



# FSD Kenya COVID-19 Tracker

## Finances, Health, and Coping in Kenya

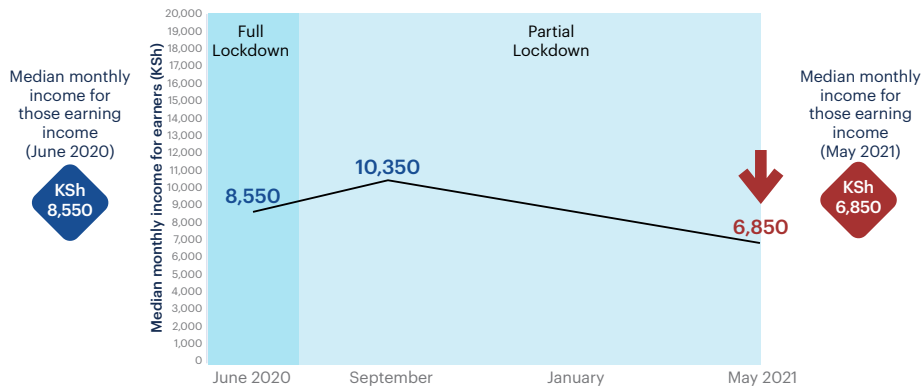


### Income and Jobs

Following a low point in June 2020 when economic restrictions were at their height, there was an increase in those earning income by May 2021. However, **median income has gone down** since 2020, with more earners competing for a smaller slice of the pie. The hit to formal jobs resulted in an increase in women earning to sustain households. However, women earn approximately half what men earn, with implications for the resilience of households who depend on their earning power.

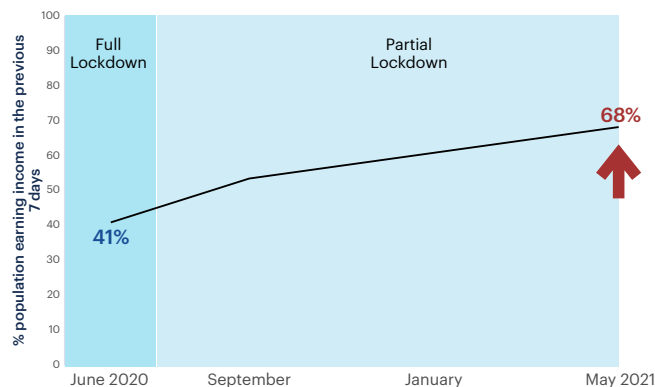
### Median income has declined...

Despite an increase in earners between June 2020 and May 2021, median income earned has gone down.



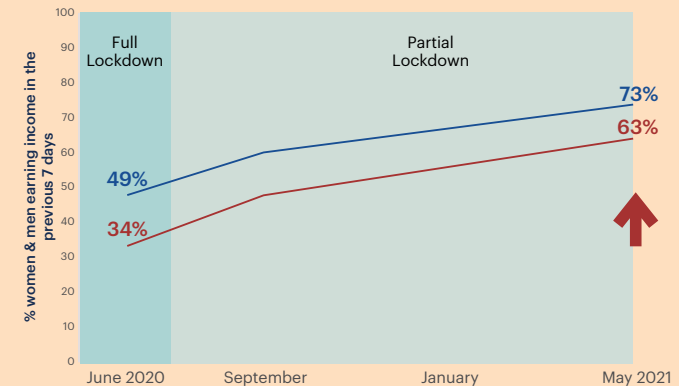
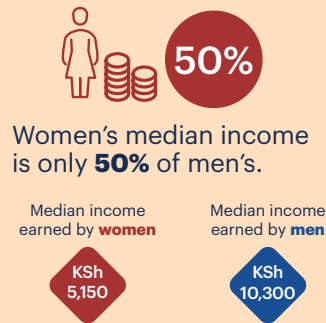
### ... although more people are earning

The percentage of people earning rose substantially by May 2021 following a low point in June 2020.



### The Gender Gap in Earning

There has been an increase in both women and men earning, women's median income is only 50% of men's.



### Gender and Livelihoods

There are substantial inequalities in income earned across different livelihood streams. Across all livelihood streams women earn approximately half of what men earn, with the exception of business owners.

Livelihood source	Median monthly income per livelihood source (in May 2021)	... by gender	
		Men	Women
Farming	KSh 4,300	KSh 6,000	KSh 3,350
Casual labour	KSh 5,150	KSh 8,050	KSh 4,300
Own business	KSh 12,850	KSh 12,850	KSh 10,700
Wage or salary	KSh 13,750	KSh 17,150	KSh 9,650



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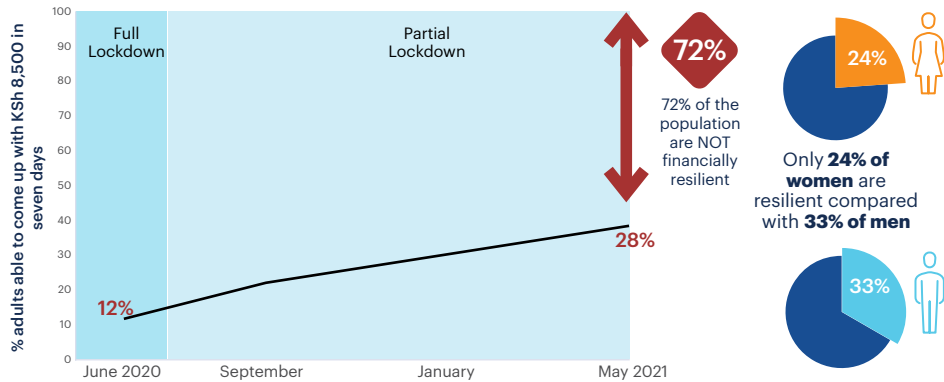


### Financial Resilience

The population who are financially resilient (able to get hold of an emergency lump sum) has risen since June 2020. But **72% of the population are NOT financially resilient**, raising concerns for longer term recovery and inclusive growth. Meanwhile, 85% of the population claim increased cost of living is the biggest shock they faced in 2021, and over 50% are still having to cut food expenses, borrow, and dig into their savings to meet their daily needs.

### Changes in Financial Resilience

The percentage of the population who are financially resilient has risen from a low point in June 2020. However, despite increases in income, the majority (72%) are NOT financially resilient.



### The resilient are significantly more likely to:

- earn over KSh 8,000 per month
- live in households with savings
- send remittances

### % of People Missing Meals has Increased

In May 2021 **58%** of households had missed at least one meal in the previous week.



**33%**  
September 2020

In May 2021, **6.5M adults** and **3.9M children** had reportedly **gone without food for an entire day** in the previous 2 weeks.

**58%**  
May 2021

### Cost of Living has Increased

**85%**

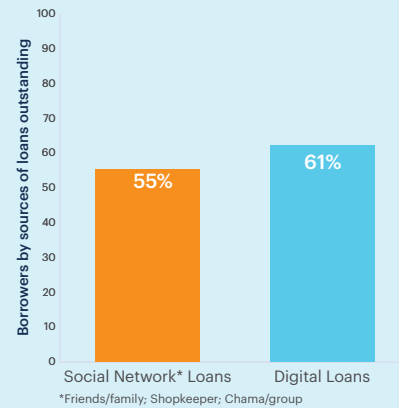
85% of the population cited increased cost of living as a major shock to household finances between January and May 2021

### Coping Strategies to Meet Daily Needs (May 2021)

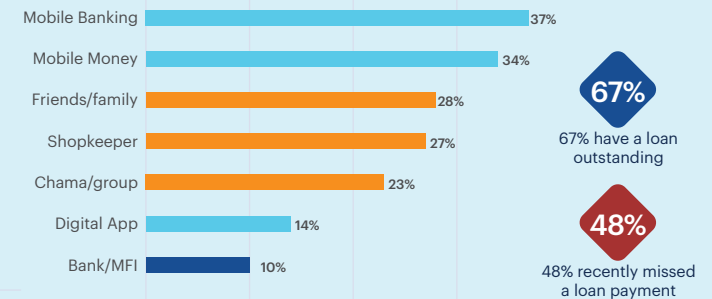
- 58% cut food expenses
- 66% borrowed
- 40% used up savings

### Sources of Borrowing

Borrowing remains an important strategy to manage daily shortfalls, with the main sources being digital loans and social network loans.



### Sources of outstanding loans (May 2021)



### Household Savings have Declined

**58%** had savings before the pandemic began  
June 2020

**21%** currently have savings  
May 2021

### Assets Sales have Increased

**15%** recently sold assets in June 2020

**29%** recently sold assets in May 2021



### Women's savings have been especially hard hit.

Only 15% of women had savings in May 2021 compared with 51% before the pandemic began.



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## Finances, Health, and Coping in Kenya



### Health, Education and Safety

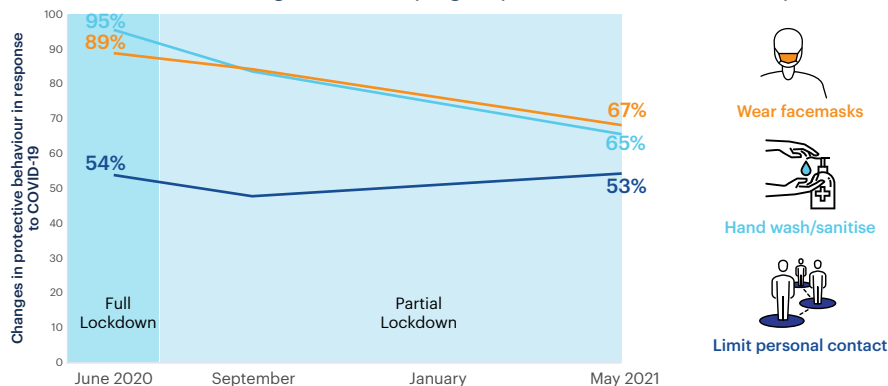
The initial impacts of the pandemic in Kenya were primarily economic, putting substantial pressure on household incomes and survival. In 2021, the health impacts have been increasingly felt, along with rising concerns over safety and security. This has long-lasting implications for resilience and wellbeing in terms of depleted health, education & nutrition.

#### Fears over COVID-19

**63%** 63% stated that they are 'extremely worried' about the impacts of the virus on their families.

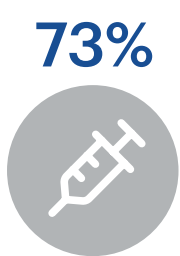
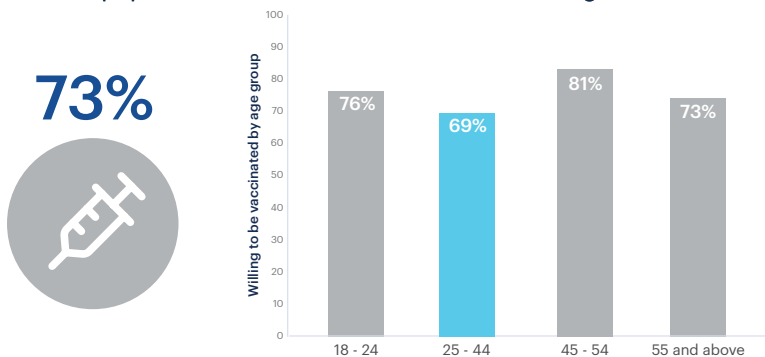
#### Protective Behaviours

Despite growing concern over the health impacts of COVID-19, protective behaviours are declining, with worrying implications for the virus spread.



#### Willingness to Vaccinate

73% of the population state that they are willing to be vaccinated. This varies across the population, with more reluctance in adults aged 25-44.



#### Access to Medicine

**33%** (one third)

In May 2021 33% of the population stated that they could not get hold of medicine in the previous week when needed.



Most of these said this was because they could not afford medicines.

**48%**

48% of those with chronic diseases stated that they could not get hold of medicine when needed

#### Fears over Safety (in May 2021)

Fears over safety remain high, with nearly half the population stating that they are 'extremely worried' for the safety of themselves and their families

**48%**

48% stated that they are 'extremely worried' about their safety and the safety of their families in May 2021

↑ up from **33%** in Sept 2020

**43%**

43% reported a recent increase in crime



**28%**

28% stated that they had experienced an increase in domestic conflict in May 2021

↑ with nearly a quarter of these experiencing violent conflict

#### Health Shocks

Between Jan & May 2021, 35% of the population experienced a major shock to household finances from the death of a family member, and 31% had suffered financially from a major health shock.

**35%**

35% experienced a death in the family

**31%**

31% experienced a major health shock



# FSD Kenya COVID-19 Tracker

## Finances, Health, and Coping in Kenya

### Overview

To track the impacts of COVID-19 on household finances, wellbeing and health in Kenya in 2021, FSD Kenya supported a continuation of the FinMark Trust COVID-19 Tracker survey conducted in 2020 with funding from the Gates Foundation. The survey has been implemented over 6 waves from April 2020 to May 2021, with a further two waves planned in August and November 2021.

## Summary

Following the identification of the first COVID-19 case in Kenya in March 2020, the government imposed restrictions on movement and economic activity between April and July 2020. This had substantial repercussions across the economy, especially for lower income households, many of whom lost jobs and lacked access to formal safety nets to support survival and basic needs. Since that time, a series of partial lockdowns have been in place, but none as extensive as the first. The period between August 2020 and May 2021 saw some form of economic recovery, but the continued economic and health effects of the pandemic have nonetheless taken their toll on resilience across the population.

The data shows a rise in the number of earners in May 2021 following a low point in June 2020. However, with the overall slowdown of the economy, the median income earned has declined, and more earners are competing for a smaller slice of the pie.

Access to jobs and income varied substantially across the population. In 2020, the loss of formal jobs and income opportunities hit men especially hard. This left women to take on increased responsibility for household survival, evident in the rise in women working from 34% in June 2020 to 73% in May 2021. However, women's average earnings are approximately half of men's. This has implications for households

increasingly dependent on women's earning power, as well as for women themselves who struggle to meet the rising costs of living. Again, the picture varies across livelihood segments.

With limited formal safety nets, access to income and jobs has profound implications for resilience. In May 2021 just over a quarter of the population (28%) were financially resilient measured in terms of their ability to access a lumpsum in case of shocks. Those who are financially resilient are more likely to earn above KSh 8,000 per month, be male and have savings.

The vast majority (72%) who are NOT financially resilient continue to face difficulties in accessing basic needs, and this is compounded by reported increases in the cost of living. Eighty five percent of the population reported that increased cost of living was the biggest shock they had faced in 2021, compromising food security and access to medicine: 33% of the population faced difficulties in accessing medicine when needed, with almost all of these (90%) citing affordability as the main reason; while over half the population claimed to have missed meals in the previous 2 weeks especially in urban areas.

The level of concern across the population is palpable, with 63% reporting extreme concern over the health implications of COVID-19 for themselves and their families; and 48% reporting extreme concern over personal safety.

## Methodology

Executing a "rapid response survey" to track representative data on the household impacts of COVID-19 provides lessons and challenges.

### Design

The survey was implemented remotely using a Computer-Assisted Telephonic Interviewing (CATI) approach, to aid social distancing.

80% of potential respondents were dialled using Random Digit Dialling (RDD), and the remainder based data collection on company lists from previous interviews.

The sample distribution and data collection approaches were fine-tuned in successive waves.

### Weighting

Data was weighted based on several demographic dimensions. Set quota distributions were used across demographic categories. The data obtained was, in turn, weighted using rake weighting, with quotas and weights based on the 2014 Demographic and Health Survey (DHS).

### Biases

Even though sampling and weighting has improved, we suspect that there are still residual biases due to aspects inherent in our CATI approach.

In Enumeration Area (EA)-designed samples, the urban-rural area classification is set in accordance with KNBS practice. In the CATI survey, we do not know where respondents live and require them to identify their area classification.

Telephonic interviewing is likely to lead to a more digital and technological sample and possibly greater urban bias, even when accounting for quota and weighting controls.

## Contact FSD Kenya for more information

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● Completed ● Current ● Upcoming

Wave 3  
May 2020

Wave 4  
Jun 2020

Wave 5  
Sept 2020



Wave 6  
May 2021



Wave 7  
Aug/Sept 2021



Wave 8  
Nov/Dec 2021