about Mental Health	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Have spoken to someone about mental health						
Yes	16%	33%	11%	12%	13%	11%
No	84%	67%	89%	88%	87%	89%
Have spoken to psychiatrist about mental health						
Yes	4%	10%	2%	2%	3%	1%
No	96%	90%	98%	98%	97%	99%

Inference:

- Inspite of majority respondents facing stress, 84% did not speak to anyone about their mental state.
- Only 4% spoke to a psychiatrist about their mental health, which was higher for SEC A (10%) and 1% for SEC E.

Figure 1: Reasons for not going to Psychiatrist



Inference:

Majority respondents who did not seek help from a psychiatrist for addressing mental health issues said that they did not go since it was not that serious (83%), they did not feel comfortable (7%), and they did not trust (5%).

D. Impact of COVID-19 on Education in Mumbai

Table 28: Satisfaction and Preference for Online Education

Online Class	Overall	Private	Public
Attended Online Classes in Lockdown			
Attends school through online classes	97%	97%	98%
Does not attend school through online classes	3%	3%	2%
Satisfaction of Online Education			
Satisfied	43%	45%	36%
Partially satisfied	36%	35%	41%
Not satisfied	21%	20%	23%
Preference for Future Education			
Online	38%	40%	33%
Offline	62%	60%	67%

Inference:

- 97% attended school through online classes in the lockdown.
- 62% parent respondents favored offline education. (60% private, 67% public schools)
- More parents whose children went to private schools were satisfied (45%) than public schools (36%).

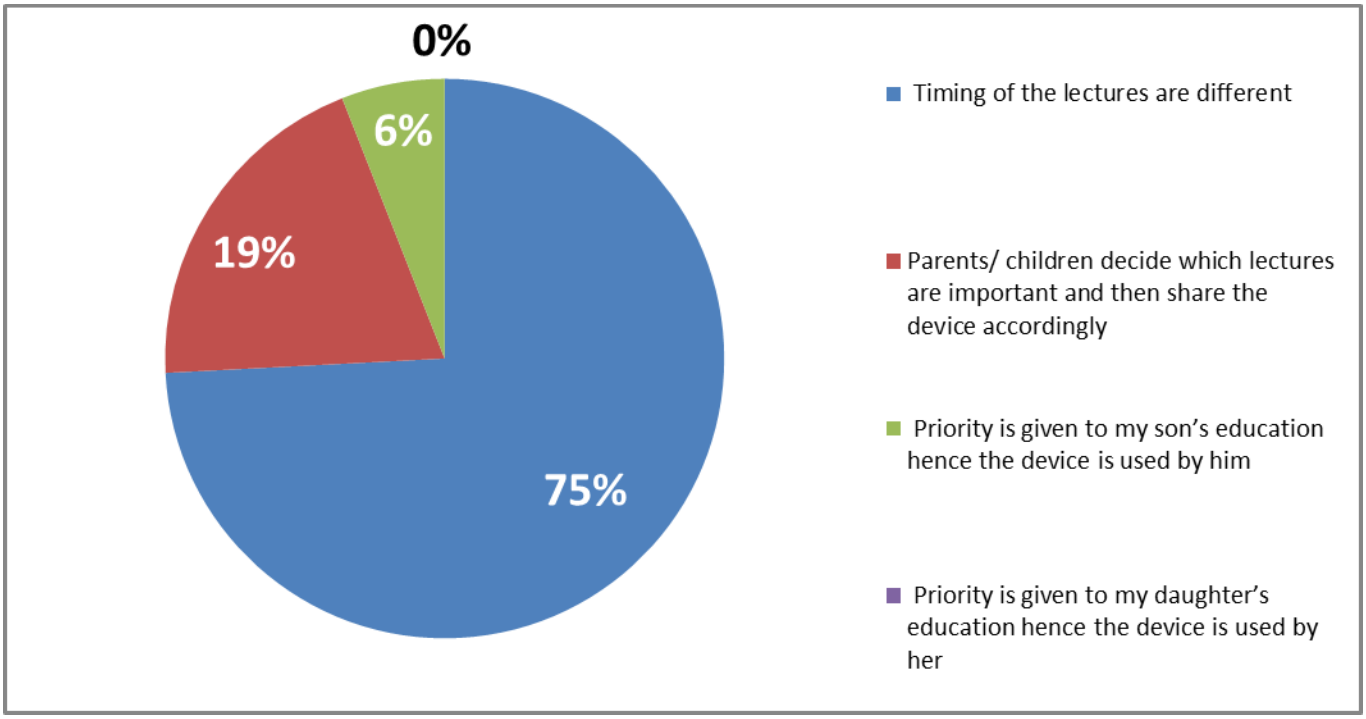
Table 29: Internet Connectivity for Online Education

Internet Connection for Online Education	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Internet Availability						
Yes	94%	91%	97%	97%	94%	82%
No	6%	9%	3%	3%	6%	18%
In Case of Inadequate Internet Pack/Data						
Attend class irregularly	17%	22%	13%	7%	23%	11%
Use another device	56%	11%	87%	79%	55%	78%
Spend more on data	27%	67%	0%	14%	22%	11%

Inference:

- 94% parent respondents said they had internet connectivity. 78% parent respondents said their children use their mobile device for online classes.
- In case of shortage of data- 56% reported to have used other devices, 27% spent additional amount on data packs, while 17% attended classes irregularly.

Figure 2: Response in Case of One Device and More than One Student At Home



Inference:

- In case of more than one child at home and one device, 75% said lecture timings differed- reflecting that schools have managed online classes for different standards considering these needs.
- 19% said parents or children decide internally which class to attend or not.
- 6% responded that they gave priority to their son's education in case of a clash in lecture timings.

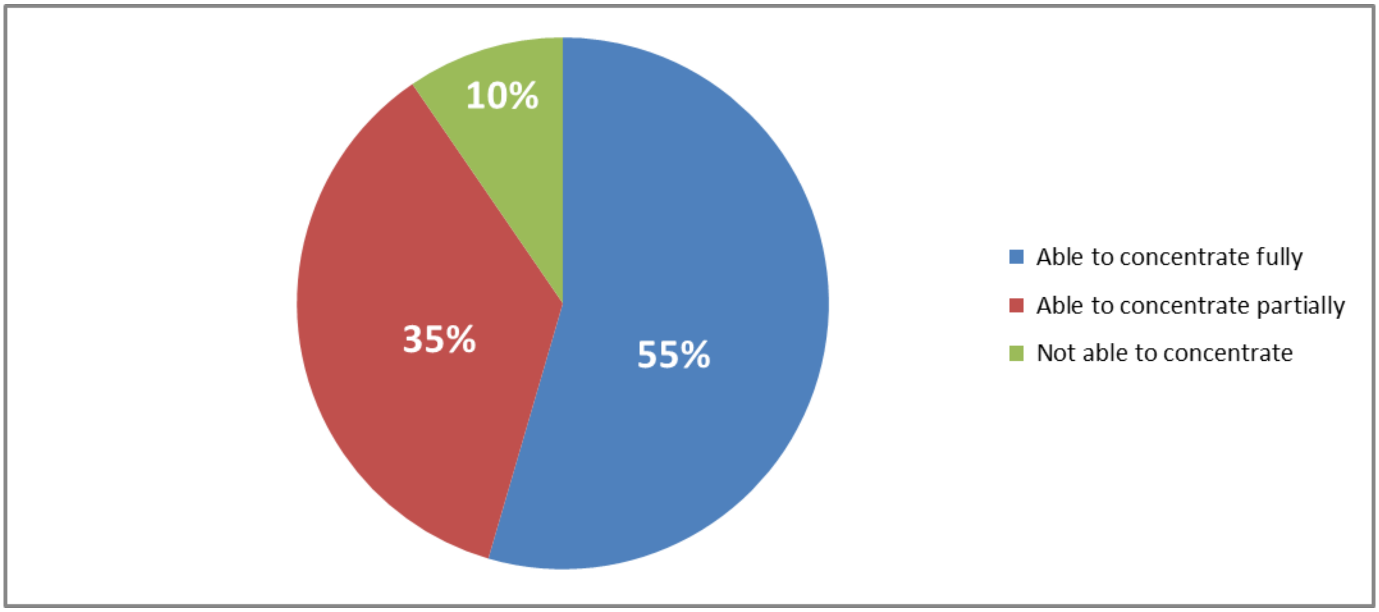
Table 30: Internet Related Disruptions Faced in Online Education During Lockdown

Internet related disruptions	Overall	SEC A	SEC B	SEC C	SEC D	SEC E
Yes	64%	54%	74%	67%	61%	61%
No	36%	46%	26%	33%	39%	39%

Inference:

64% respondents said to have faced internet connectivity issues during online classes.

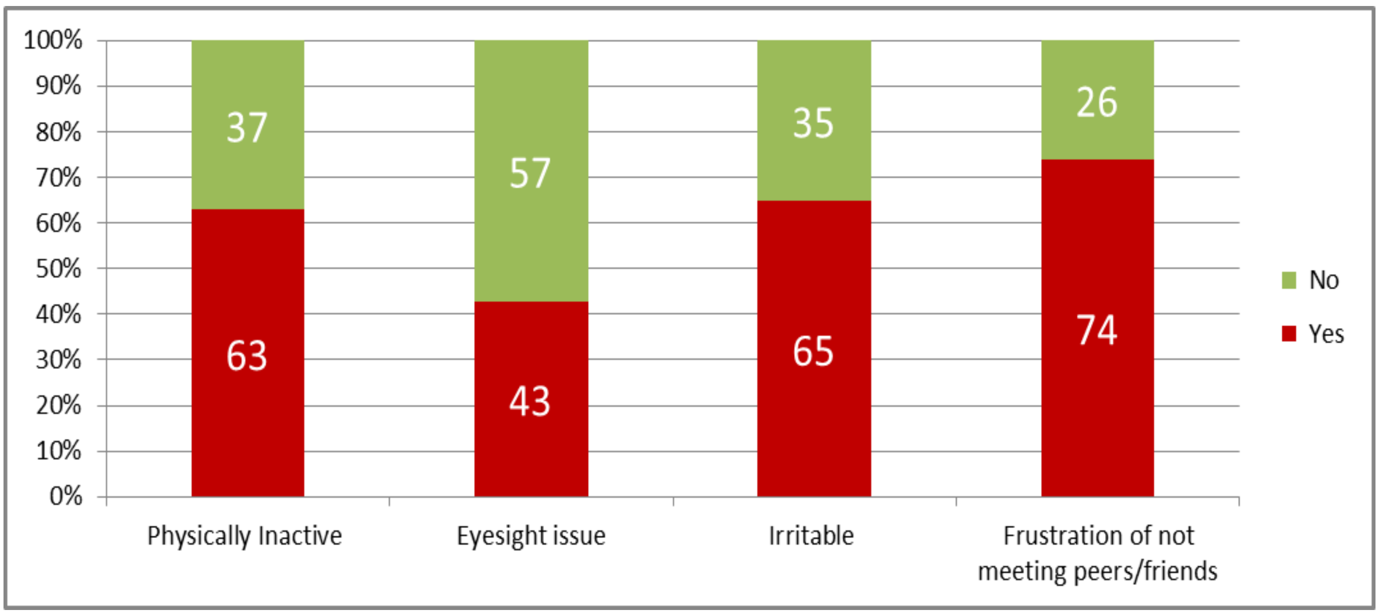
Figure 3: Ability of Children to Concentrate in Online Classes



Inference:

55% respondents said their children were able to concentrate, 35% said they could partially concentrate while 10% said they were unable to concentrate in online classes.

Figure 4: Impact of Online Classes on Health of Children



Inference:

- 63% said online classes made children physically inactive inspite of schools having extra-curricular activities, while 43% said their child faced eyesight problems.
- 65% respondents said their child was irritable due to online classes.
- 74% respondents said that their children were frustrated because they could not meet his/her peers.

Table 31: Number of Hours Spent in Online Education During Lockdown

Time Spent in Online Classes	Upto 2 hours a day	Upto 5 hours a day	Upto 7 hours a day	More than 7 hours a day
Overall	64%	32%	3%	1%
Nursery	86%	14%	0%	0%
Jr.Kg	77%	23%	0%	0%
Sr.Kg	72%	28%	0%	0%
Ist	76%	18%	6%	0%
II	80%	16%	4%	0%
III	61%	35%	4%	0%
IV	74%	25%	1%	0%
V	65%	34%	1%	0%
VI	50%	42%	8%	0%
VII	73%	22%	5%	0%
VIII	57%	41%	1%	1%
IX	57%	40%	3%	0%
X	42%	43%	11%	4%
Higher Education	53%	40%	1%	6%

Inference:

Majority students spent upto 2 hours a day on online classes. Secondary school and higher school students spent considerably more time- upto 5 hours and some even upto 7 hours online.

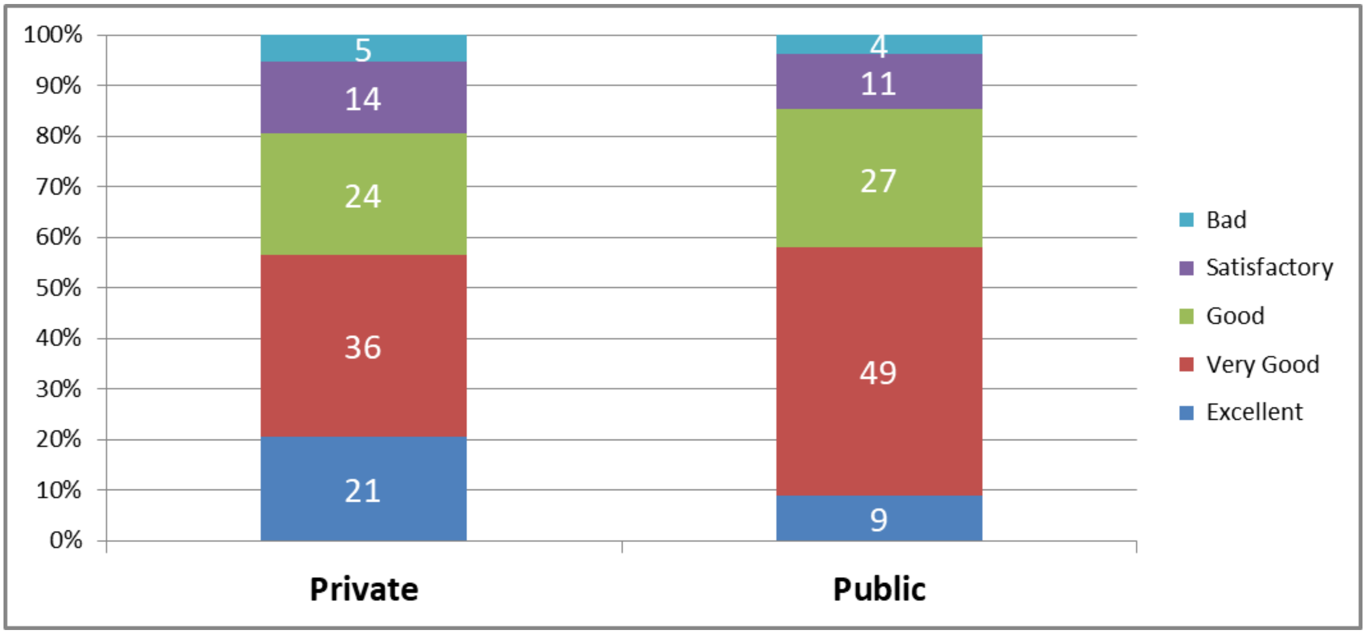
Table 32: Schools Performance in Online Education during Lockdown

School Performance	Overall	Private	Public
Training for online Classes to parents			
Yes	82%	85%	76%
No	18%	15%	24%
Teacher takes update about student's learning			
Yes	79%	81%	72%
No	21%	19%	28%
Frequency of update			
Daily	37%	40%	28%
Weekly	30%	29%	33%
Once in two weeks	15%	13%	22%
Once a month	18%	18%	17%
Teachers can be contacted after class			
Yes	79%	80%	76%
No	21%	20%	24%
Access to Physical Workbooks/textbooks			
Yes	85%	87%	82%
No	15%	13%	18%
Access to Online Workbooks/textbooks			
Yes	64%	60%	66%
No	36%	40%	34%

Inference:

- 82% respondents said their school provided adequate training to use online learning platforms (85% private 76% public) while 79% said the teacher spoke to them directly for an update on the child's learning and well-being (81% private, 72% public).
- Of teachers who spoke to parents 40% respondents with children in private schools said teachers spoke to them daily, while 33% respondents with children in public schools said teachers spoke to them on a weekly basis.
- 79% respondents said that the teachers allowed them to contact (80% private, 76% public) while 21% were not allowed to contact the teachers (20% private, 24% public).
- More students had access to physical workbooks/textbooks (85%) than online ones (64%).

Figure 5: Perception of Learning Capabilities of Students in Online Education



Inference:

- Majority respondents were satisfied with their child's learning ability through online education- 36% in private and 49% in public schools graded learning as 'very good'.
- Only 4% in public and 5% in private considered learning capabilities to be 'bad'.

Table 33: Tuitions during Lockdown

Tuitions	Overall	Private	Public
Whether Attended Tuitions			
Yes, attends online tuitions	23%	25%	17%
Yes, attends tuitions outside of home	17%	18%	16%
Yes, attends tuitions both online and outside	7%	6%	7%
No, does not attend tuitions	53%	51%	60%
Whether Class Teacher took tuitions			
Yes	53%	58%	37%
No	47%	42%	63%

Inference:

- 23% respondents said their children attended online tuitions, while 17% attended tuitions physically, 7% did both.
- The high percent of teachers taking tuitions (53%) shows teachers acted as a means to student engagement in the lockdown.

Table 34: Online Evaluation during Lockdown

Evaluation	Overall	Private	Public
Whether online evaluation done			
Yes	90%	90%	86%
No	10%	10%	14%
Performance in Online Evaluation			
Excellent	25%	25%	22%
Very good	41%	42%	38%
Good	24%	23%	27%
Satisfactory	7%	7%	9%
Bad	3%	3%	4%
Preference for evaluation mode			
Online	45%	47%	38%
Offline	55%	53%	62%

Inference:

- 90% respondents said online evaluation was done in lockdown. Majority were satisfied with the performance of their children.
- Inspite of higher satisfaction of performance through online exam, majority (55%) preferred offline mode of evaluation.

Table 35: Preference for Reopening of School

Reopening of School	Overall	Private	Public
Safe to send child to school			
Yes	54%	52%	63%
No	46%	48%	37%
Mode of commute			
By school bus	15%	15%	16%
By auto	13%	14%	10%
By cycle	3%	1%	9%
By train	7%	8%	7%
Family member/neighbour will drop	45%	56%	26%
Walk to school	34%	28%	52%

Note: The options do not total to 100% since respondents could select more than one option.

Inference:

- 54% consider it safe to send their child to school.
- Majority will travel by walking (34%) - highlighting further the importance of pedestrian space.

VI. Annexure
Socio-Economic Classification

SEC is used to measure the affluence level of the sample, and to differentiate people on this basis and study their behaviour / attitude on other variables.

While income (either monthly household or personal income) appears to be an obvious choice for such a purpose, it comes with some limitations:

- Respondents are not always comfortable revealing sensitive information such as income.
- The response to the income question can be either over-claimed (when posturing for an interview) or under-claimed (to avoid attention). Since there is no way to know which of these it is and the extent of over-claim or under-claim, income has a poor ability to discriminate people within a sample.
- Moreover, affluence may well be a function of the attitude a person has towards consumption rather than his (or his household's) absolute income level.

Attitude to consumption is empirically proven to be well defined by the education level of the Chief Wage Earner (CWE*) of the household as well as his occupation. The more educated the CWE, the higher is the likely affluence level of the household. Similarly, depending on the occupation that the CWE is engaged in, the affluence level of the household is likely to differ – so a skilled worker will be lower down on the affluence hierarchy as compared to a CWE who is businessman.

Socio Economic Classification or SEC is thus a way of classifying households into groups' basis the education and occupation of the CWE. The classification runs from A1 on the uppermost end thru E2 at the lower most end of the affluence hierarchy. The SEC grid used for classification in market research studies is given below:

EDUCATION / **OCCUPATION**		Illiterate	literate but no formal schooling / School up to 4th	School 5th - 9th	SSC/ HSC	Some College but not Grad	Grad/ Post-Grad Gen.	Grad/ Post-Grad Prof.
Unskilled Workers		E2	E2	E1	D	D	D	D
Skilled Workers		E2	E1	D	C	C	B2	B2
Petty Traders		E2	D	D	C	C	B2	B2
Shop Owners		D	D	C	B2	B1	A2	A2
Businessmen/ Industrialists with no. of employees	None	D	C	B2	B1	A2	A2	A1
	1 – 9	C	B2	B2	B1	A2	A1	A1
	10 +	B1	B1	A2	A2	A1	A1	A1
Self-employed Professional		D	D	D	B2	B1	A2	A1
Clerical / Salesman		D	D	D	C	B2	B1	B1
Supervisory level		D	D	C	C	B2	B1	A2
Officers/ Executives Junior		C	C	C	B2	B1	A2	A2
Officers/Executives Middle/ Senior		B1	B1	B1	B1	A2	A1	A1

**CWE is defined as the person who takes the main responsibility of the household expenses.*