



COVID-19 AND YOU: IMPACT AND RECOVERY STUDY

Expectations during and after the Pandemic

Authors: Dr David A. Comerford, Dr John Houston, Dr Alan Duggan, Dr David Bell, Dr Elaine Douglas



**Economic
and Social
Research Council**

**UNIVERSITY of
STIRLING**



ACKNOWLEDGMENTS

We are thankful to the HAGIS team for their support with the development of the Worries Emerging from the COVID-19 Pandemic (WECP) scale and the survey instrument. We are extremely grateful to our community-based co-researchers Roy Anderson, Elizabeth Chrystall, David Curry, Margot Fairclough, Christine Ritchie, Pat Scrutton and Ann Smith who have contributed extensively to the development of project materials and qualitative fieldwork.

Citation: Healthy AGEing In Scotland (HAGIS) series of rapid reports present information, analysis and key policy recommendations on issues relating to health, social and economic engagement of older people living in Scotland. This and other reports are available from our website: www.hagis.scot. Readers are encouraged to quote or reproduce material from HAGIS for their own publications. As a copyright holder, HAGIS requests due acknowledgement.

Suggested citation for this report is: Comerford, D.A, Houston, J., Duggan, A, Bell, D. Douglas, E. COVID-19 and You: *Impact and Recovery Study. Expectations during and after the Pandemic: Prevalence, Experiences and Preferences*. Rapid Report. Stirling University: Scotland, UK; 2022.

Funding support: This research was funded by the Economic and Social Research Council (ESRC) as part of the UK Research and Innovation (UKRI) rapid response to COVID-19. Grant number: ES/V01711X/1.

EXECUTIVE SUMMARY

The COVID-19 Pandemic caused a change in the financial situation and consumption opportunities experienced by many Scottish people. This rapid report describes the expectations of respondents as measured in the months October 2020 to January 2021.

The sample of older people (aged ≤ 50) was drawn from two Scottish longitudinal studies - Healthy Ageing in Scotland (HAGIS) and Generation Scotland. A predefined panel of Scottish respondents (aged ≤ 50) was additionally invited to participate. Data were collected between October 2021 – January 2022 using electronic and postal self-complete interviews and telephone-assisted personal interviews (TAPI). From a target sample of 15,674 older people, 3373 (41% men, 59% women) participants completed the survey.

Over half of our sample of older people living in Scotland reported that they would increase the proportion of holidays they spend in the UK relative to abroad. 20% of our sample reported that they would save in preparation for the risk of another pandemic. Respondents who scored higher on our scale that measures worries emerging from the Covid-19 pandemic were especially likely to report they would save against the risk of a future pandemic. Respondents reported they would spend more online and locally and less further away from home. There does not look to be any negative effect of the pandemic on respondents' beliefs regarding life expectancy.

KEY FINDINGS

Over half of our sample of older people living in Scotland reported that they would increase the proportion of holidays they spend in the UK relative to abroad.

20% of our sample reported that they would save in preparation for the risk of another pandemic. Respondents who scored higher on our scale that measures worries emerging from the Covid-19 pandemic were especially likely to report they would save against the risk of a future pandemic.

Respondents reported they would spend more online and locally and less further away from home.

There does not look to be any negative effect of the pandemic on respondents' beliefs regarding life expectancy.

INTRODUCTION

During the COVID-19 pandemic, social distancing strategies were introduced to restrict spread of the infection. These restrictions had direct financial repercussions – there were fewer opportunities to earn income and fewer opportunities to consume. The COVID-19 pandemic also introduced concerns regarding the future, which would be expected to alter financial planning.

The data collected as part of the COVID-19 wave of the HAGIS survey sheds light on the scale of these changes and on how they were experienced by older people living in Scotland.

AIMS

The COVID-19 pandemic was a time of change and uncertainty. We asked our respondents about their future intentions and plans.

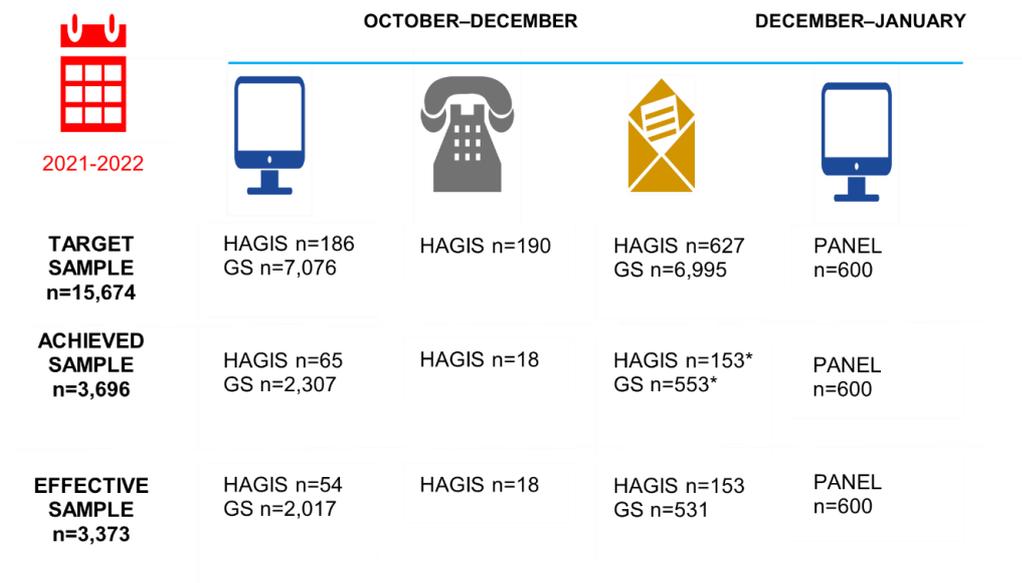
METHODS

Sample and recruitment

The eligible participants were older people aged 50 and over living in Scotland. The recruitment was primarily targeted at the participants from two existing Scottish longitudinal studies - Healthy Ageing in Scotland (HAGIS) and Generation Scotland. Additionally, a predefined panel of 600 Scottish participants meeting the eligibility criteria was invited to participate. Data were collected remotely between October 2021 and January 2022. This was the period when most but not all public health restrictions were lifted in Scotland [4]; however, due to the rapid transmission of the new Omicron variant of the SARS-CoV-2 virus in December 2021, the restrictions on large gatherings and physical distancing in hospitality venues were re-introduced [5]. Multiple modes of remote data collection were used – electronic, telephone and postal interviews. Postal participants were additionally offered to take the survey online, referred to as ‘nudge to web’ mode (see Figure 1). More details on the participant recruitment to multiple modes of data collection are available in Appendix A.

There were 3,373 core respondents to the COVID-19 Wave of HAGIS, data for which were collected in late 2021. Of these, 2,679 were asked about their economic circumstances, which is the module from which the data for this report derive.

Figure 1. Timeline for fieldwork



Note. *Inclusive of 'nudge to web' participants

Results

Intentions Regarding Travel and Saving

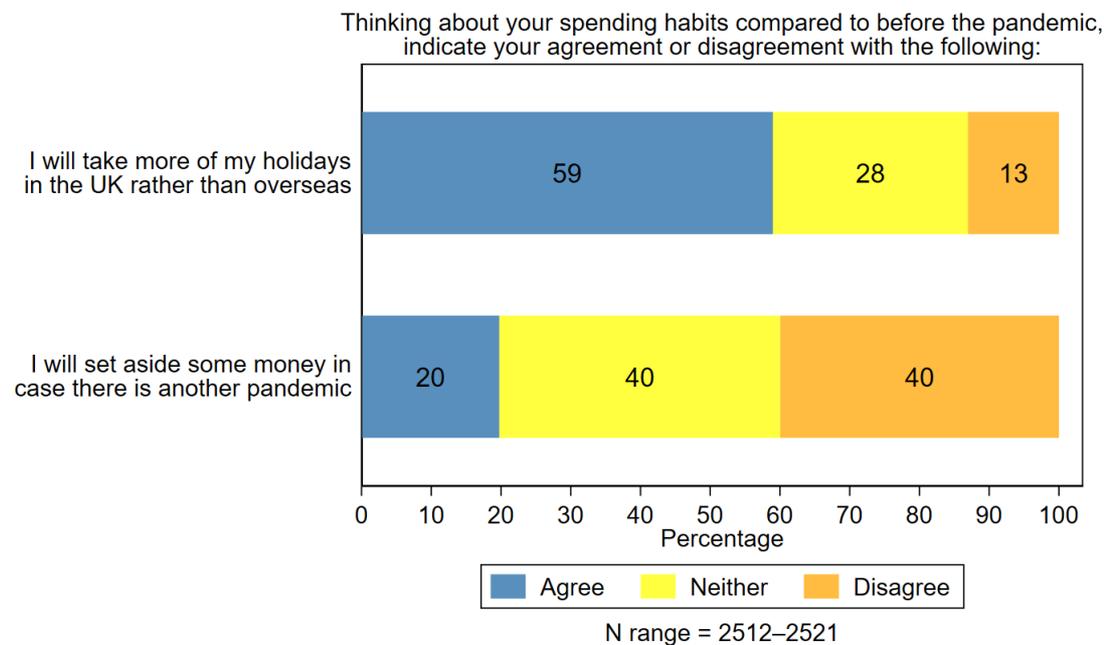


Figure 2. Respondents' intended spending behaviour and how it has changed since before the Pandemic

A majority of respondents in our survey report that they will increase the proportion of their holidays that they take in the UK relative to overseas (59%). Applying population weights to the data, the proportion indicating that they intend holidaying in the UK falls very slightly, to 57% from 59%. The similarity of these results suggests that the result depicted in Figure 2 is not an artefact of having oversampled any particular demographic group.

Intentions to increase precautionary saving against the risk of a future pandemic are split: 20% agree that they will set aside money in case of a future pandemic and 40% disagree with that statement. Weighting by population characteristics makes little change to this result – the weighted data suggest 22% intend saving in case of another pandemic. Again, this result is reassuringly similar to the result delivered by the raw data.

How Savings Intentions Relate to Worries About the Pandemic

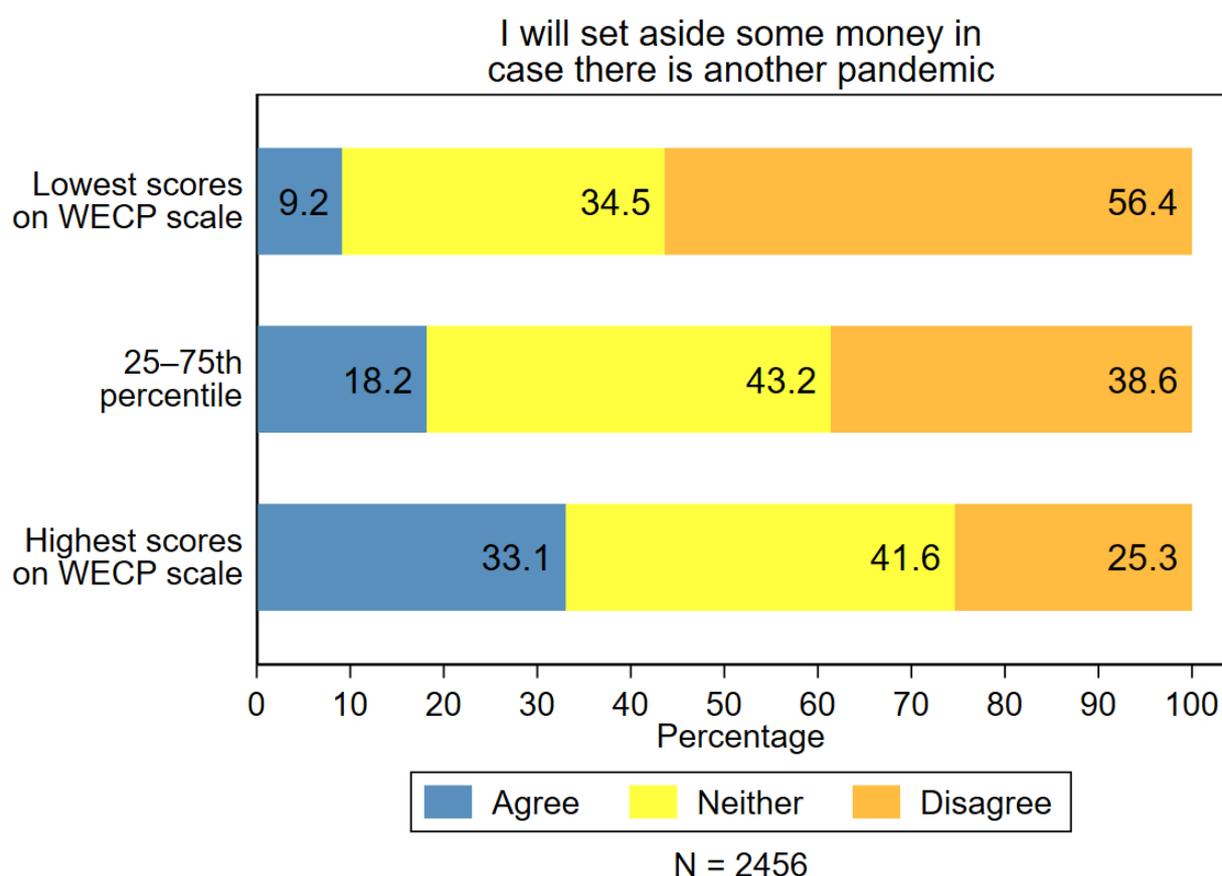


Figure 3. Intentions to save against the risk of a future pandemic broken down by worry (WECP scores).

Respondents whose scores on our WECP scale (Comerford et al., 2022) were higher indicated higher intention to save for the risk of a future pandemic. Two of the items in the WECP scale ask

specifically about financial worries. After we remove from our scale those two items, this directional pattern depicted in Figure 3 remains and is statistically significant.

Intentions Regarding Online and Local Spending

We also asked respondents where they intend spending money after the pandemic. Our respondents show a tendency towards continuing to spend more online than they had prior to the pandemic (36.7% indicate more online spending vs. 9.3% indicating less online spending). Additionally, Figure 3 shows our respondents intend to spend money closer to home than had been the case prior to the pandemic: 21.2 percent report they will spend more money in locations within 1 mile of home compared to 8.7 percent who report that they will spend less money in locations within 1 mile of home.

Weighting by population characteristics delivers results that are virtually identical to those depicted below – in all cases, the weighted results are within 2 percentage points of the raw results.

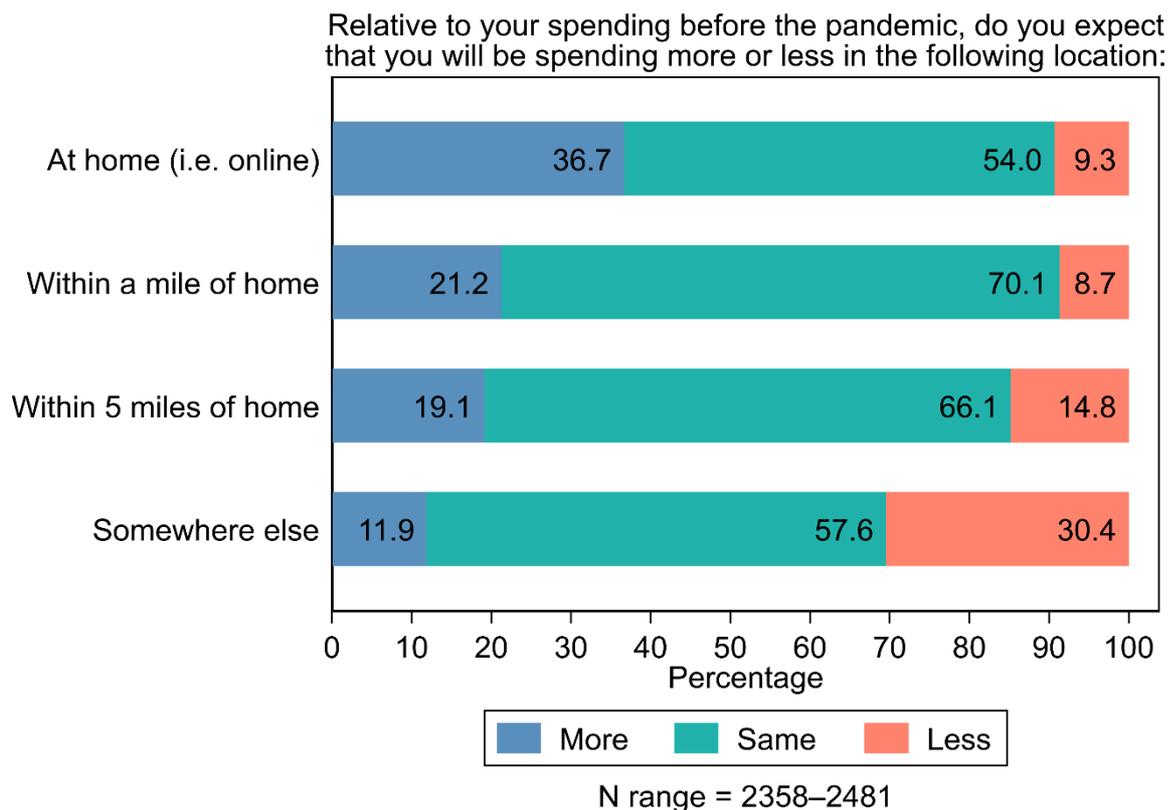


Figure 4. Expectations regarding location of spending after the COVID-19 Pandemic

Intentions Regarding Time Use after the Pandemic

We asked respondents “After the Covid-19 pandemic, do you expect to spend more or less of your time in the following activities” (there then followed the list of activities summarized in Figure 5).

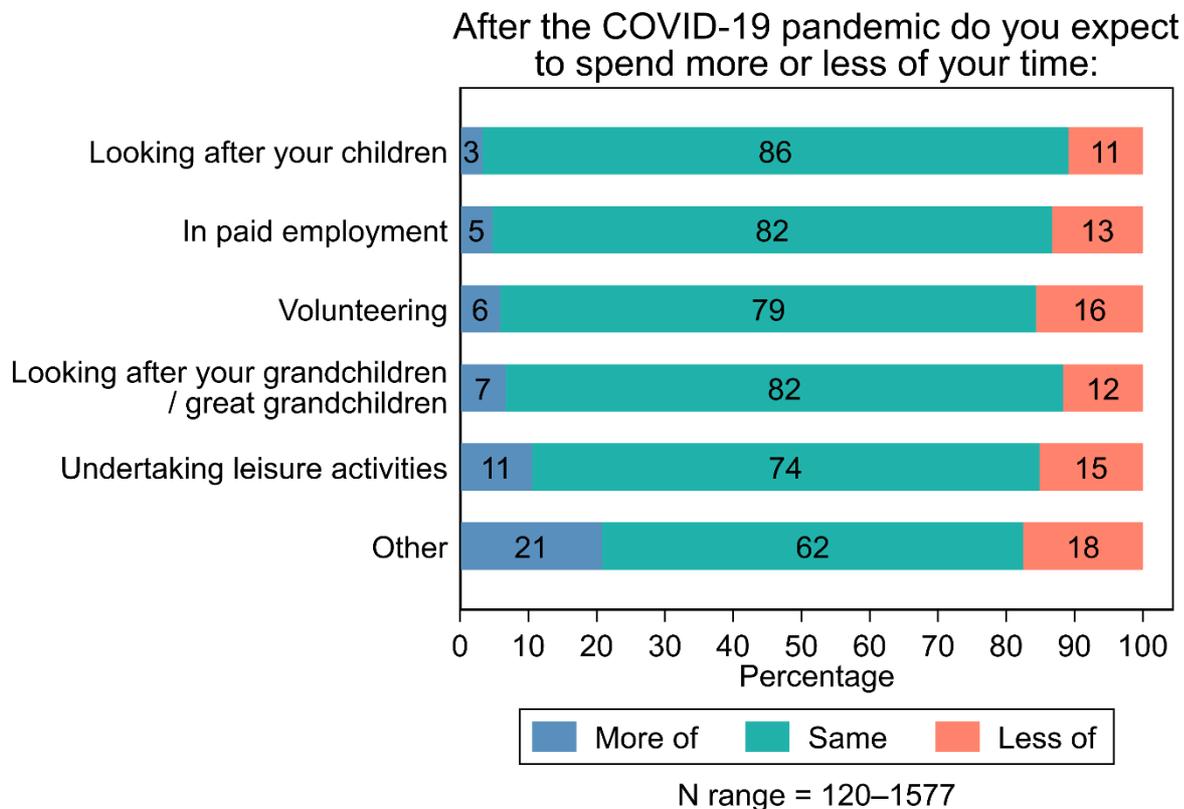


Figure 5. Expectations regarding time-use after the COVID-19 Pandemic

Generally respondents anticipate spending just as much time engaged in various leisure activities as they did prior to the pandemic. Where respondents anticipate a change in the time spent engaging in activities, it is more often the case that they anticipate reducing time allocation to that activity than that they anticipate increasing time allocation to that activity.

Again, weighting by population characteristics delivers results that are virtually identical to those depicted below – in all cases, the weighted results are within 2 percentage points of the raw results.

Beliefs about Life Expectancy

Respondents were asked “Thinking about other people in Scotland of the same age and sex as yourself, to what age do you expect them to live, on average?” and as a follow up question “And, what age would you expect yourself to live?” Table 1 shows the estimates given by respondents who had Covid-19 and who had not had Covid-19 at the time of data collection. Note that this question had a non-response rate of almost 3 percent.

A small subset of our respondents had answered this same question in 2016-17 for the first wave of the HAGIS survey. Those respondents ($n = 82$) reported higher life expectancies for both themselves and for the average person of their age and gender in this most recent survey than they had back in 2016-17. The life expectancy they reported for others was 1.2 years higher than in 2016-17 on average. The life expectancy they reported from themselves was on average 1.95 years higher than in 2016-17 on average.

	Did not have Covid ($n = 2999$)	Had Covid-19 ($n = 248$)
Own Life Expectancy	83.7 years	82.7 years
Others' Life Expectancy	81.5 years	81.1 years

Table 1 summarizes how respondents answered when asked two questions related to life expectancy. The first asked for the life expectancy of the average person of the respondent's own age and gender living in Scotland. The second asked for the respondent's own life expectancy.

APPENDIX A

Participant Recruitment to Multimodal routes of Data Collection



Online mode: Eligible online participants from two existing Scottish longitudinal studies received an electronic invitation letter with an enclosed link to the study website and a personalised link to the survey. The website described the study, how to take part in the survey and get more information about the study. An email address and a freephone number was provided to connect directly to HAGIS researchers for clarifications. The survey was hosted on the Qualtrics XM Platform. Participants received a reminder to complete the survey following 2 weeks post-invitation. DJS Research (a social marketing research agency) recruited panellists to the study by sending an initial electronic invitation. The panellists who expressed an interest to participate were directed to the survey hosted by DJS Research using Nebu Platform. Panellists are paid for completing the survey, at a rate of £12 per survey.



Telephone mode: Participants for phone interviews were approached by DJS Research. Interviewers explained the study and ways to get more information about the survey. For participants who were interested to take part, interviewers arranged a suitable time for the interview. Survey responses were entered initially into the Telephone Assisted Personal Interview (TAPI) system, followed by the transfer into the Qualtrics XM Platform.



Postal mode: Eligible postal participants received the postal invitation letter, information leaflet and postal survey, with an accompanying reply-paid envelope. All postal participants were offered an option to take part in the survey electronically through the study website. The reminder postcards were sent to participants 3 weeks post-invitation.

REFERENCES

Comerford, D. A., Olivarius, O., Bell, D., & Douglas, E. (2022). Validation of the Worries Emerging from the Covid-19 Pandemic (WECP) Scale.