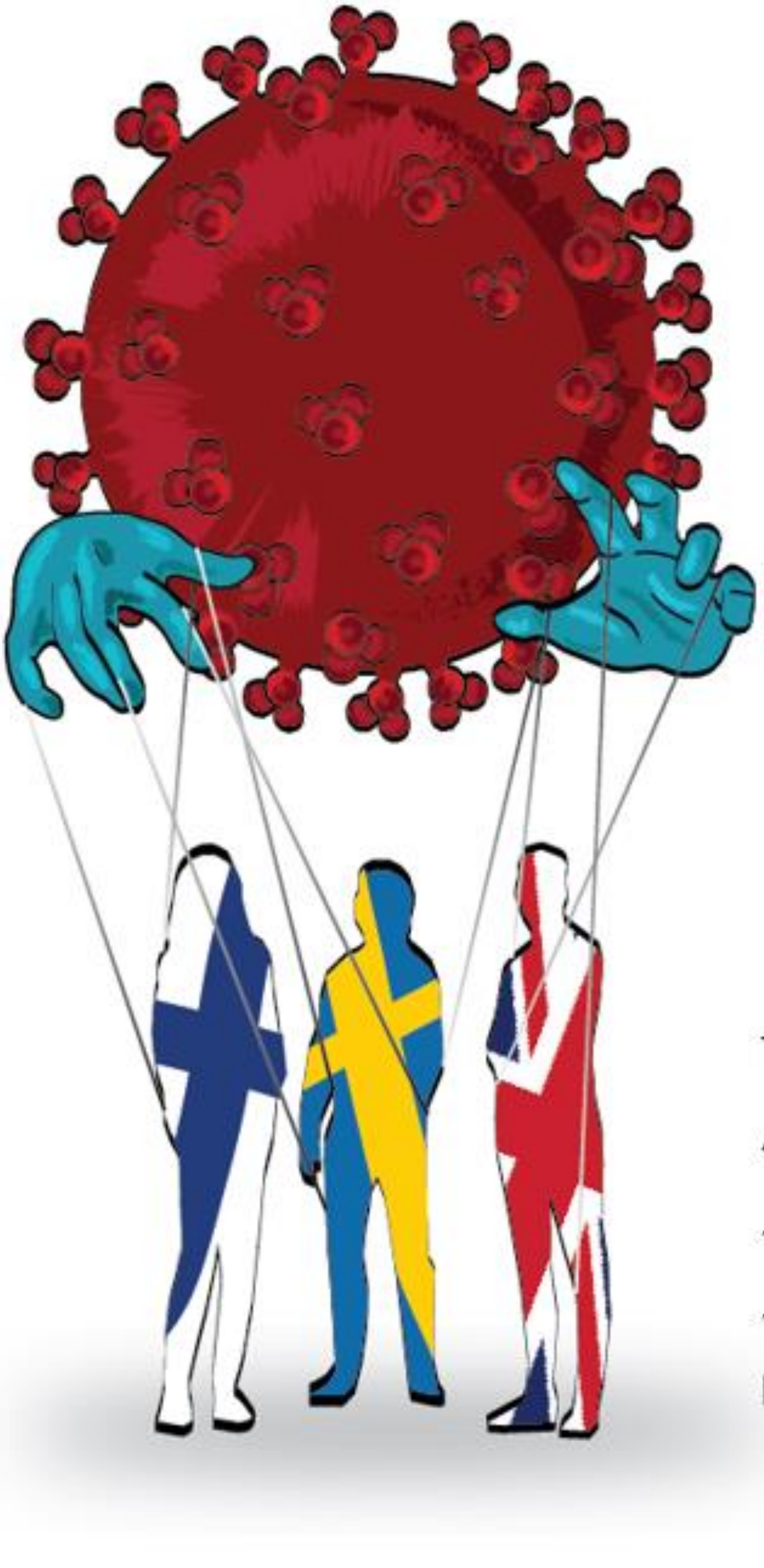
A year of COVID-19 in three countries

A study on the effects of the COVID-19 pandemic on everyday life, consumption and digital behaviour in Finland, Sweden, and Great Britain.



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ABSTRACT

In this research report, the effects of the coronavirus pandemic on the lives of citizens aged 18-75 were studied in Finland (n=1000), Sweden (n=1000), and Great Britain (n=1000). The data was collected in April 2021. Participants were surveyed on the effects of the pandemic on consumption and personal finances, opinions on government measures as well as their estimates on their financial behaviour after the pandemic. Furthermore, the effects on wellbeing and loneliness, digital behaviour and gambling were studied in the surveys. The differences between the countries were compared on a general level and for Finland, the data was also evaluated by demographic groups. Additionally, the data was examined against a similar study aimed for Finnish working aged citizens which was conducted in the spring of 2020 (N=1000).

The results strongly reflect the differences between the three countries in the management of the pandemic. Great Britain, where measures have been the strictest, showed a stronger trust in society and authorities in pandemic management. In Sweden, where the measures have been the most lenient, trust was across the board the lowest. The satisfaction in vaccine administration was also higher in Great Britain, whereas in Sweden it was lower. In all countries the pandemic had elicited concerns for both individual health and the health of the participants loved ones, as well as concerns for the increase in social issues. Remote work was commonplace in all countries. However, poor internet connection and lacking digital skills had caused the most problems in Great Britain. Then again, Britons stood out in the data as the most active in utilizing technology and online services during the pandemic in, for instance, communication, leisure activities and consumption. Furthermore, financial difficulties and gambling problems were most prevalent in Great Britain.

Compared to the spring of 2020, Finnish attitudes towards restrictions had become more critical, which could imply increased tiredness towards said restrictions. The negative effects of the pandemic on employment and education had also increased. Additionally, concerns for one's and their loved ones' wellbeing had increased, however financial concerns had slightly decreased. The use of paid online services showed an increase in users, especially in services related to gambling, which had grown substantially during the pandemic. The desire to travel abroad had also increased in comparison to results from 2020.

Examining demographic groups showed that young adults as a cohort stood out in many ways. Young adults were more active as digital users and they had also been more active in online purchasing than other age cohorts. Young adults were also the most eager to travel abroad once the pandemic had eased up. Furthermore, the ill-effects of the pandemic on employment issues and furloughs impacted young adults in particular. Issues regarding gambling problems and loneliness, as well as concerns over one's mental wellbeing and financial stability was strongly represented amongst young adults.

FOREWORD

This research report is an updated translation of a report written in Finnish, and published in June 2021. The report is a continuation on the DigiConsumers –research projects first coronavirus-themed research report, which was issued in the spring of 2020. The additional funding provided by the Academy of Finland made this research possible. Because the coronavirus pandemic is a global challenge, it was necessary to extend our research beyond Finland to Sweden and Great Britain, both of which have had different pandemic strategies than those seen in Finland.

The main data used for this research report consist of international survey data collected online from individuals aged 18-75 in Finland, Sweden, and Great Britain, with a total of 3000 participants. The survey was administered between the 9th of April to the 13th, 2021. The participants were recruited via the Innolink OY panel by using random sampling, however from all three countries a quota of 1000 participants were achieved. The achieved sampling follows age, gender, and subdivision distributions from each country (see ATTACHMENT 1). The margin of error of the data is 3,1% for each studied country. When studying the connection between different variables, cross tables, direct distributions, and average comparisons were used.

In our comparison of Finnish data, we partially utilized the data collected from the spring of 2020, which was fulfilled by IRO Research OY during the 15th to the 24th of April 2020. The nationwide target group for this survey were Finnish citizens aged 18-65 with a sample size of 1000. The population of the online survey were panellists from the research company IRO, which consists of approximately 55 000 members. The margin of error in these surveys direct distribution was also, at most, approximately 3% (95% confidence interval).

Because the effects of the coronavirus pandemic on individuals and societies have been substantial on many levels, coupled with a broad panel of questions, narrowing the research down was challenging. Therefore, the original report which was aimed to be about 30 to 40 pages long lengthened into an over 100-page report. The data collected is, therefore, very rich and contains many fascinating possibilities for future research.

We would like to thank Viktor Elliot, Magnus Roos, Jeanette Hauff and Linnea Koponen from the University of Gothenburg for their collaboration in compiling the survey questionnaire and their assistance in translating the questionnaire. For funding we thank the Academy of Finland as well as the associated Strategic Research Council of the Academy of Finland.

Tuusula, 27 August, 2021

Terhi-Anna Wilska
Leader of DigiConsumers/CoronaConsumers -research projects

FIGURES AND PICTURES

CONTENT

1. THE RESTRICTIVE MEASURES OF THE CORONAVIRUS PANDEMIC AND THEIR EFFECT ON EVERYDAY LIFE AND WELLBEING

In this research report we will delve into the events of the coronavirus pandemic year 2020-2021, as experienced by citizens from Finland, Sweden, and Great Britain. All nations experienced the first wave of the pandemic in the spring of 2020, followed by a more lenient summer and later the second wave in the fall and winter of 2021. Societies and industries experienced substantial changes from strict restrictions to lenient recommendations and then a return to strict restrictions. These changes were particularly grand in the service industries, such as those in the restaurant, travel, and culture industries. The constant alternating of measures also elicited uncertainty and feelings of frustration amongst the population, be it the volatility of the job market, one's own endurance and wellbeing, consumption habits or the general level of trust in authorities in the management of the pandemic.

The changes induced by the pandemic in the global economy were also reflected in the everyday experiences of the populations studied, for instance in terms of commodity availability and the unpredictability of the labour market. This research report aims to delve into the aforementioned topics, as well as into other coronavirus crisis related phenomena. The goal is to build a comprehensive understanding of the different ways the pandemic has impacted the everyday life, consumption, online behaviour, and wellbeing of citizens in Finland, Sweden, and Great Britain. As the first wave of the pandemic struck in the spring of 2020, these three nations utilized both different, but also similar, strategic approaches in mitigating the spread of covid-19, with all three experiencing different incidence levels of viral spread. Therefore, the comparison of the three nations was deemed a fascinating approach.

This research report will first lay a foundation of background information on how the pandemic and restrictions progressed in each nation during the pandemic year, followed by a presentation of how the experiences of Finnish citizens have changed in terms of everyday life and wellbeing from the beginning of the pandemic to the late spring of 2021. In this comparison, data from the 2021 questionnaire and the 2020 questionnaire will be utilized. This will be followed by an examination on how the pandemic has affected everyday life and wellbeing in all three nations, as well as in Finland by demographic groups, emphasizing the experiences of age cohorts in particular. Similarly, changes in household finances, consumption and online behaviour will be first examined by nation, then in terms of Finland, by demographic groups.

1.1. The progression of the pandemic and measures taken in Finland, Sweden, and Great Britain 2020-2021

1.1.1. The pandemic in Finland 2020–2021

Between February and March 2020, the new coronavirus began to spread on a global scale, eliciting action from nations around the world. As community spread began to increase within Finland, an emergency act law was put into effect, leading to the closure of schools and the prohibition of gatherings of more than ten people. Furthermore, a strong recommendation was issued to avoid public spaces and gatherings. Public spaces such as museums, theatres, hobby and leisure facilities, swimming halls and other sports centres were closed. The capital region was placed under closure for three weeks, as the pandemic situation was most severe in that region (Finnish Government, 2020). Schools and adult education facilities were placed into remote learning and a strong recommendation for remote work where possible was also issued.

These restrictive measures yielded results as case incidences fell in May, leading to the gradual disbandment of legislative restrictions. The first measurements to be lifted were those imposed upon childcare and childhood education facilities, returning them to contact-learning (Finnish Government, 2020b). During these times, talks emerged in Finland regarding a new hybrid strategy in which restrictions can be lifted or imposed regionally, depending on the pandemic situation. The key goals were to control the pandemic via widespread testing, tracing, isolating, and treating, as well as adjusting the restrictions depending on the incidence rates of regions (Finnish Government, 2020c). By June, nearly all educational facilities had returned to regular contact-learning, gathering limits were lifted from 10 to 50 and restaurants were allowed to reopen their doors for onsite customers (Ministry of Social Affairs and Health, 2020). Regardless of these restrictions being lifted, the economic activity of Finland was still far from normal, showcasing a particular strain on the service industry as a result of the restrictions of the spring (Statistics Finland, 2020). By mid-June, the emergency act law was finally lifted (Finnish Government, 2020d). Eventually the summer of 2020 was spent under near-normal circumstances.

At the end of summer and beginning of fall 2020 the situation changed, however, as incidence rates were once again on the incline, leading evaluations of new restrictions and recommendations to be implemented. One of these recommendations regarded the use of face coverings in all public spaces in which maintaining adequate social distance is challenged (i.e., grocery stores and public transportation) (Finnish Government, 2020). Restaurant restrictions remained the same, meaning that all patrons were to be seated in indoor premises and to receive adequate information on infection prevention (Ministry of Social Affairs and Health, 2020b). By the end of August, the voluntary infection tracing app, Koronavilkku, was published for citizens to download, with its use being strongly recommended by authorities (Ministry of Social Affairs and Health, 2020c). Various restrictions and recommendations were regulated throughout the fall as case incidence rates gradually increased. By the end of the fall season, stricter mask recommendations were imposed upon the region of Uusimaa, now entailing all indoor premises, including schools (Helsingin Sanomat, 2020), and the opening hours of restaurants were now being limited (Yle, 2020). In regions with high incidence rates, these restrictions were the tightest and continued to be tightened as cases grew (Ministry of Social Affairs and Health, 2020d; 2020e).

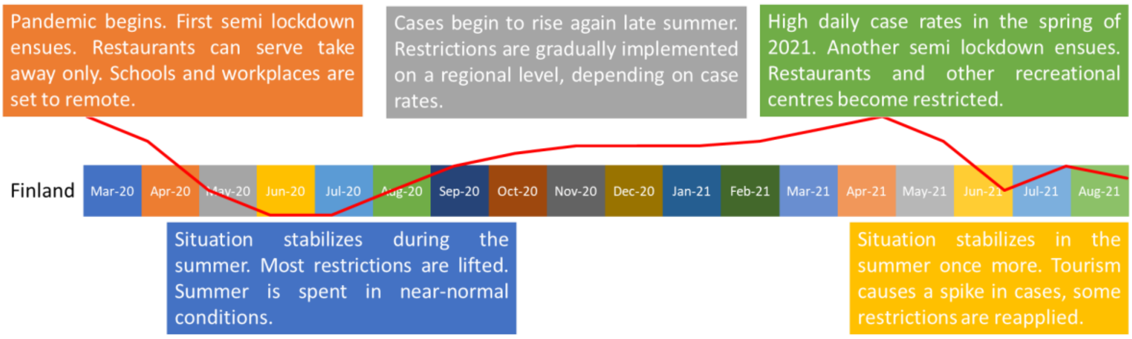
As the worsening pandemic situation called for new interventions by the authorities, a new scale-system was taken into effect, which gave way to a clearer way to modify restrictions and recommendations as the situation commands. The three-point-scale consisted of three epidemiological situations: a) baseline, b) acceleration, and c) community transmission (Ministry of Social Affairs and Health, 2020f). For example, regions which were in the acceleration or community transmission phase were recommended to restrict sports hobby activities (THL, 2020). The prevailing restaurant restrictions were in effect until February 2021, meaning that restaurants were to adhere to patron and business hour limits, on the basis of the epidemiological situation of the regions they were in (Ministry of Social Affairs and Health, 2020g). The rise in incidence rates entailed limitations on restaurant service hours nationwide and a new recommendation to avoid gatherings of over fifty people (Ministry of Social Affairs and Health, 2020h; THL, 2020a).

As the year changed from 2020 to 2021, authorities noted a downward trend in incidence rates, even though prior to the holiday season authorities were concerned how the holidays would accelerate the spread of the virus. However, the epidemiological situation of the winter was still considerably worse than what it was in the fall, and therefore mask recommendations were expanded to now include 12-year-old children (THL, 2021a). The Finnish government also postulated the possibility for low-threshold intervention tactics if a region experiences a stark increase in cases, especially since Finland experienced a rise in case numbers as the winter progressed into spring (Ministry of Social Affairs and Health, 2021). This led to an increase in testing capacities and changes to quarantine protocols, as well as the prohibition of karaoke-singing and dancing in restaurants

(Ministry of Social Affairs and Health, 2020a). As the winter and then spring of 2021, willing citizens began to receive their vaccines. The first priority of recipients were those working in healthcare as well as the elderly and those belonging to severe risk groups. Following the priority group, vaccines were to be administered by age group (THL, 2021b).

In March-April restrictions were tightened on a national level. Pupils aged 13-18 were set under remote learning and restaurants were to service take-out orders only, with the exception of a few regions. During these times Finland witnessed record breaking daily cases, which led to these tightened restrictions and even prompted talks about a lockdown in the event that the incidence rate would not begin to decline. From the beginning of March until the end of April the vast majority of restaurants were either closed or selling take-away orders only (Yle, 2021). Towards the end of April, the imposed restrictions on restaurants began to slowly dissipate, depending on the epidemiological situation of the region. As the situation improved, restrictions were only to be instigated on a regional level, thus returning Finland to its original strategy (Ministry of Social Affairs and Health, 2021d). As the spring progressed into the summer of 2021, the epidemiological situation of Finland began to once again calm down, eliciting hope of yet another near-normal summer. The situation also prompted hope for the continuity of normalcy during the fall and beyond as more and more residents received their vaccines throughout the summer.

The economic forecasts were rather bleak in the beginning of the pandemic, with consumer trust being recorded at its lowest in April 2020 (Official Statistics of Finland, 2020). However, this trust improved during the year and by April 2021 this trust was higher than it ever was in three years (Official Statistics of Finland, 2021). The bank of Finland also predicts a favourable growth in the economy (Bank of Finland, 2021).



PICTURE 1 Pandemic timeline in Finland

1.1.2. The pandemic in Sweden 2020–2021

As in other European countries, the coronavirus began to cause nation-wide concern in Sweden in March 2020. Government officials updated the risk of the coronavirus spreading on a community level within the nation to "very high", which is the highest possible ranking on their five-point scale (Sverigesradio, 2020). This led to health authorities to issue a recommendation to avoid unnecessary visits to hospitals and elderly care homes and all gatherings and events of over 500 were to be banned (Public Health Agency of Sweden, 2020; Public Health Agency of Sweden, 2020a). Particularly those living in the capital Stockholm were recommended to move into remote work and as per a decision by the European Union, all travel to Sweden was banned (The Local, 2020; Government Offices of Sweden, 2020).

Different from Finland, the coronavirus strategy of Sweden relied for the majority on mere national recommendations, as pandemic laws prohibit the involvement in personal freedoms. The recommendations were that stores and shopping malls should limit their patron capacities, sports activities should only be carried out in outdoor spaces if possible, sports event should be avoided or limited to certain capacities, employers were to ensure that adequate distance can be kept amongst clients and employees, those working should work remotely if possible and the use of public transport should limit their patron capacity and alter their schedules to avoid congestion (Public Health Agency of Sweden, 2020b). People were urged not to at tend events and schools for those over the age of 16 were to be moved into remote learning (Public Health Agency of Sweden, 2020b). Adequate hand hygiene practices and social distancing was emphasized as an important part in mitigating the spread of the virus. Simultaneously in Finland and Great Britain stricter legislative measures were put into effect, whereas in Sweden the only measures enforced by law were the prohibition of gatherings of over fifty people, service for only seated patrons in restaurants and the prohibition of elderly care home visits (Public Health Agency of Sweden, 2020b).

As the spring progressed to the summer of 2020, Sweden's coronavirus recommendations and restrictions became more lenient. Students over the age of 16 were once again allowed to partially participate in onsite learning and sports events were once again welcoming spectators (Public Health Agency of Sweden, 2020c; Public Health Agency of Sweden, 2020d). The general coronavirus guidelines for the summer were the importance of proper hand hygiene and social distancing, staying home if symptomatic, the avoidance of large events, remote work if possible and the avoidance of public transport during peak rush hours (the Local, 2020a). The summer was spent in near-normal conditions, until the fall brought forth higher incidence rates once again. In August, the recommendations for remote work were extended until the end of the year (Public Health Agency of Sweden, 2020e). As incidence rates increased throughout the fall the already established restaurant restrictions were extended and health authorities placed an emphasis on the importance of the following actions: personal responsibility, infection tracing, abundant testing, amplified communication, and more effective tracing measures (Public Health Agency of Sweden, 2020f).

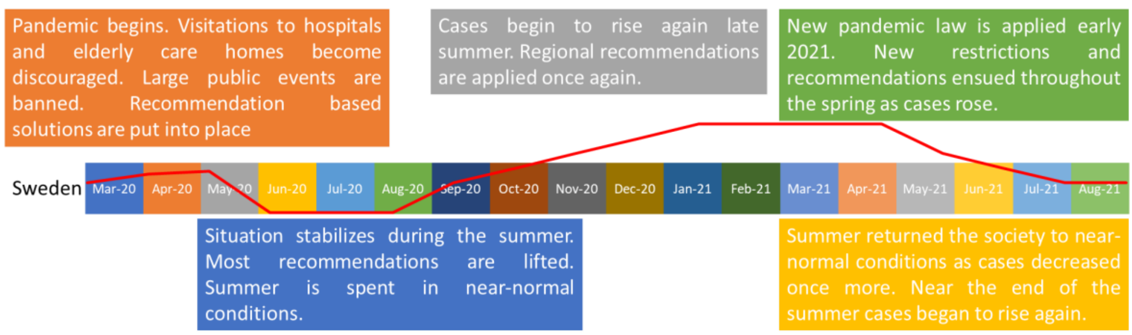
Similar to Finland, Sweden's coronavirus strategy was set to be implemented on a regional level. This entailed that different restrictions and recommendations would be issued as needed, depending on regional epidemiological situations (Public Health Agency of Sweden, 2020g). With the aid of the new regionally based strategy, regional authorities can make decisions regarding public transportation, restaurant services and shopping centres. As cases increased, talks in Sweden emerged about changing the legislation to one which gives authorities more power to implement legally enforced restrictions, be it a permanent change of law or a temporary pandemic law (Hufvudstadsbladet, 2020).

As the fall progressed to early winter 2020, incidence rates continued to increase and as a result, night club capacities were limited to a maximum of 50 people, whereas in other cases public gathering limits were set to 300. The new party limitations set for restaurants meant that patrons could only visit with a maximum party size of eight people and concerts were only to be attended if seating were possible. In restaurants, alcohol service hours was set to end at 22:00 and once again visitation at elderly care homes became prohibited (Sverigesradio, 2020a; Government Offices of Sweden, 2020; Dagens Nyheter, 2020). At the same time, regional restrictions were tightened as the situations progressed. In the regions with the weakest epidemiological situation, this entailed the closure of museums, galleries, gyms, and public swimming pools (The Local, 2020). Patron counts for concerts, culture events and sports events were limited even further, however similar limitations were not imposed on schools, places of work and other public gatherings. However, gatherings in public spaces such as malls, museums, libraries, and gyms were recommended to be avoided (Government Offices of Sweden, 2020a; Public Health Agency of Sweden, 2020g). Since the beginning of December 2020 Swedish high school and vocational school students were placed into remote learning once again (Public Health Agency of Sweden, 2020h). The end of the year brought forth a nation-wide recommendation for the use of face coverings, specifically in vehicles of public transportation as well as other public spaces. Furthermore, the party limit for restaurant goers was limited from eight to four per party (Public Health Agency of Sweden, 2020i). At the end of 2020, similar to Finland and Great Britain, Sweden began initiating its vaccine strategy as the first vaccines began to receive approval from European health authorities. The vaccine strategy was based on a priority system in which those working in healthcare, the elderly and those deemed to be in severe risk groups were the first in line for the vaccine (Public Health Agency of Sweden, 2020j).

Along with the new year came a new pandemic law which would grant authorities more power to intervene and implement legally enforceable restrictions when epidemiological situations worsen (SVT, 2021). These authorities would also give powers to limit shops in terms of their customer count and opening hours, whereas previously any limitations on shops have been merely recommendations. Furthermore, restaurant alcohol services hours were limited even further. Other guidelines set for the spring were the continuation of remote learning until the beginning of April, party count in restaurants remaining at four and mask recommendations for public transport and spaces, in which social distancing cannot be maintained with certainty (Public Health Agency of Sweden, 2021; Krisisinformation, 2021). In April, more restrictions were imposed on non-essential services such as malls, so that a maximum of 500 people were able to be in one mall at a time, and when customers would visit shops, they would only visit one at a time (Public Health Agency of Sweden, 2021a). Similar restrictions on customer counts were set for zoos, museums, art galleries and amusement parks with the intention of keeping these restrictions until the end of April (Public Health Agency of Sweden, 2021b). Schools were, however, able to return to contact learning with consideration (Public Health Agency of Sweden, 2021c).

The spring progressed in Sweden under similar circumstances as in Finland, meaning that in April 2021 more restrictions were implemented and citizens were reminded of the prevailing recommendations, as the incidence rates for the spring were still concerningly high. However, as the spring progressed the situation also improved (Public Health Agency of Sweden, 2021d).

All in all, the coronavirus pandemic in Sweden progressed under similar trends as seen in Finland, as in the pandemic began in the spring of 2020, leading to the implementation of recommendations and restrictions until the summer led to more lenient measures due to the satisfactory epidemiological situation. Throughout the fall the incidence rates gradually increased and continued to increase throughout the winter and early spring 2021, up until late spring and early summer during which a downward trend took place leading to a more controllable epidemiological state. Simultaneously the vaccine administration progressed throughout 2021, leading to hopes for a more normalized fall. The economic outlooks for the future also began to turn for the better.



PICTURE 2 Pandemic timeline in Sweden

1.1.3. The pandemic in Great Britain 2020–2021

In March 2020 as the coronavirus spread in Great Britain on a community level, the pandemic strategy was updated from the "control" phase to the "delay" phase (The Guardian, 2020). Tracing attempts were forfeited as the system capacity was overrun by the swiftly spreading virus (Standard, 2020). Towards the end of March, Prime minister Boris Johnson declared a partial lockdown, which meant that restaurants, cafes, and bars were to close their doors, except for takeaway service. Simultaneously nightclubs, theatres, movie theatres, gyms and leisure centres were ordered to close as soon as possible (BBC, 2020). Legislative changes were insofar that if needed, the government would have the authority to close places and implement further restrictions. The lockdown also entailed the limitation of how citizens can move outside the house, meaning that only essential errands could be run or when exercising could one leave their house (The Guardian, 2020a; BBC, 2020a).

The lockdown of Great Britain lasted throughout the spring. In the context of this research, Great Britain was exceptional to Finland and Sweden, as it was the only nation to actually implement a full lockdown. The lockdown of Britain entailed that all public and social congregations were prohibited (except for funerals), the majority of retail shops were closed, and all residents were urged to stay home and only leave the premises when it was imperative (BBC, 2020b; The Guardian, 2020a). By May, the fatality count of Great Britain was one of the highest in Europe and worldwide (The Guardian, 2020b). The government instigated a five-scale coronavirus scale, upon which authorities could rely on when modifying restrictions and recommendations depending on the prevailing epidemiological situation (BBC, 2020c). Government restrictions were gradually lifted throughout May until June as the situation improved.

Great Britain put a mask recommendation into effect in July 2020, whereas in Finland they became an official recommendation at the end of the summer and in Sweden, in the fall of 2020 (BBC, 2020d). The pandemic situation improved in all three countries, which in turn led to the annulment for restrictions and recommendations, however all the while monitoring the situation and making amendments as the situations prompted. The restrictions of Great Britain were gradually annulled throughout the summer, including those regarding gathering limitations with those outside one's household. By mid-June, non-essential shops, zoos, and places of worship were once again allowed to reopen. Restaurants, pubs, nightclubs, libraries, the majority of cinemas, theatres, museums, hairdressers, and indoor sports facilities were still closed, however these were also reopened gradually throughout the month of July (BBC, 2020e; Legislation.gov, 2020; BBC, 2020f; Legislation.gov, 2020a). Some terminations of restrictions were, however, postponed in August, as incidence rates were once again on the incline (BBC, 2020g).

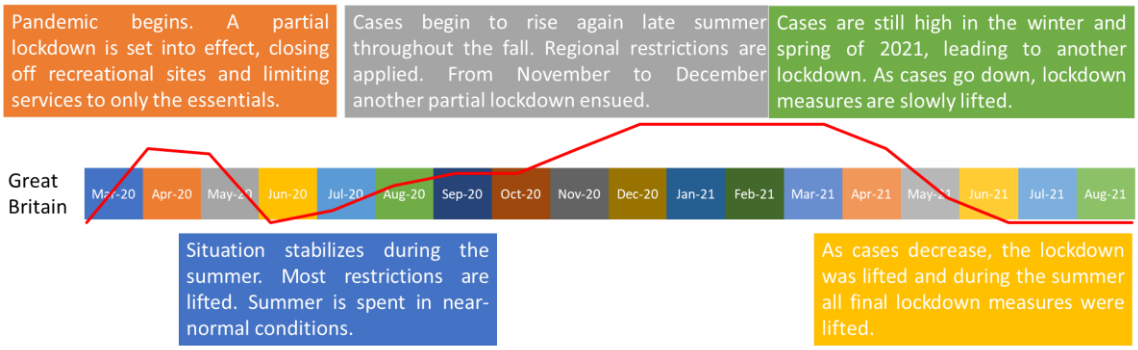
In Great Britain, measures were taken on both a regional and a national level, starting with how many people can one congregate with outside of their own household. The mask mandate was also expanded to common areas of schools (BBC, 2020h). By the end of the fall the incidence rates were so high, that gatherings of over six people were banned by law, however this did not include schools, places of work, corona safe weddings nor funerals (BBC, 2020i). In high incidence areas restaurants were to close once again (BBC, 2020j). The high incidence rate invoked conversation about the implementation of strict, nation-wide restrictions, which eventually lead to a nation-wide mask mandate for those working in the service industry, a nation-wide work-from-home recommendations as well as a limitation on weddings guest amounts to fifteen guests at the risk of legal fines (BBC, 2020k; BBC, 2020l). At the end of September, Great Britain's coronavirus tracing app NHS COVID-19 was published for the public to voluntarily download (The Guardian, 2020c).

The incidence rate of the coronavirus grew rapidly in Great Britain throughout the fall until the beginning of winter, similar to what was seen in both Finland and Sweden. More and more regions were implementing strict restrictions, which eventually led to a nation-wide lockdown from November to December 2020. This lockdown did not, however, include schools, adult education facilities, factories, or construction sites (BBC, 2020m; NBC, 2020). The deconstruction of this lockdown would happen gradually, depending on the incidence rates (BBC, 2020n). Great Britain's second nation-wide lockdown came to an end in the beginning of December, when gyms, hairdressers and speciality shops were once again able to reopen. After the lockdown, the situation was monitored on a regional level, with measures being taken depending on the epidemiological situations of different regions (BBC, 2020o). By the end of December, a substantial number of regions were still under tier four restrictions, which is the highest possible tier before a total lockdown (ITV, 2020). By the end of 2020 the news about vaccines becoming commercially available was confirmed as the vaccines received the approval of health officials, and so Great Britain began to postulate its own vaccine strategy as well (Metro, 2020). Similar to Finland and Sweden, the vaccine order adhered to a priority plan, in which health care workers, the elderly, and those in risk groups were the first in line to receive the vaccine.

After the New Year, unlike in Finland in which cases went down, Great Britain witnessed record-breaking daily new cases, leading to a third nation-wide lockdown (BBC, 2021; BBC, 2021a). Despite this lockdown, Great Britain experienced high incidence rates throughout the start of the year. However, the lockdown of 2021 coupled with rapid vaccine administration led to cases dropping at a satisfactory rate throughout the spring and eventually to the gradual deconstruction of the lockdown, so that by June, society could be in a near-normal state once again – while still enforcing the use of masks and social distancing (BBC, 2021b). During April and May the incidence rate had decreased to the same level as it was in the previous summer, leading to the slow dissemination of restrictions

(BBC, 2021c). Universities and adult education facilities still planned on continuing remote learning until the fall semester (BBC, 2021d). Come summer the incidence rates still began to increase due to the so-called Delta-variant as it began to spread throughout the country rapidly.

The development of the coronavirus pandemics in all three countries lay a foundation for the comparison in our research. However, first we shall delve into the experienced differences of Finnish citizens from the beginning of the pandemic to a year later.



PICTURE 3 Pandemic timeline in Great Britain

1.2. Experiences of coronavirus restrictions and their effect on the everyday life of working aged individuals in Finland 2020 and 2021

Up next, we will compare the answers of Finnish participants on the effects of the coronavirus restrictions on their everyday lives from data collected in the spring of 2020 and the spring of 2021.

Based on the research conducted in 2020, the attitudes towards the restrictive measures were quite understanding. Similar results were found in other studies (e.g., Koivula et al., 2021). Specifically, for those who had first-hand experience of a coronavirus infection either themselves or in their social circle, it was natural to support stricter restrictive measures (Koivula et al., 2021). In one year, the prevailing attitudes did change on some matters as citizens grew tired of living under restrictions. On the other hand, the increased amount of knowledge on the virus and how it spreads also affected these attitudes. The progression of vaccine administration also played a part in how these attitudes had changed.

1.2.1. The effect of restrictions on everyday life

The majority of citizens felt that they had adhered to the restrictions conscientiously both at the beginning of the pandemic as well as a year later. However, the criticism towards the restrictions did increase substantially in one year. In the spring of 2020, only one tenth of participants felt that the restrictive measures were excessive and more detrimental than the virus itself, meaning that in one year, this sentiment had doubled. One year forward fewer were willing to cancel events planned for the summer, whereas for events in the fall no substantial change was noted.

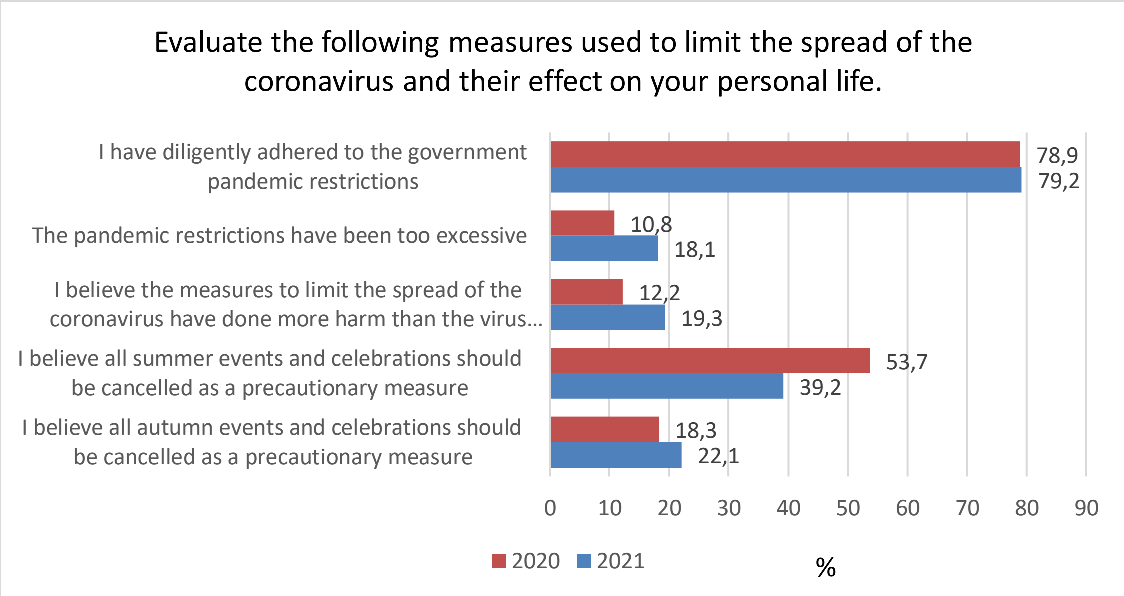


FIGURE 1 Experiences of the restrictions now and in the future 2020 and 2021 (% completely agree or somewhat agree)

The disadvantages felt during the pandemic year in regard to restrictions on traveling abroad grew only marginally. The reported amount of people enjoying staying at home also grew from 2020 to 2021. The lack of digital skills was not bothersome for the majority of Finns during either year, however the number of reports of difficulties regarding internet connection doubled in 2021. This can be explained as remote work became more commonplace, leading to more pressures for digital competencies and the need for sufficient internet connections. Generally speaking, the digital skills of Finns was deemed to be at a good level.

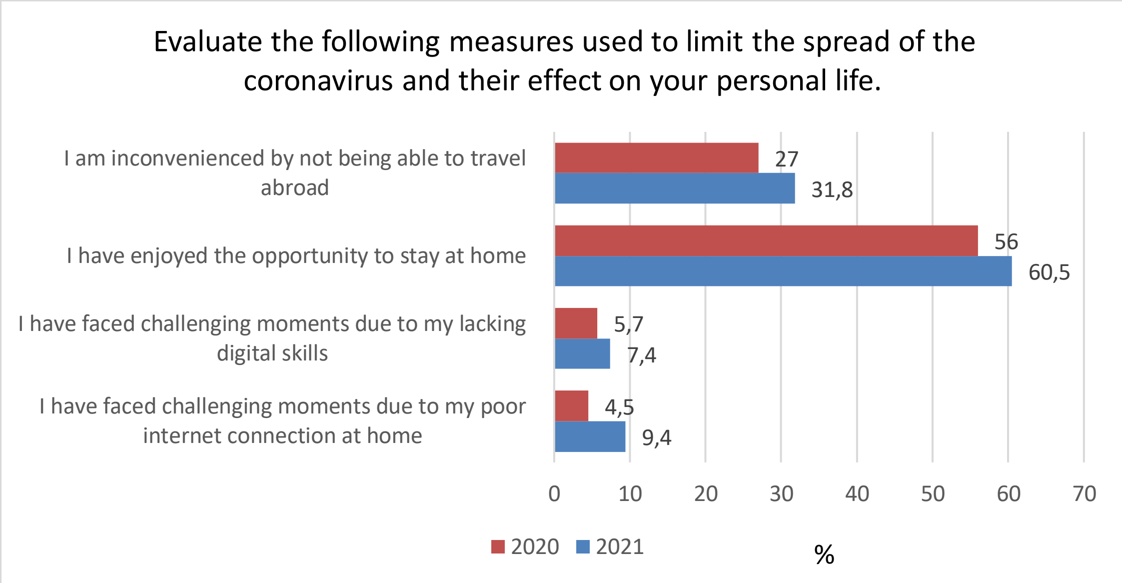


FIGURE 2 The perceived effects of the restrictions on everyday life in 2020 and 2021 (% completely agree or somewhat agree)

1.2.2. Concerns induced by the restrictions

The coronavirus restrictions caused varying concerns both in 2020 and 2021. Concerns regarding one's own health grew substantially during the year, apparently due to the increased knowledge on the severity and prevalence of the pandemic. However, concerns regarding the health of loved ones did not increase, as vaccine administration began in the spring of 2021 and by the data collection took place, many elderlies and risk group individuals were already vaccinated. Though the prolonged exceptional period did amplify concerns regarding one's own mental wellbeing as well as the wellbeing of loved ones. Over a third of the participants were concerned about their own mental wellbeing and nearly half were worried about their loved ones. The increase of social problems was an equal issue of concern on both years.

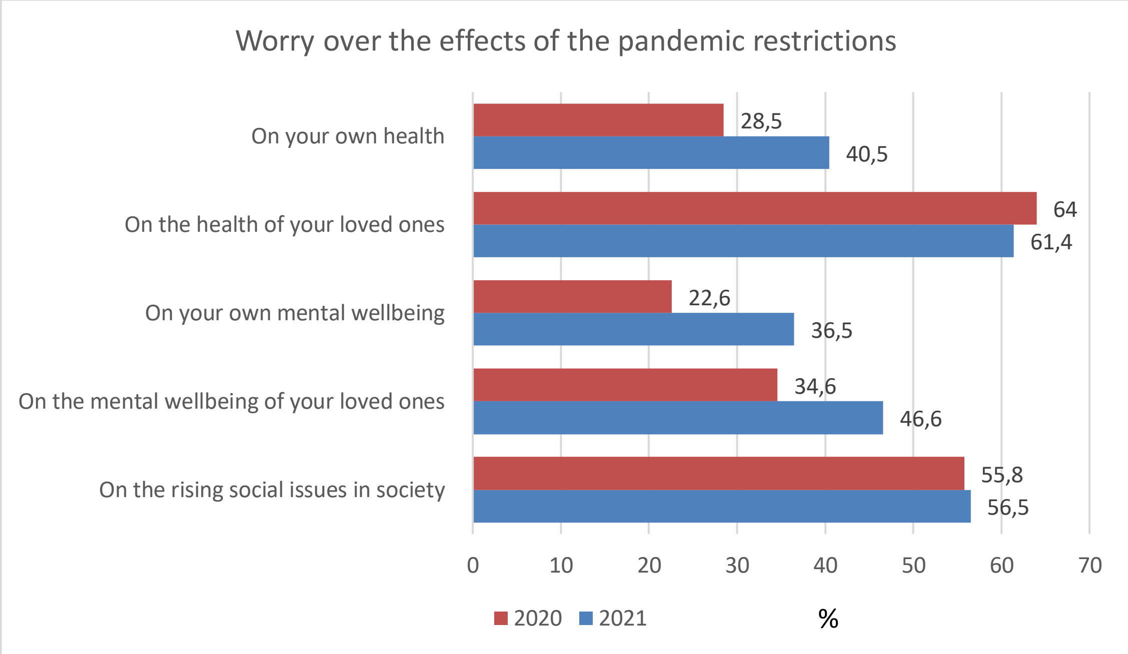


FIGURE 3 Concerns over health and social issues caused by the pandemic restrictions in 2020 and 2021 (% very or somewhat concerned)

Coronavirus restrictions caused substantial concern for both household finances as well as job security in light of both national and global economic developments. About a fourth of participants felt concerned over their own careers and studies on both years, however this concern did not grow remarkably during the year. Concerns regarding one's own finances decreased slightly over the year, maybe due to the fact that the much-feared financial crisis did not happen as predicted. Furthermore, the economy started to show signs of recovery already in the fall of 2020, which decreased the concerns felt over the coronavirus and its effects on the Finnish and global economy. However, over half were still concerned about the financial consequences of the pandemic.

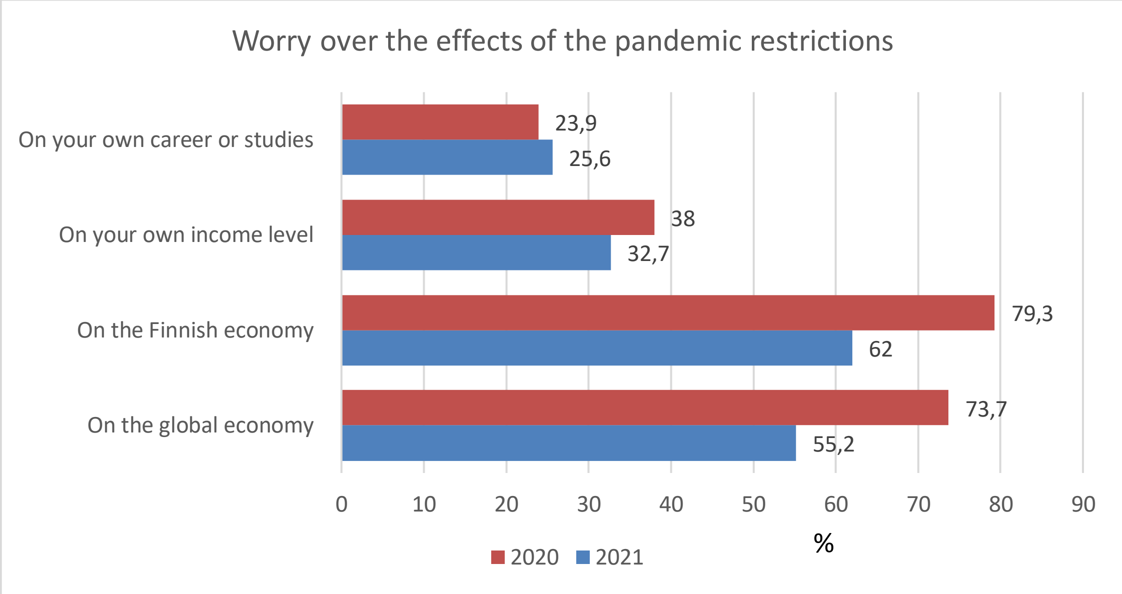


FIGURE 4 Financial concerns caused by the pandemic restrictions in 2020 and 2021 (% very or somewhat concerned)

1.2.3. Effects on the economy and livelihoods

The coronavirus restrictions caused immediate unemployment and furloughs especially in the service industry in the spring of 2020. Unemployment increased during the pandemic year, when especially culture and event industry restrictions became prolonged, and restaurants were able to be open only under certain limitations. About a fourth of all participants reported to have lost their jobs or to have been furloughed during the spring of 2021, whereas one year prior it was only 15%. Out of students a slightly larger proportion had lost their summer jobs than a year before, and a slight increase in the prolongment of studies was reported. In the year 2021, a question involving employment during the pandemic was asked, where a third reported that they had experienced challenges in employment due to the pandemic.

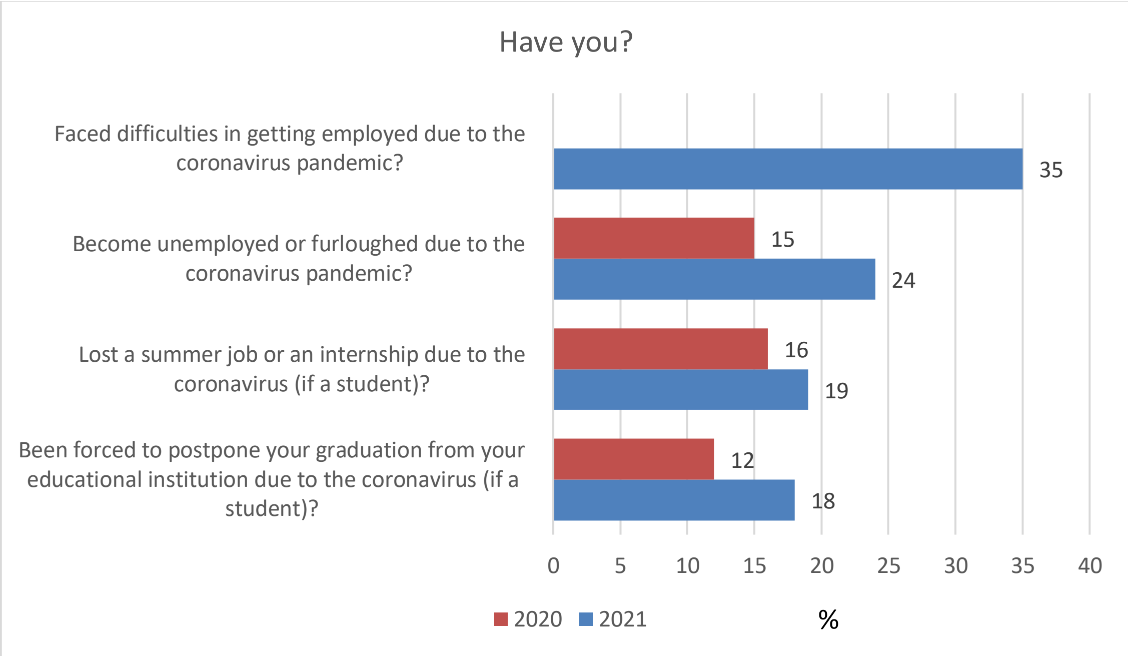


FIGURE 5 The effects of the pandemic on employment and graduation 2020 and 2021

1.2.4 Effects on consumption and online behaviour

One of the most substantial effects of the pandemic restrictions on everyday life was the transition of everyday actions into online spaces, especially in terms of consumer habits. Many online retail services were already increasing in popularity before the pandemic; however, mobility and service hour restrictions intensified this trend. Figure 6 displays how the demand for paid online services grew during the coronavirus pandemic. Online gambling experienced the starkest incline, which had increased threefold in comparison to the data received in 2020. Gambling had also increased by 13% amongst participants in the spring of 2021, whereas the previous data in 2020 showed an increase of only 3%. Furthermore, the use of audio books and video games had also increased significantly to the year prior. The amount of audio book users in 2021 made up 16% of the participants, whereas a year prior it was about 6%. The amount of video game users grew by a fourth in comparison to statistics prior to the pandemic, when the percentage was about 10%. The use of online culture- and sports services had only grown by a tenth amongst participants in 2021. However, in comparison to 2020 during which only a marginal number of individuals were purchasing online sports services, the amount had clearly increased during the year.

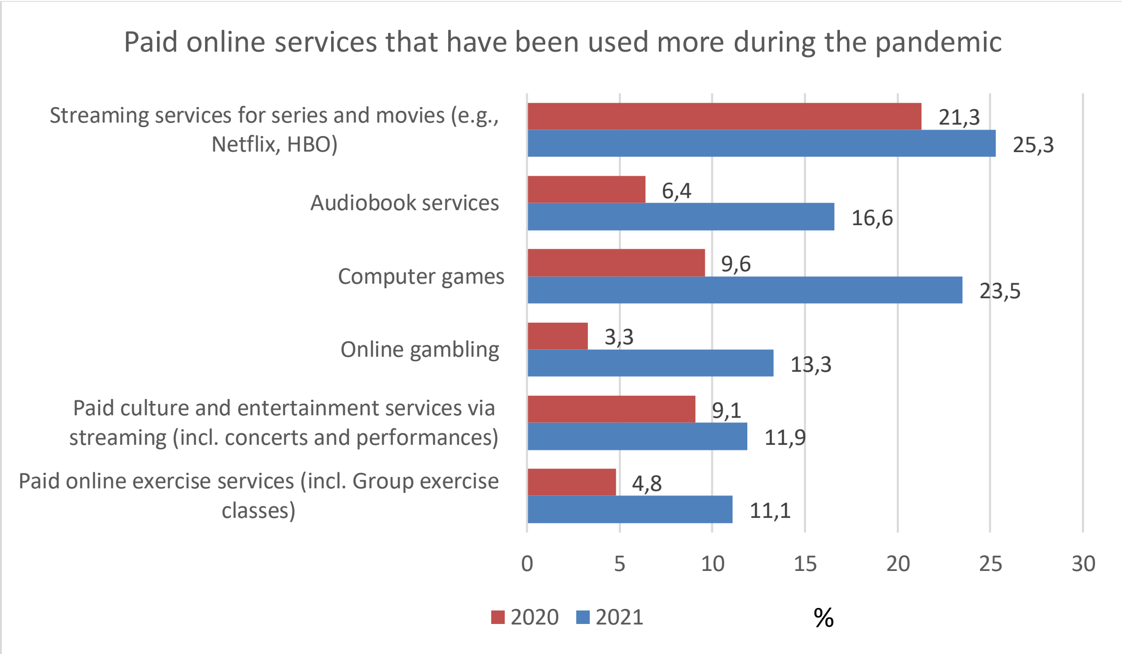


FIGURE 6 The increased use of paid online services in 2020 and 2021 (% used more or a lot more)

Even though the pandemic restrictions increased the popularity of online retail shops, surprisingly out of the participants only a fifth reported that they will continue to shop online more frequently than before the restrictions. The corresponding prevalence from 2020 was a third. It is possible, however, that participants do not properly remember their online shopping habits or the frequency of them during pre-corona times. Less than a fourth of participants believed during both 2020 and 2021 that they will favour local online stores in the future. Physical retail establishments were still commonly believed to be the retail establishments of the future in both years. The yearning to visit physical retail locations and local services were somewhat higher during the spring of 2020, since restrictions were stricter in the first spring of the pandemic. The ability to conduct business in physical retailers and services became more commonplace once more in the summer of 2020. However, in the survey of 2021, a third of the participants yearned for physical retailers and would in the future specifically favour local businesses and services.

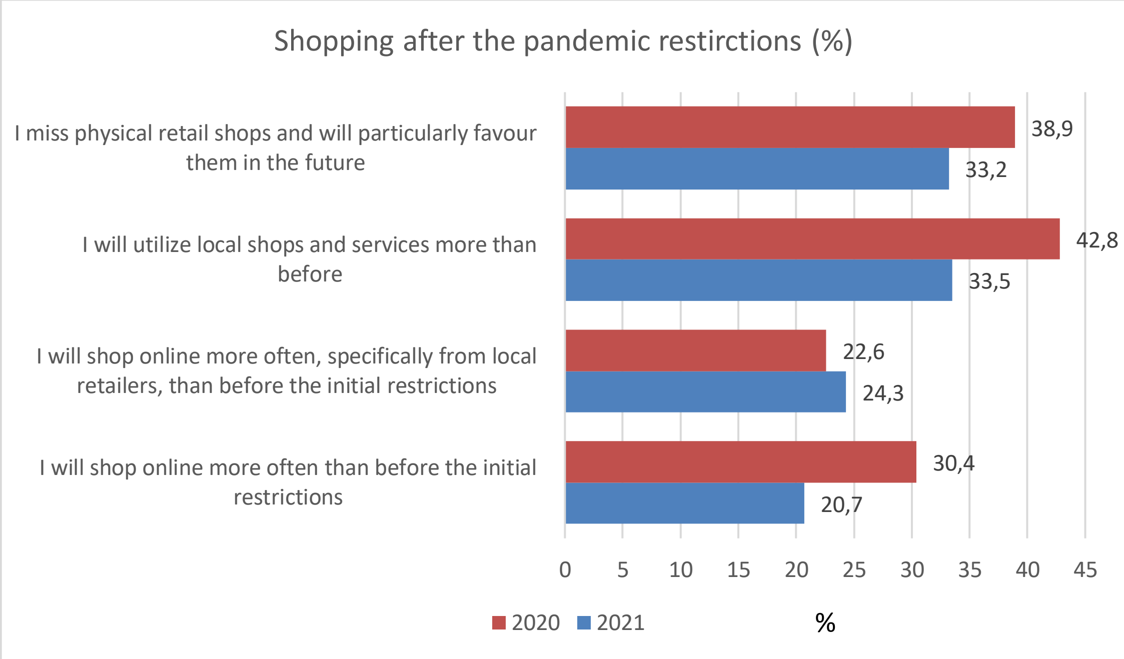


FIGURE 7 Shopping in physical and online retail stores after the coronavirus pandemic (% somewhat or completely agree)

Although economic indicators showcase an upward trend and public talks postulate the probability of economic growth and for consumption to return back to normal (i.e. Bank of Finland, 2021), the intent to return consumption habits to pre-pandemic levels had decreased in comparison to the data from 2020. Furthermore, there were more reported instances in which consumption was stifled due to financial troubles. The intent to purchase less, as individuals need less to get back then previously realised, was similar to the findings of 2020. In terms of the use of services there was a slight increase with about a third believing that in the future, they will get by with less paid services than before. This can be explained by the fact that consumers have become more accustomed to the prevailing situation, during which many services are not as available as before. On the other hand, the desire for travel increased during the coronavirus year. Those who reported the desire to travel as soon as humanely possible increased from a fifth in 2020 to nearly 30% in the spring of 2021. This is a natural occuring urge to travel as the possibilities to do so have been continiously limited.

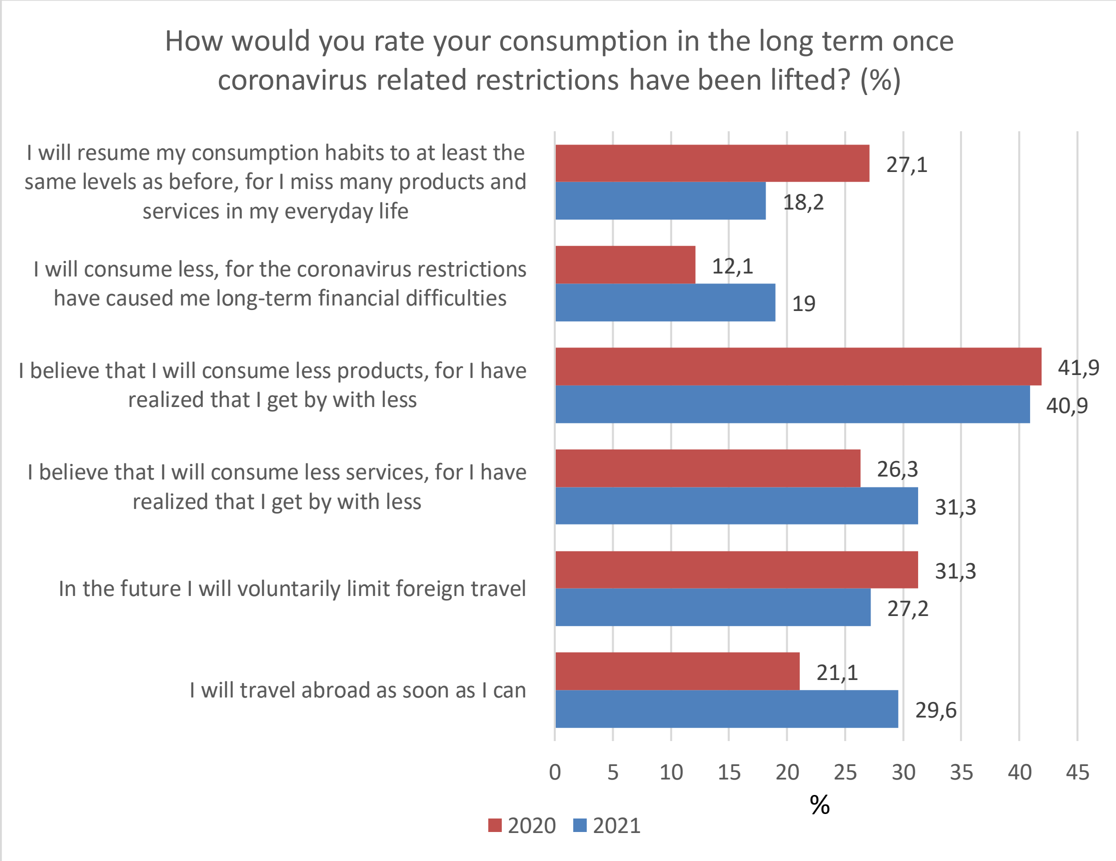


FIGURE 8 Consumption after the coronavirus pandemic (% somewhat or completely agree)

1.3. COVID-19 restrictions and everyday life in Finland, Sweden, and Great Britain 2021

In the following chapter the findings from the 2021 survey will be reported and compared amongst the findings from Finland, Sweden, and Britons in terms of their attitudes towards the restrictive measures of their countries. In the 2021 survey, each country was represented by 1000 participants aged between 18 and 75-years of age (total N=3000).

1.3.1. Restrictions, vaccines, and everyday operations

Out of the Finnish participants, 1,8% reported to have contracted the coronavirus, whereas in Sweden the number was 11,4% and in Great Britain 6,8%. According to their own evaluations, the number of reported coronavirus cases would realistically be three times higher than what authorities have reported. During the data collection period in April 2021, according to their own reports, 35% of British participants, 16% of Finnish participants and 7% of Swedish participants had received the coronavirus vaccine. Negativity and reluctance towards the vaccine was reported to be amongst a fourth of Finnish and Swedish participants, and one fifth of British participants.

Opinions on the success of the vaccine strategy varied greatly amongst the three countries. The most content participants were from Great Britain, in which vaccines were already being administered in late 2020. Two thirds of British participants were at least relatively satisfied with the vaccine arrangements. In Finland, about a third of participants were satisfied with how the vaccines were being carried out, whereas in Sweden the similar measure showed only satisfaction amongst a fifth of participants.

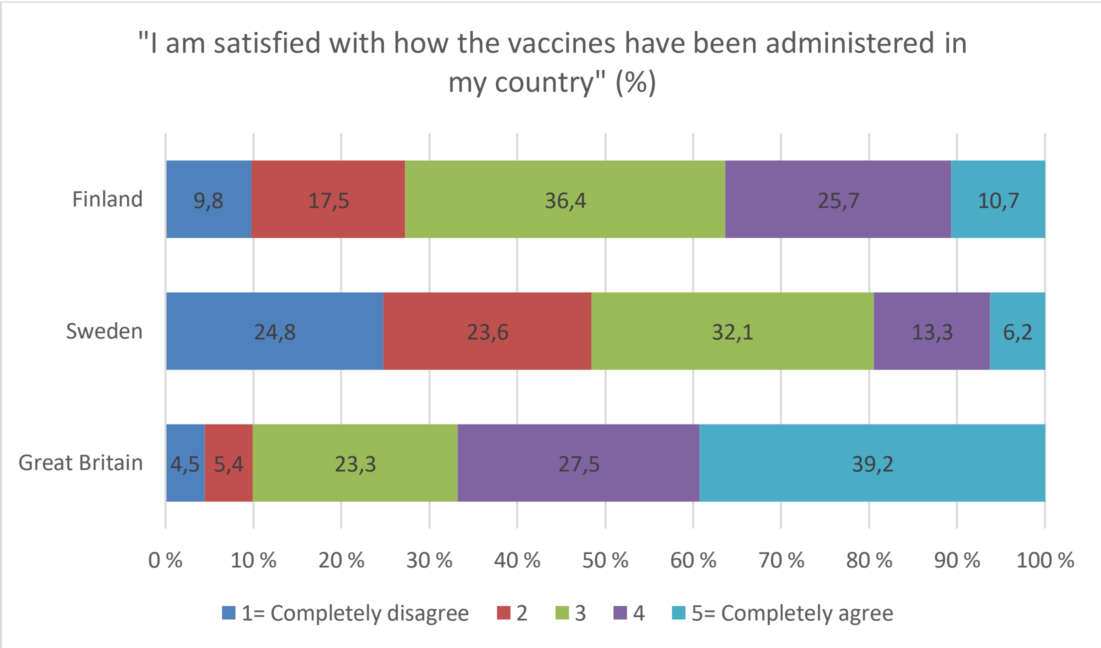


FIGURE 9 Satisfaction with vaccine administration by country

In all countries participants felt that they had obediently adhered to pandemic restrictions and recommendations. Interestingly, in Great Britain – the country with the strictest restrictions, the reported satisfaction with the restrictive measures were approximately the same as witnessed in Finland, in which restrictions were throughout the pandemic far more lenient. Few less than 40% in both countries felt that the restrictions were adequate and few more than 40% in both countries felt that the restrictions were not sufficient enough. 17% of Finnish participants and 15% of British participants felt that the restrictions were too strict. In Sweden on the other hand, in which restrictions had been the most lenient, only about a third felt that they were sufficient enough. Only a tenth of participants in Sweden felt that the restrictions were too strict.

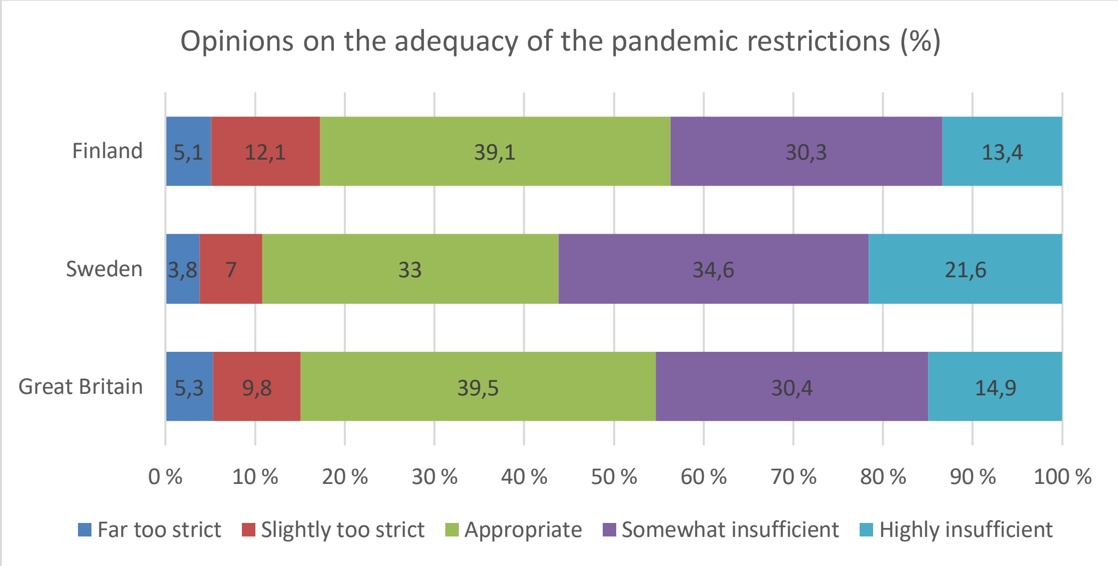


FIGURE 10 Opinions on the adequacy of the pandemic restrictions

On the other hand, the ill-effects of the restrictive measures were perceived more critically in Great Britain, with 28% of the participants feeling to some extent that the harms of the lockdown were greater than the virus itself. Similarly in Finland, 18% of participants and in Sweden about 22% felt this way. Approximately 60% of Finnish participants either somewhat or strongly disagreed with this sentiment, whereas in Sweden it was 50% and in Great Britain it was 43%.

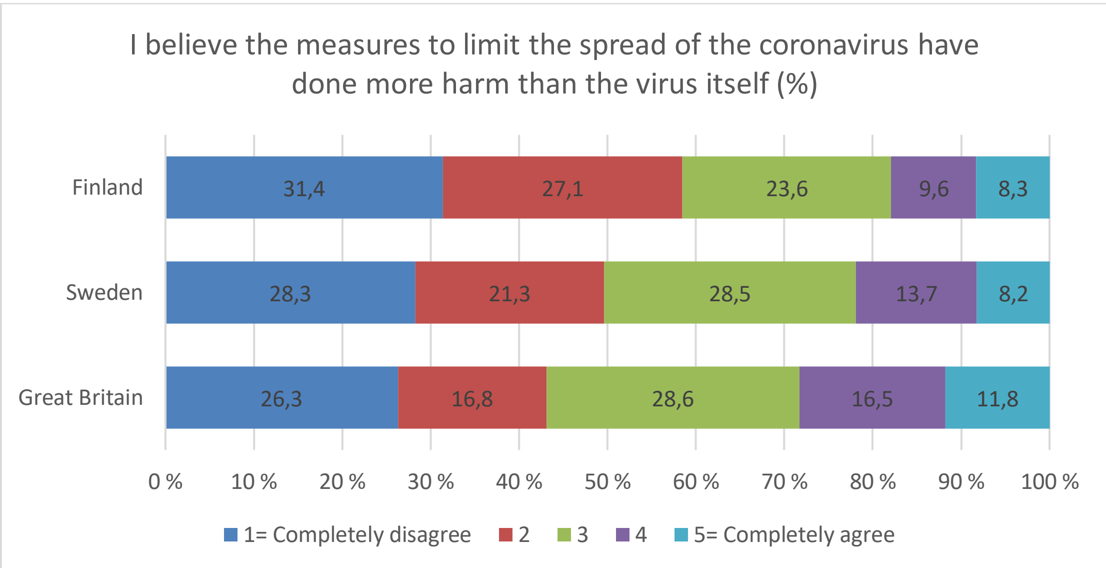


FIGURE 11 Opinions on the ill-effects of the restrictions by country

In all countries of comparison there was a voluntary application available for virus contact tracing, which did not, however, showcase the locations of the users. As this location information is lacking, many feel that they are ineffective, however simultaneously feel that sharing one's location with the authorities is problematic from a privacy standpoint. When asked about the possibility of a location-based tracking system, Britons were the most sceptical whereas Finns were the most positive about the idea. Over a fifth of participants felt that they would not, under any circumstances, approve of such tracking, whereas 14% felt that they would gladly accept such practices. In Sweden there was the same amount of acceptance, but less opposition. Out of all three countries, digital tracing was most accepted in Finland, with a fifth being very inclined for the use of the technology. 13% of the respondents were respectively absolutely against it.

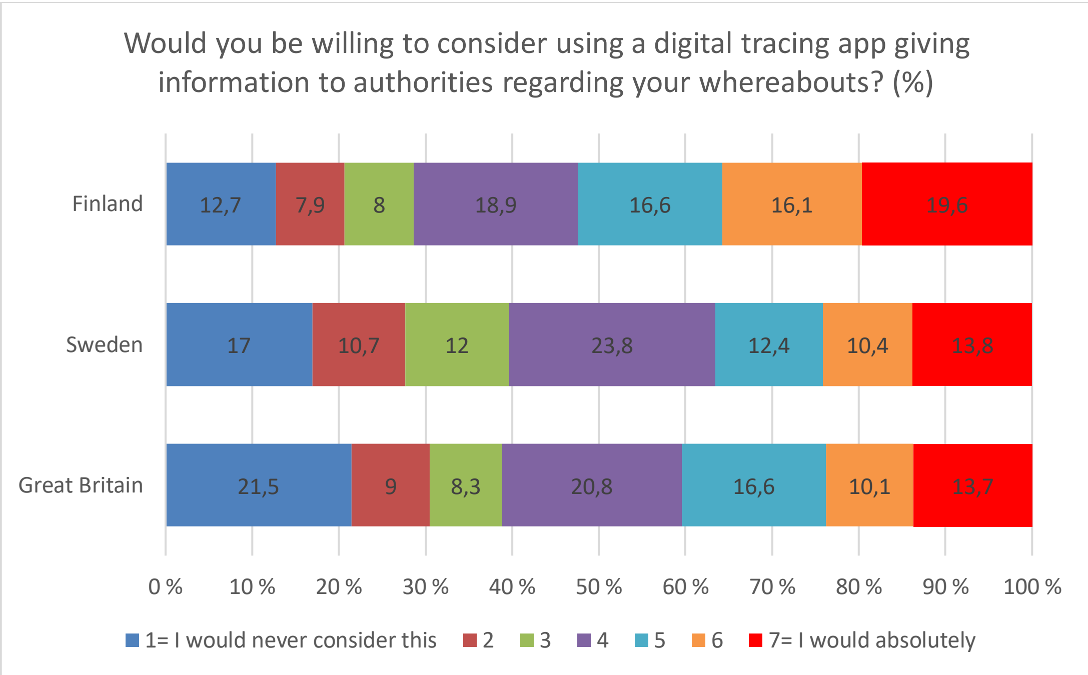


FIGURE 12 Attitudes towards location tracking tracing apps by country

Approximately half of the participants reported to have worked or studied remotely during the coronavirus pandemic. In Finland and Sweden remote work and study was perceived as slightly less cumbersome than in Great Britain. There, about 40%of participants felt that remote working and studying was troublesome, whereas the respective number in Finland and Sweden was about 30%. In all countries as many as 60% reported that they had enjoyed being home during the pandemic. The management of digital work and socialization still yielded varying results from each country. Whereas in Finland only a fraction of participants felt that they were lacking in their digital skills and nearly 80% experienced no issues, nearly a fifth of British participants felt that they experienced issues to some extent and less than half felt that they had experienced none. The prevalence of digital related issues was also higher in Sweden than in Finland.

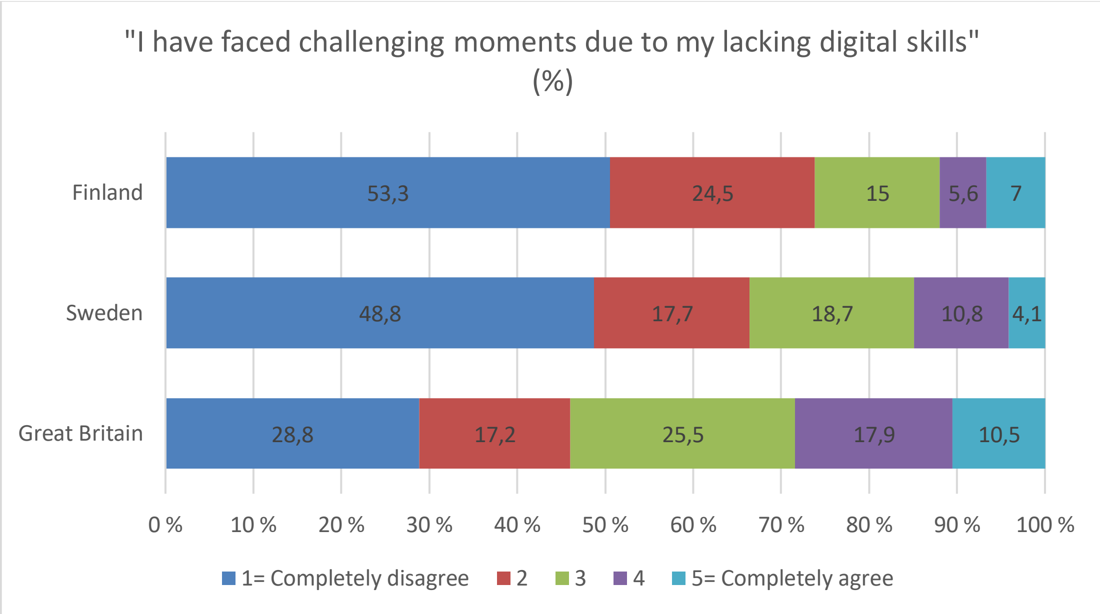


FIGURE 13 Challenges faced due to lacking digital skills in Finland, Sweden, and Great Britain

Similarly poor internet connections had caused more issues in Great Britain than in Finland and Sweden. In Finland less than 10% of participants had experienced issues due to a poor internet connection. In Sweden this number was slightly higher and in Great Britain it constituted of nearly a third of participants.

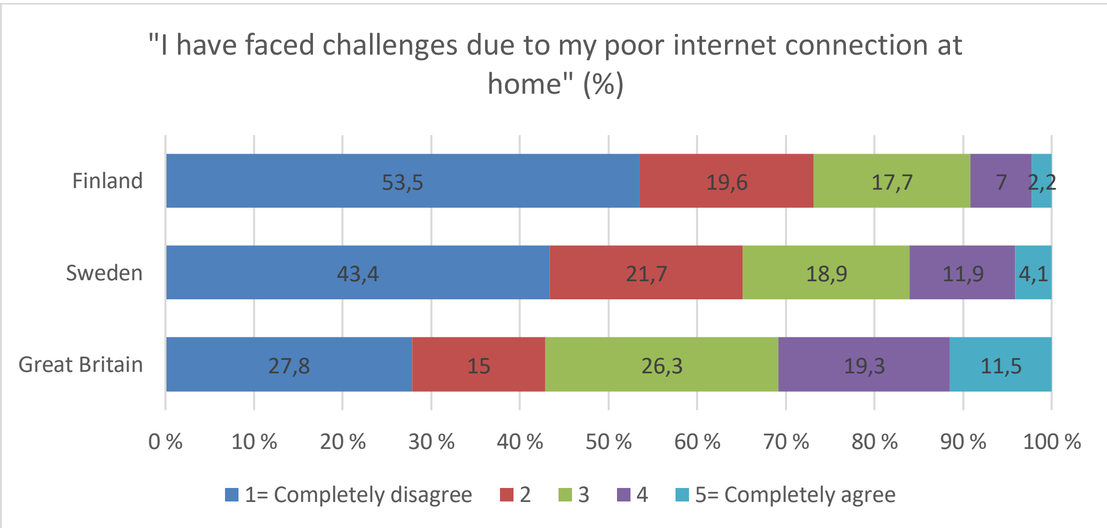


FIGURE 14 Difficulties with home internet connections during the pandemic by country

Weak digital skills and internet connections are likely also related to the fact that Britons experienced working and studying from home more cumbersome than Finnish and Swedish participants. About 30% of Finnish participants felt that working and studying was more burdensome from home, whereas in Sweden the respective results were slightly higher and in Great Britain it was 40%.

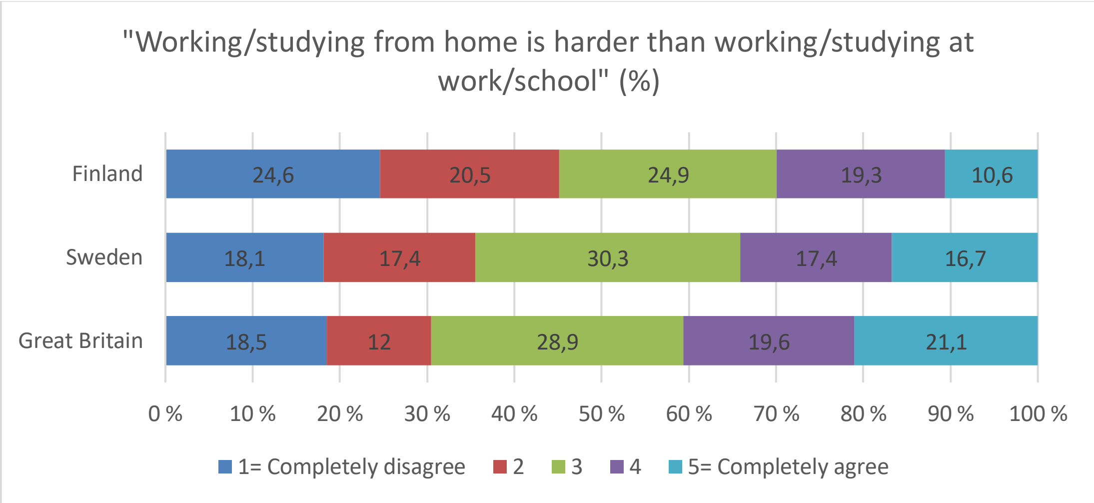


FIGURE 15 Impressions of remote studying and working by country

Apart from work, the pandemic restrictions were also significantly disruptive on the leisure time of participants in all three countries. However, of all participants in all three countries, the majority felt that restrictions should be lifted in a cautious manner. Approximately half of participants from all three countries supported the cancellation of summer events and celebrations. In regard to the fall, Finnish participants were more optimistic than others. Out of Finns, a little over a fifth supported the cancellation of autumn celebrations and events, whereas in Sweden the respective number was nearly 40% and in Great Britain more than a third of participants felt the need to cancel autumn events.

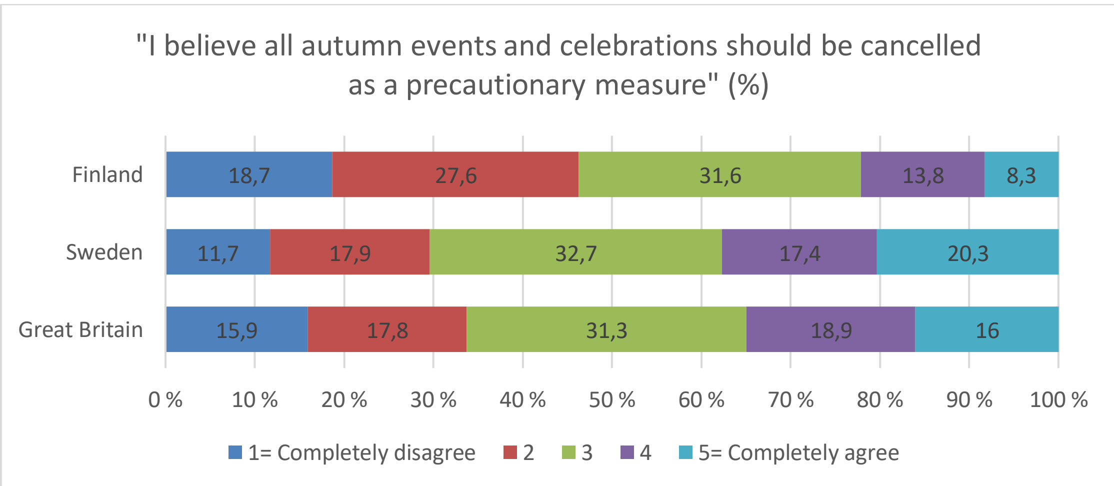


FIGURE 16 Opinions on the cancellation of fall events by country

As for travelling, Swedish participants were more impatient to travel once again than Finnish and British participants. Out of Swedes about 38% felt that the inability to travel was inconvenient. Respectively out of Finnish and British participants only about a fifth felt it was inconvenient.

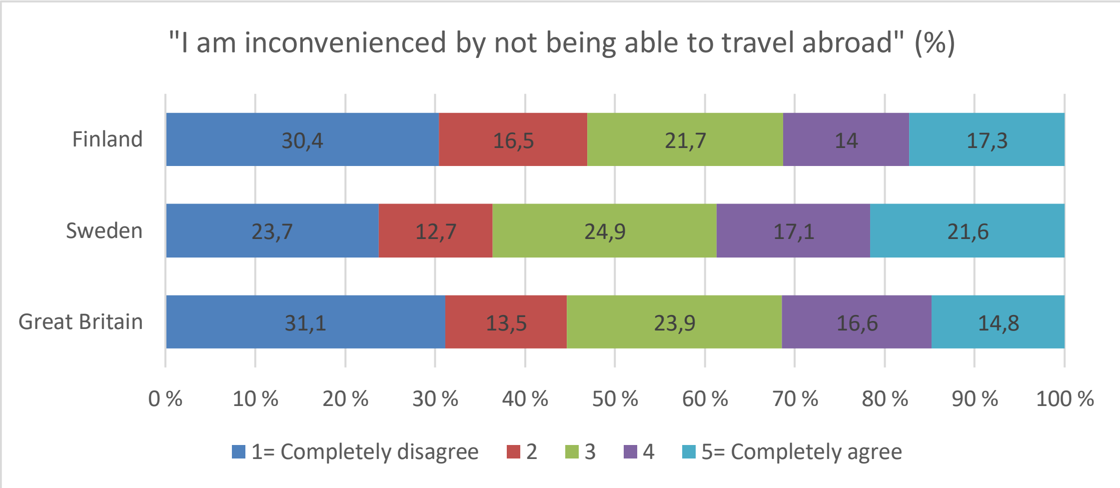


FIGURE 17 Inconveniences caused by limitations on foreign travel by country

1.4. COVID-19 induced concern and levels of confidence in entities in pandemic management in Finland, Sweden, and Great Britain

1.4.1 Concerns and loneliness caused by the coronavirus pandemic

The coronavirus pandemic has caused in all three countries a substantial amount of concern in terms of one's own health and wellbeing, as well as concern for one's loved ones and their health and wellbeing. Nearly half of Swedish and British participants reported to have been somewhat or very concerned about the effects of the pandemic on their own health. The respective number for Finnish participants was about 40%.

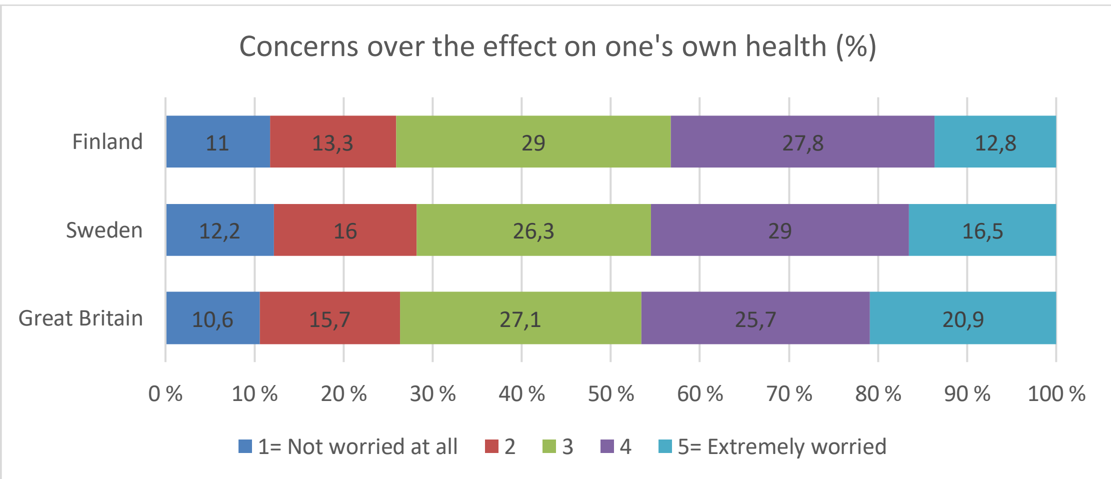


FIGURE 18 Concerns over the pandemic effects on one's own health by country

Concerns about the effect of the coronavirus on the mental wellbeing of oneself was clearly highest in Great Britain, in which half of the participants reported to have been somewhat concerned or very concerned. In Finland and Sweden over a third of participants reported concerns over the effect of the pandemic on their mental wellbeing.

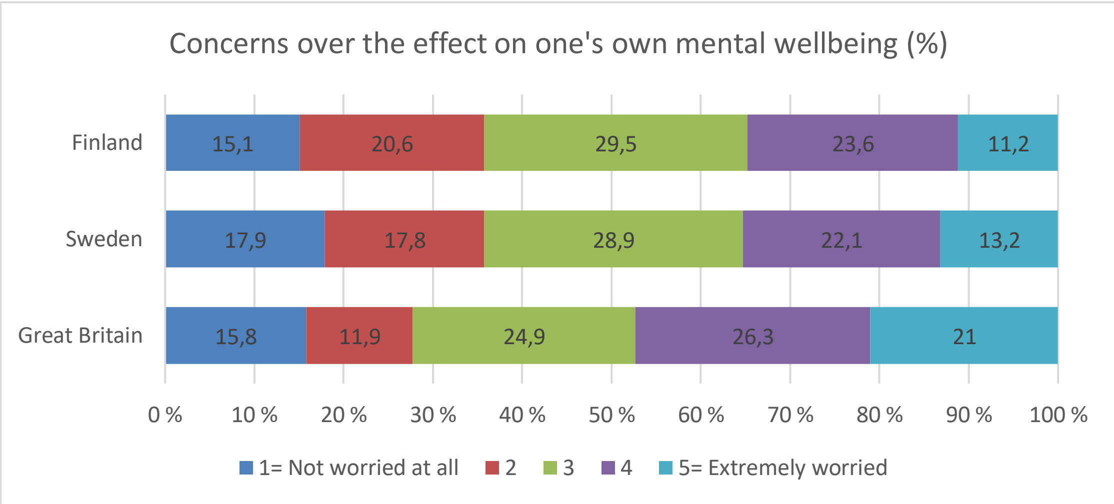


FIGURE 19 Concerns over the pandemic effects on one's own mental wellbeing by country

Concerns about the effect of the coronavirus on the health and wellbeing of loved ones was greater than the concern for oneself in all countries. In all countries nearly two thirds of participants reported to have been somewhat or very concerned about the effects of the pandemic on the health of loved ones. The effects on the wellbeing of loved ones had also caused a substantial amount of concern, with more than 40% of Finnish and Swedish participants and over 50% of British participants reporting to have been somewhat or very concerned about the wellbeing of their loved ones.

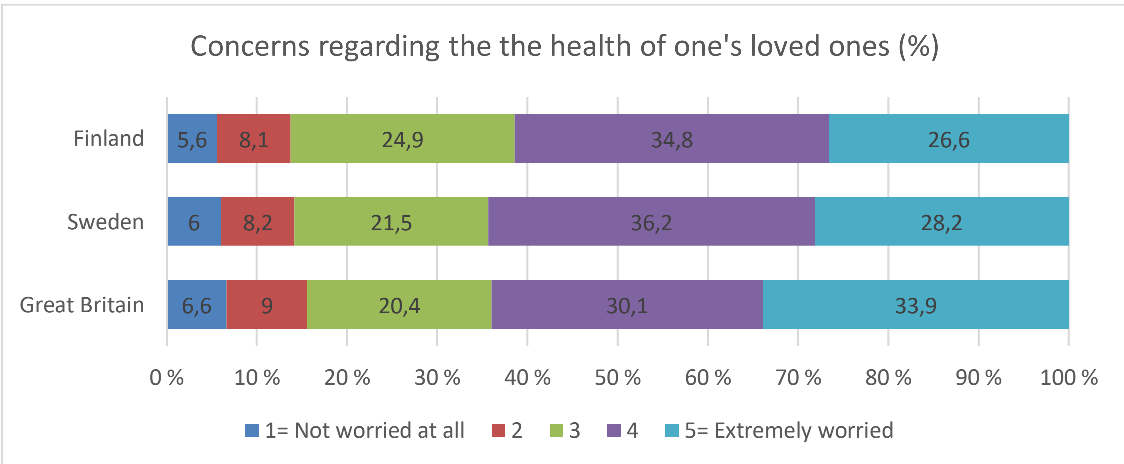


FIGURE 20 Concerns regarding the health of loved ones due to the pandemic by country

In all countries there were concerns about the effects of the pandemic on the increase of social issues within society. In all three countries, over half of the participants were either somewhat or very concerned about the increase of social issues. There was no significant statistical difference between the three countries in this regard.

Because social contact avoidance and stay at home orders have been of key importance in restriction and recommendation measures to control the pandemic, we also asked the participants how they experienced loneliness during the coronavirus pandemic.[1]

In all three countries experiences of loneliness were commonplace during the pandemic. In Great Britain, the prevalence of loneliness was the highest, with 56% of participants reporting that they often felt lonely and nearly 80% reporting that at least every now and then they had felt lonely. Similarly in Sweden, nearly half of the participants had often experienced loneliness and about 80% every now and then. Finnish participants reported less instances of loneliness, however even still nearly half of the participants had experienced loneliness often and 75% at least every now and then.

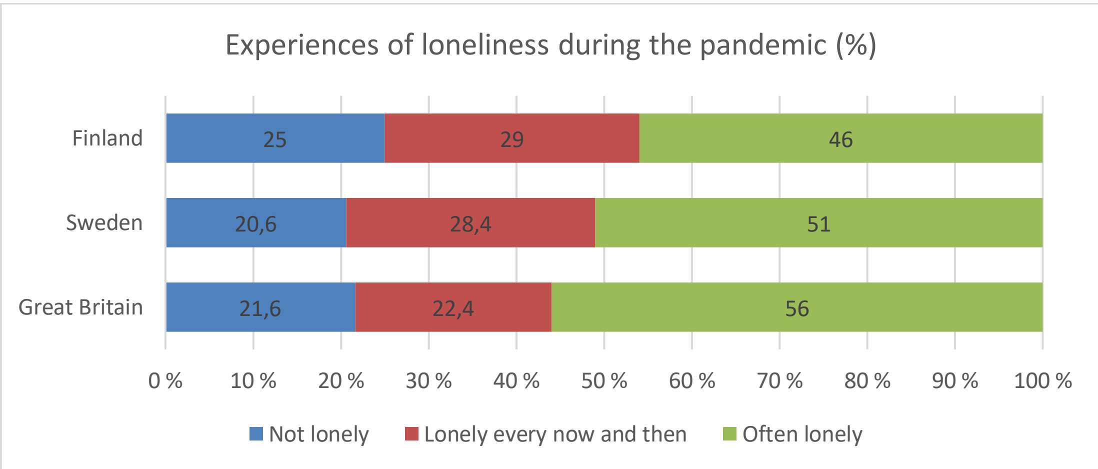


FIGURE 21 Experiences of loneliness during the pandemic by country

[1] Experiences of loneliness were asked with a three-part question, which is developed specifically for survey research (Three-Item Loneliness Scale, Hughes et al., 2004). We asked the participants: "Thinking about the past year, how often have you felt: 1) …that you lack companionship, 2) …left out, and 3) isolated from others?". In the original scale there was not a given time frame, however in this questionnaire we wanted to specifically inquire about the perceived levels of loneliness of the past year (i.e., the pandemic year). The answer options were 1= hardly ever, 2= some of the time and 3) often.

1.4.2 Confidence in different actors in pandemic management

We also asked the participants how trusting they were in different entities in the management of the pandemic on a scale of 1-5 (1=very low level of confidence and 5= Very high level of confidence). Figure 22 showcases the average level of confidence in bold and in brackets the standard deviation for the participants of each country.

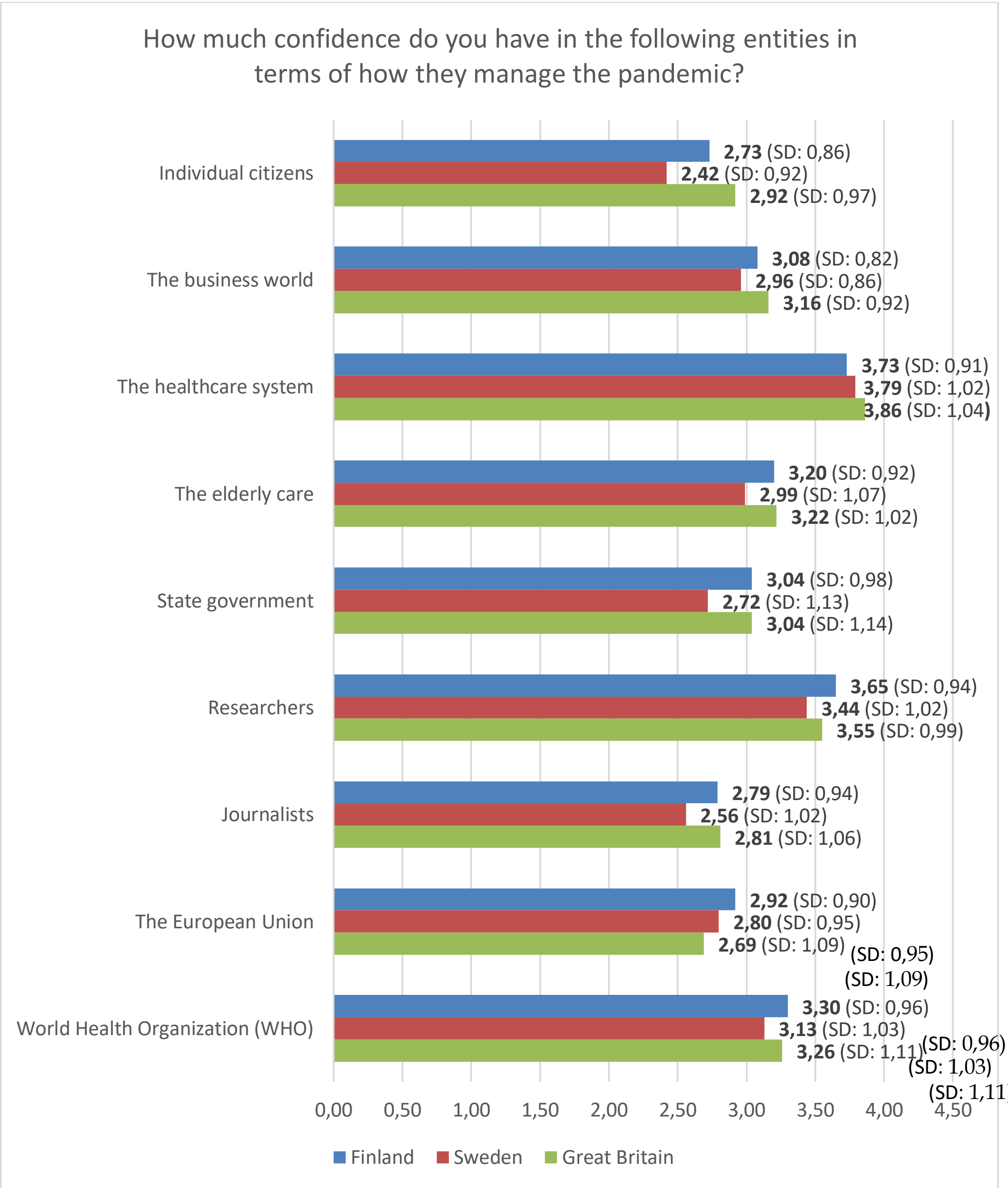


FIGURE 22 Confidence in different entities in the management of the pandemic (averages and standard deviation)

The countries displayed differences in trust and confidence in different entities in pandemic management, which is partially telling of the different pandemic situations and restrictions used in each country. Comparing the average levels of confidence showed that Swedish participants were the least confident in all the different entities involved with the management of the pandemic. The only exception to this is the level of confidence displayed towards the European Union, which was reported lowest amongst British participants.

Trust in the general public was relatively low in all countries but reported highest amongst British participants (average 2,9), in which about a fourth of the participants reported to be confident or very confident in their fellow citizens in managing the pandemic. In Sweden on the other hand, only 10% of participants felt that they were confident in their fellow citizens ability to manage the pandemic, whereas over half of the participants felt that had low or very confidence in their fellow citizens. In Finland, about 16% of participants felt that they could trust in their fellow citizens, whereas nearly 40% of Finnish participants reported low levels of confidence.

Trust in the national healthcare service was relatively high in all three countries. The country averages ranged between 3,7 and 3,9, with trust being highest in Great Britain. About 70% of the participants from each country reported high or very high levels of confidence towards their health care services.

Great Britain and Finland reported the highest rates of trust in state administration (avg. 3,04) and (avg. 3,04), in which both countries a third of participants felt very confident in their states ability to manage the pandemic. For Finland this is explainable by the natural inclination to favour state organized solutions, which stems from the general high level of trust towards government entities (Koivula, et al., 2021). Trust in state administration was lowest in Sweden (avg. 2,72), with a quarter of participants feeling confident, and nearly 40% reporting low or very low levels of confidence in the state administration in the management of the pandemic. Even though confidence was high in both Finland and Great Britain, both countries also showcase a divide in opinions on the matter. A fifth of Finnish participants and nearly 30% of British participants reported low or very low levels of confidence towards the state in the management of the pandemic.

Trust in researchers was high in all three countries in terms of pandemic management, however Finnish participants were the most confident in researchers (avg. 3,65). Over 60% of Finnish participants reported high or very high levels of confidence in researchers. This also helps explain the levels of trust in state regulations, as low levels of confidence in science have been linked to negative attitudes towards coronavirus restrictions (cf. also Koivula, et al., 2021). 55% of British participants and about half of Swedish participants reported high or very high levels of confidence in researchers.

Trust in journalists on pandemic management was relatively low in all countries. The lowest rates of confidence in reporters were found in Sweden (avg. 2,56), where nearly half of the participants expressed low or very low levels of confidence in reporters. Similarly in Finland (avg. 2,79) and Great Britain (avg. 2,81) about a third of participants reported low or very low levels of confidence towards reporters. Those who displayed high levels of confidence were highest in Great Britain, in which a quarter or participants expressed high or very high levels of confidence in reporters on their management of the pandemic.

The levels of confidence towards the European Union divided the participants in two. The lowest levels of confidence were reported in Great Britain (avg. 2,69), in which over 40% of participants reported low or very low levels of confidence towards the European union, which can be partially explained by Brexit and Britain's decision to leave the European Union. On the other hand, over a fifth of British participants reported high or very high levels of confidence towards the European union. Trust in the European Union was highest in Finland (avg. 2,92). Out of Finnish participants about a fourth reported high or very high levels of confidence in the European union and respectively another quarter reported low or very low levels of confidence. In Sweden (avg. 2,90) about a third of participants reported low levels of confidence and a fifth reported high levels of confidence in the European union and its ability to manage the pandemic.

Trust in the World Health Organization (WHO) was relatively high in all three countries. The highest levels of trust were found in Finland (avg. 3,30) and Great Britain (avg. 3,26), with lowest levels being found in Sweden (avg. 3,13). Out of Finnish and British participants about 45% reported either high or very high levels of confidence in the WHO, and in Sweden respectively a third of the participants. High levels of trust towards professional authorities in the management of the pandemic have been previously recorded as prevalent amongst Finnish individuals (Koivula, et al., 2021).

All in all, the comparison of the three countries showcases that those restrictions implemented by law, even if perceived as strict, influence levels of trust in different entities in pandemic management. In Sweden, where pandemic management was mainly handled on the basis of recommendations and individual responsibility, lead to higher instances of dissatisfaction and low levels of confidence in both private citizens and public institutions.

1.5. Pandemic restrictions and their effect on everyday life and well-being amongst different Finnish population groups 2021

1.5.1. Pandemic restrictive measures and everyday life in Finland

The perceived harm of the pandemic restrictions fluctuated in Finland to some extent, especially amongst different age and income level groups. Differences were also found in terms of gender. The youngest age groups more often felt that the restrictions had been more harmful than beneficial than the virus itself. This is understandable, since the virus itself is typically less severe for younger individuals, however the social isolation caused by restrictions has been especially detrimental to the wellbeing of young individuals (Wilska et al., 2020; Ranta, et al., 2020; Koivula, et al., 2021). Differences were also found between men and women in how the restrictions were received. Male participants would more often indicate that the restrictions were more harmful than the virus itself.

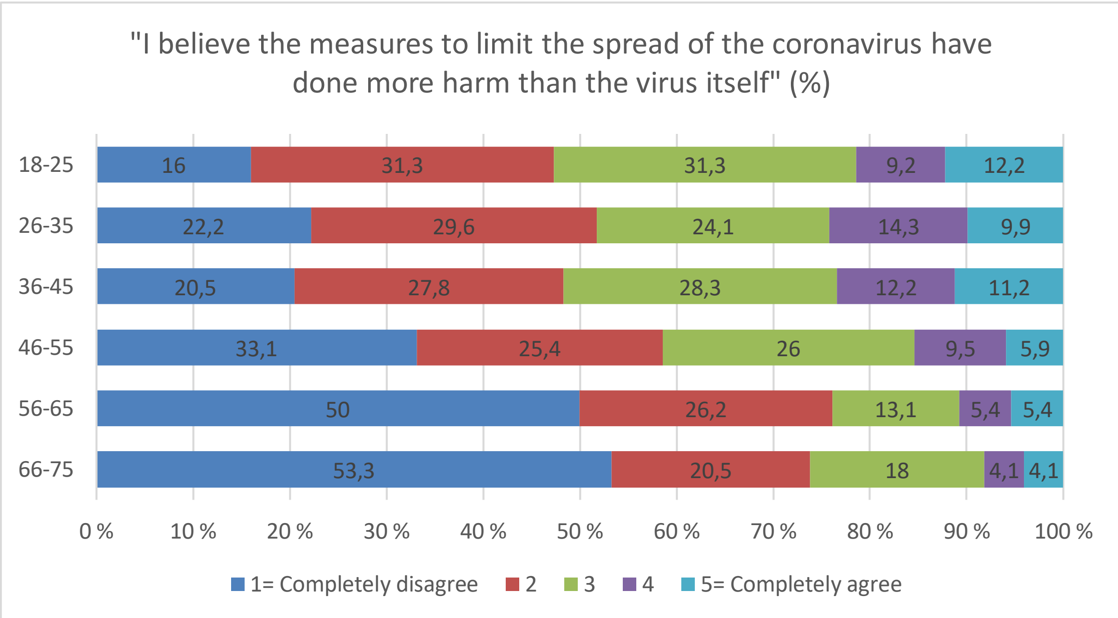


FIGURE 23 Opinions on the negative effects of the pandemic restrictions amongst different Finnish age groups

The greatest change in the life of citizens has been the digitalization of everyday life. Even though Finnish participants have felt that their digital skills are adequate enough, concerns regarding poor internet connections were reported. Particularly young individuals reported struggles in terms of poor internet connections, with up to 17% of young participants experiences challenging due to the issue. This is understandable, as nearly all students have been dependent on the internet and proper connections due to remote studying, and therefore the requirement for proper digital tools and proper connections has been highly prevalent. Young people may not necessarily have the financial capabilities to secure the needed tools, nor the best possible internet connections needed, while older participants were less likely to need demanding connections.

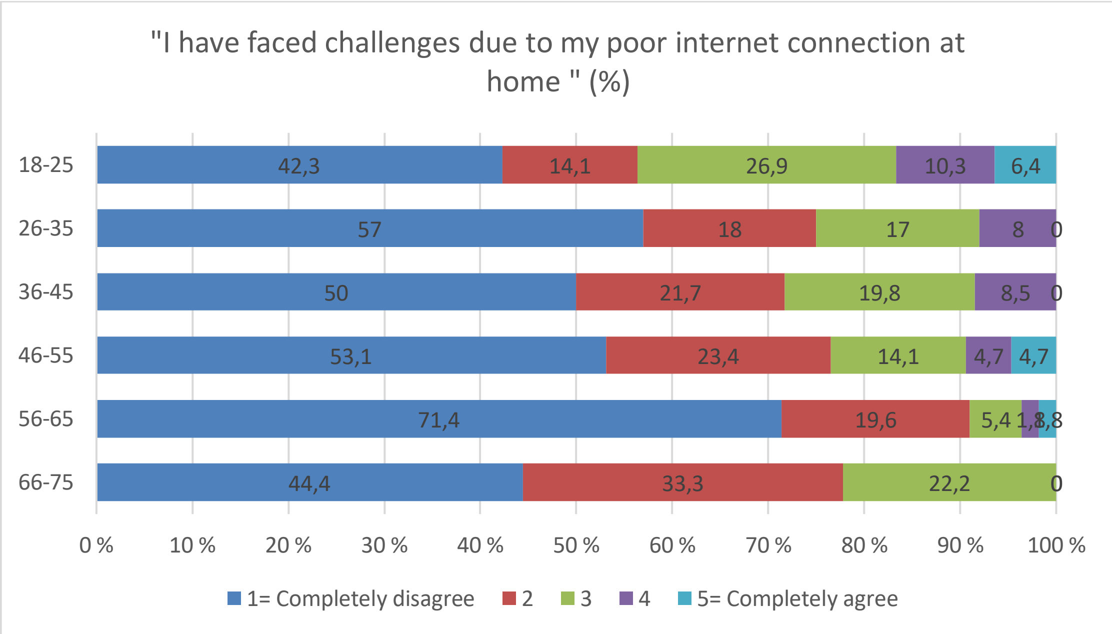


FIGURE 24 Disruptions caused by poor home internet connections in different Finnish age groups

Travel restrictions and their intermittent abolitions have also been stressful for young participants during the pandemic year. The travel restrictions were perceived as somewhat more detrimental amongst young participants in comparison to older participants. The greatest differences were, however, noted amongst different income levels. Those belonging to the highest income quintile were clearly more affected by the travel restrictions. Nearly half of those belonging to the highest income quintile and nearly 40% of those belonging to the second highest quintile felt that the inability to travel had negatively impacted them. From the third lowest income quintile participants, about 30% of participants felt the travel restrictions as somewhat burdensome.

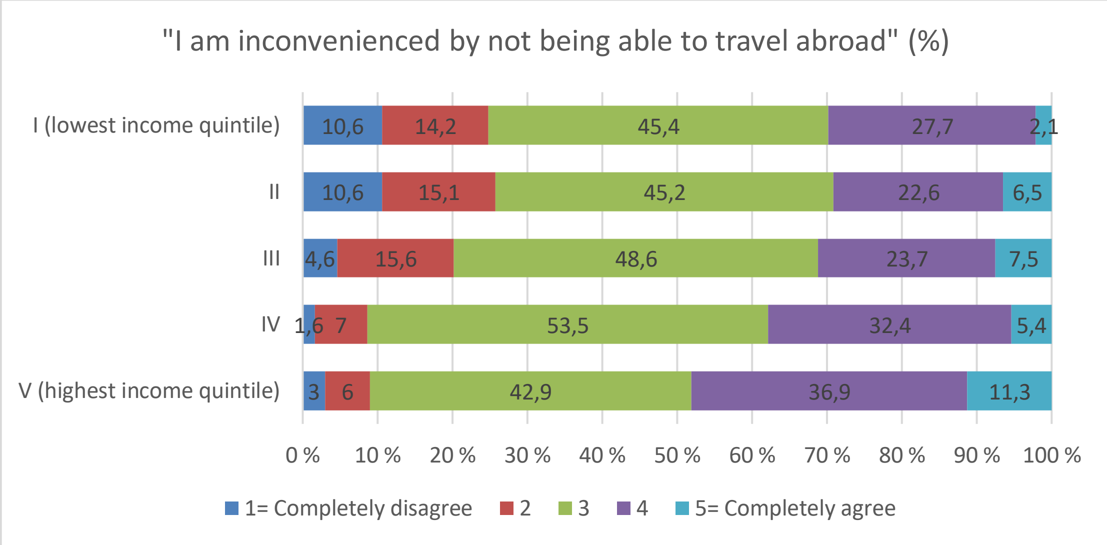


FIGURE 25 Experienced inconveniences of foreign travel restrictions by Finnish income levels

1.5.2. Concerns and loneliness caused by the coronavirus pandemic in Finland 2021

Concerns over the effects of the pandemic on one's own health was highest amongst the older participants. Concerns about one's own health was highest amongst participants aged 55-65, with more than half of them reported to have been somewhat or very concerned. Out of the younger groups, a third expressed that they were at least somewhat concerned about the effects of the pandemic on their own health and amongst the youngest group aged 18-25 it was 40%. Gender was also an influencing factor, with women being more frequently concerned than men about their own health as a result of the pandemic.

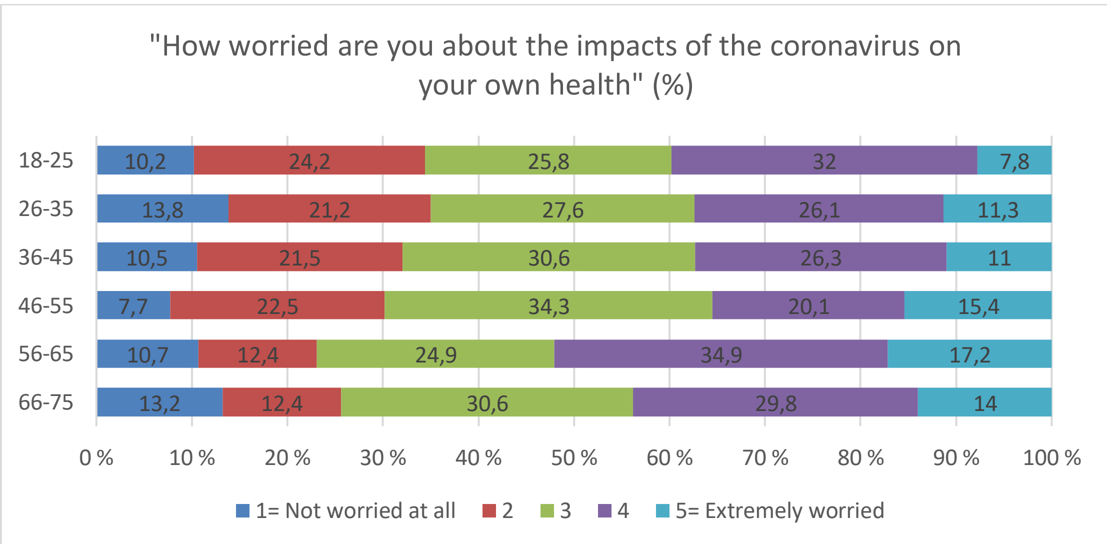


FIGURE 26 Concerns over the impacts of the coronavirus on one's own health by Finnish age groups

Concerns over the effects of the pandemic on one's mental wellbeing was most prevalent amongst young adults. Over 40% of participants aged 18-25 and 26-35 reported to have been either somewhat or very concerned about the effects of the pandemic on their own mental wellbeing. The least amounts of concern were displayed amongst those aged between 66-75, with only over a fifth of participants feeling either somewhat or very concerned over their own mental wellbeing.

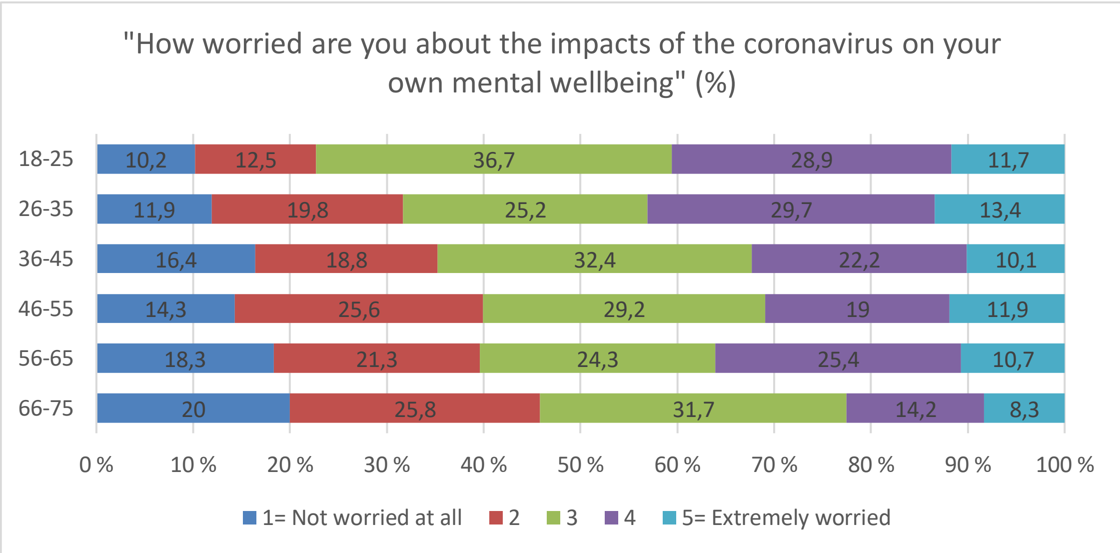


FIGURE 27 Concerns over the impacts of the coronavirus on one's own mental wellbeing by Finnish age groups

Women were more often concerned about the pandemics impact on their own mental wellbeing than men. Out of women, about 40% reported to have been either somewhat or very concerned, whereas the respective percentage for men was 30%.

Finnish participants were also worried about the health of their loved ones. Women were more worried than men; with two thirds of female participants and half of male participants being either somewhat or very concerned about the health of their loved ones. Amongst age groups, however, there was no statistical significance, and the levels of concerned for loved one's was similar regardless of age. In nearly all age groups about 60% of participants reported to have been either somewhat or very concerned. Participants aged 46-55 were less so, however even amongst them half of the participants reported to have been either somewhat or very concerned on the pandemics effect on the health of their loved ones.

Women were also more often worried about the effects of the pandemic on the mental wellbeing of their loved ones than men. About half of female participants and 40% of male participants reported to have been either somewhat or very concerned. From the age groups, young adults were the most concerned about the wellbeing of their loved ones, with about half of participants aged 18-25 and 26-35 reporting to have been either somewhat or very concerned about the wellbeing of their loved ones.

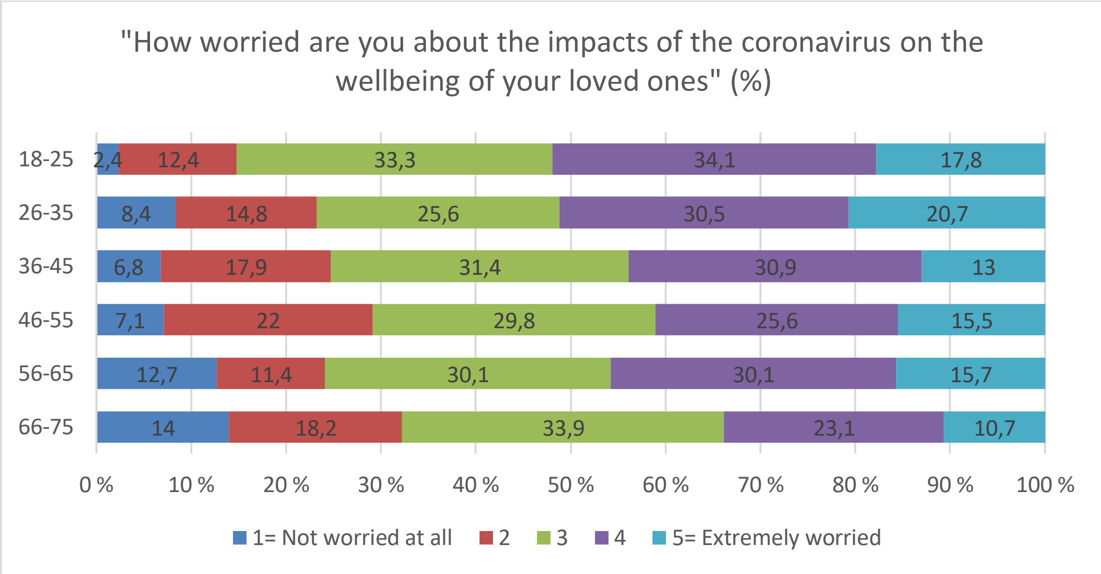


FIGURE 28 Concerns over the impacts of the coronavirus on the mental wellbeing of loved ones by Finnish age groups

In terms of the perceived loneliness during the pandemic, there were significant differences amongst different age groups. Loneliness was experienced the most amongst younger participants aged 18-25, out of which two thirds reported to have felt often times lonely during the pandemic year and up to 90% had felt lonely from time to time. With age, experiences of loneliness decreased, however in all age groups loneliness was commonly experienced. These results however conceptualize, how strong the effects of the pandemic isolation and contact avoidance has impacted especially the mental wellbeing of young adults.

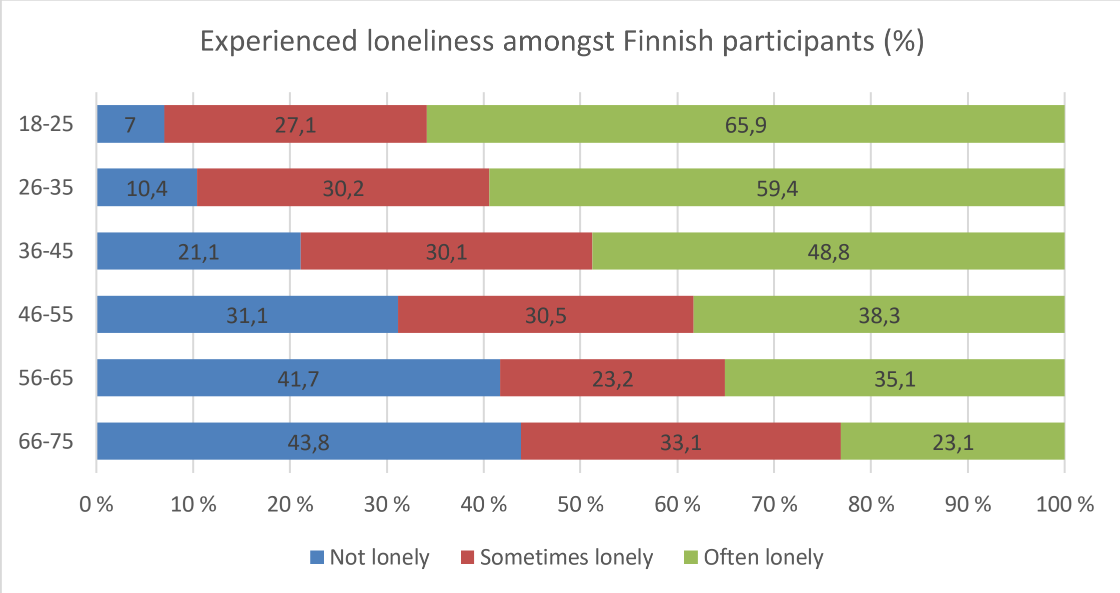


FIGURE 29 Experienced loneliness amongst Finnish participants by age group

Gender also played a role in experiences of loneliness, as women reported more frequently to have felt lonely during the pandemic than men. Half of female participants had felt often lonely during the pandemic year, whereas for males it was 40%. Household types also played a role, with those living with roommates and their parents having experienced the most loneliness. Half of those living alone also reported to have felt oftentimes lonely. Those who felt the least lonely were couples who lived together, however without children. These findings on loneliness are supported by previous research (Koivula, et al., 2021).

1.5.2. Finnish confidence in the pandemic management of different entities

The confidence of Finnish participants in private citizens in the management of the pandemic was fairly low in all age groups, with no statistical significance found amongst different age cohorts on the matter. 15% of participants under the age of 55 reported to have high or very high confidence in their fellow citizens, whereas in older groups it was about a fifth of the participants. From all age groups a little over a quarter of participants reported low or very low levels of confidence in their fellow citizens, out of which those aged 26-35 as many as 36% reported low levels of trust.

Instead, trust in the healthcare system was relatively high within all age groups. Highest levels of trust were found amongst those aged 66-75, out of which 80% of participants had either high or very high levels of confidence in the system. One’s level of education also played a role, as those with higher levels of education showcased the highest levels of confidence in the healthcare system.

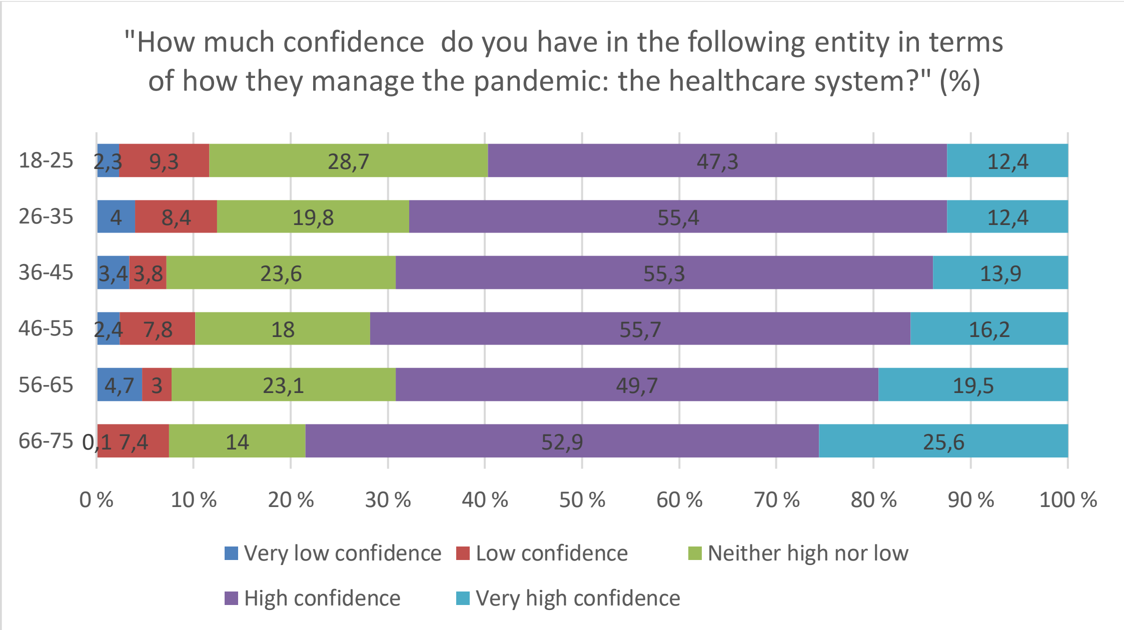


FIGURE 30 Finnish participant trust in the healthcare systems pandemic management by age group

Confidence in elderly care and state administration was relatively high in Finland, with no substantial differences seen amongst different age groups. In all age groups about 40% trusted in the elderly care system in its management of the pandemic. About a third of all participants, regardless of age, felt confident in the state administrations management of the pandemic.

Trust in industries was highest amongst both younger and older participants. Over a third of participants aged 18-25 and 65-75 felt either high or very high levels of trust in industry and its pandemic management. In other age groups this confidence was slightly lower and the lowest amongst those aged 46-55, with only a little over a fifth expressing confidence in industries.

FIGURE 31 Finnish participant trust in the pandemic management of the business industry by age group

In all age groups the trust in researchers in the management of the pandemic was substantially high, with no statistical significance amongst age cohorts. From all age groups over half of the participants felt confident in researchers. However, one's level of education was significant in the levels of trust in researchers; those with higher degrees were more prone to trust in researchers than those with lower levels of education. Reporters on the other hand received relatively low levels of confidence in their management of the pandemic, regardless of age cohort. About a third of all participants from all age groups reported either low or very low levels of confidence in reporters and their pandemic management abilities. Age showed no statistical significance.

Young adults were more prone to trust in the European union than older age cohorts. More than a third of participants aged 18-25 reported high or very high levels of confidence in the European union. The second highest levels of confidence were recorded amongst those aged 65-75, with more than a fifth reporting either high or very high levels of confidence. The least confidence was seen amongst those aged 56-65, with about a third reporting either low or very low levels of confidence in the pandemic management of the European union.

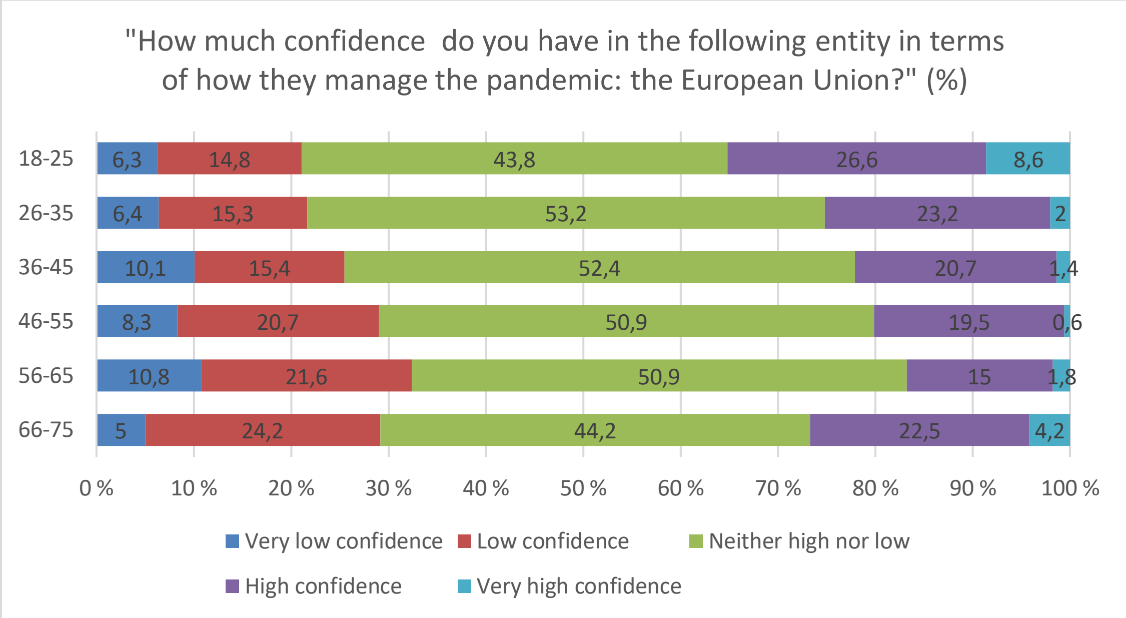


FIGURE 32 Finnish participant trust in the pandemic management of the European Union by age group

The generalized trust of participants in other citizens was linked to the other levels of trust that participants had towards other entities in the management of the pandemic. Generalized trust is a widely used international measure, which measures the general levels of trust that people feel towards other people with the question: "Generally speaking, would you say that most people can be trusted or that you can't be too careful when dealing with people?". In this study, answer options were from a scale of 0-10, with 0=most people can be trusted and 10=you cannot be too careful. The values given to the variable were divided into three scales in the following manner: 0-3 high level of trust, 4-6 medium strong trust and 7-10 low level of trust.

Those participants with a high level of generalized trust towards others were more likely to also trust different entities in their ability to manage the pandemic. For example, one fifth of participants with high generalized trust were trusting in their fellow citizens in the management of the pandemic. Respectively about only 12% of participants with a low or medium level of generalized trust were confident in the pandemic management of fellow citizens. Out of those with low levels of generalized trust as many as half reported low levels of trust towards their fellow citizens in terms of pandemic management.

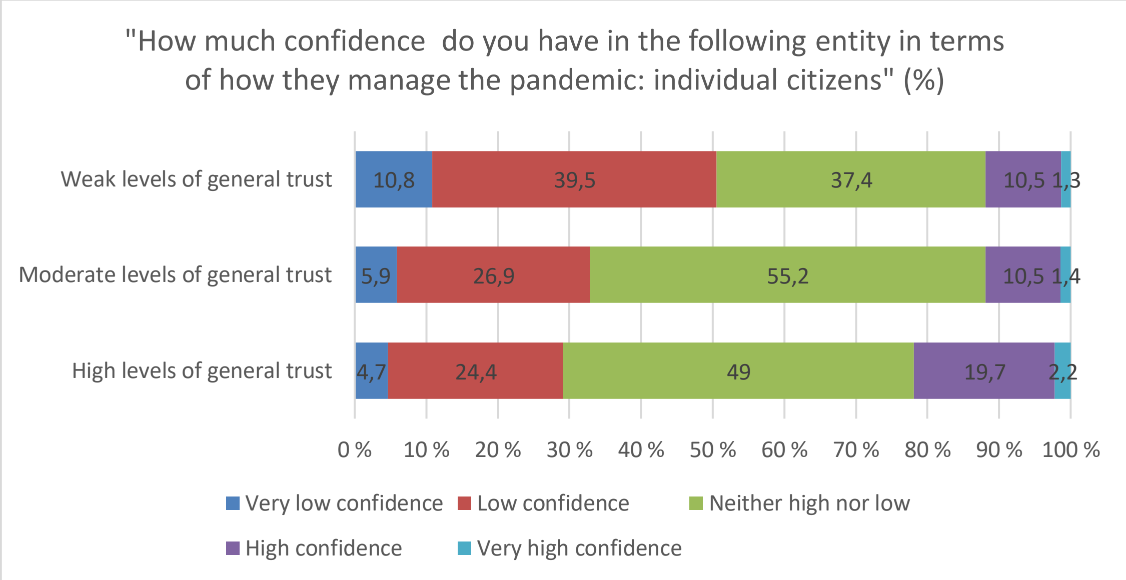


FIGURE 33 Finnish participant trust in the pandemic management of fellow citizens by levels of generalized trust

Similar trends were also seen in regard to other entities. For instance, out of those with high levels of generalized trust, 80% reported high levels of trust towards the healthcare system, whereas only about 70% of those with low levels of generalized trust felt that they could trust the healthcare system in its pandemic management.

2. THE IMPACT OF THE PANDEMIC ON THE ECONOMY AND CONSUMPTION

2.1. The impact of the pandemic on the economy, employment rates and income in Finland, Sweden, and Great Britain

2.1.1. Financial concerns

Since the measures taken to reduce the spread of the coronavirus pandemic have been detrimental in many ways to the economy, working and studying, the implemented restrictions induced concerns amongst participants in all countries with regards to their careers and studies. Highest accounts of concern were reported in Great Britain, in which a third of participants reported that they were either somewhat or very concerned about the effects of the pandemic on their own careers and studies. In Finland and Sweden little less than a fifth of participants reported to have been concerned about their careers and studies. The experiences of concern were still clearly divided in all countries. There were also many of those who were not concerned at all. Those without concern made up over a third of participants in Finland and Sweden and in Great Britain a little over a fourth of participants.

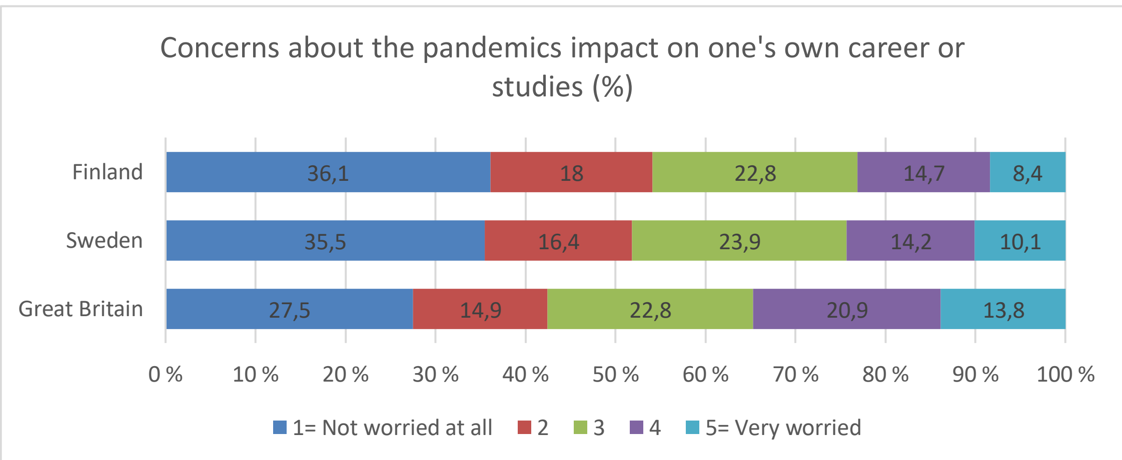


FIGURE 34 Concerns over the impacts of the pandemic on one's studies and careers by country

2.1.2. One's own employment and financial situation

In all three countries a third of all participants who were seeking jobs reported difficulties in finding work due to the pandemic. The highest occurrence of employment difficulties were reported in Sweden, although these country-specific differences were not substantial. Many had also been either laid off or furloughed, at least temporarily, due to the restrictions implemented to mitigate viral spread. This was the case for at least a third of British participants and in Finland in Sweden a little over a fifth. For student participants, 17% in Finland had lost a summer job or an internship, whereas in Sweden it was nearly a fourth and in Great Britain a little over a fourth. Graduation was most often postponed in Great Britain, with over a fifth of student participants having to do so. Graduation postponement was least common in Finland, with about 17% of student participants reporting to have postponed their graduation.

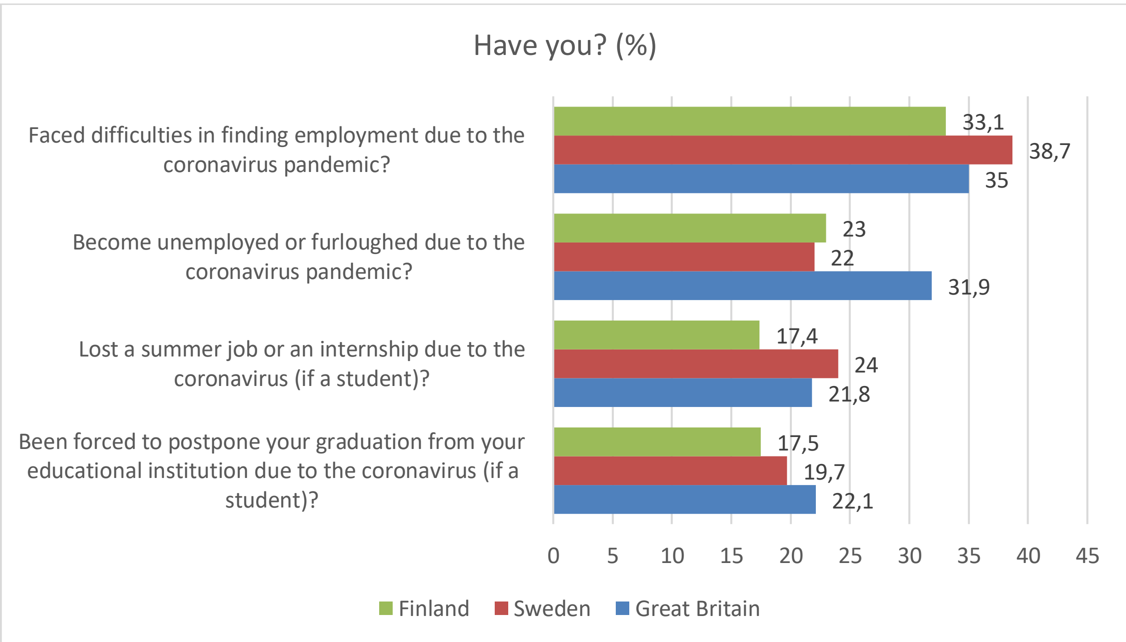


FIGURE 35 Concerns over the impacts of the pandemic on one's studies and careers by country

2.2. The impact of the pandemic on consumption in Finland, Sweden, and Great Britain

2.2.1 Changes in consumption habits

The coronavirus restrictions caused changes not only to the economy, but also to the availability of products and services in all three countries. According to previous research on the pandemic, some consumers suffered from economic hardships while others were able to make substantial savings (i.e., Wilska et al., 2020). Consumer habits also underwent changes in light of the pandemic. Online shopping became far more common and similarly brick and mortar shops suffered due to the decreased demand induced by the imposed restrictions on mobility and furthermore, due to the closure of businesses in Great Britain's lockdown. Consumption of services experienced the starkest decline in the restaurant and culture industries.

Our study showcased that British participants had suffered the most economic turmoil, which lead to a decline in consumption. Over 40% of British participants evaluated that they are now consuming less due to their economic hardships. In Sweden the respective results were 30% and in Finland only 20%.

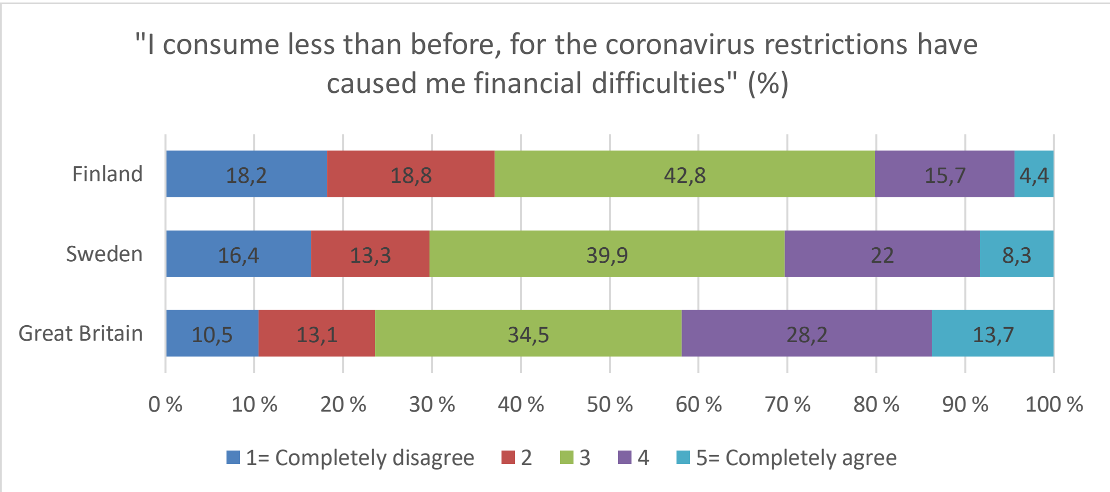


FIGURE 36 Reduced consumption caused by pandemic induced financial troubles by country

In all countries many consumers had also been able to save more due to the limited consumption options. Great Britain had the largest prevalence of these consumers with over 40% of participants reporting to have made substantial savings, therefore similar amounts than those who had suffered economically. However, in Sweden only a third and in Finland even less were able to say the same. The prevalence of both those who were able to save and those who were struck with economic hardships reveal a steep inequality present in Great Britain, Sweden, and Finland. What is particularly interesting is that Finland showed to be more equal than Sweden in this context.

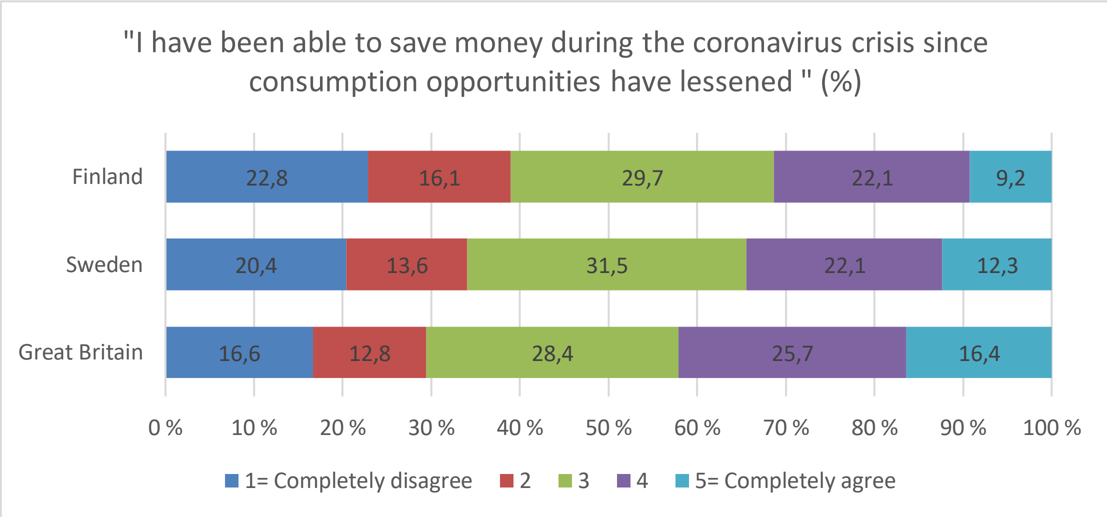


FIGURE 37 Money saving during the coronavirus pandemic by country

Particularly during the initial shock of the pandemic there was a significant amount of panic purchasing and hoarding of common goods in anticipation of availability disruptions and lockdowns. This hoarding was most common in Great Britain, in which the restrictive measures were the strictest, therefore the availability of products was the most uncertain. In our study over half of the British participants reported to have engaged in panic purchasing at least to some extent. In Finland about a third of participants and in Sweden a little over 40% reported the same.

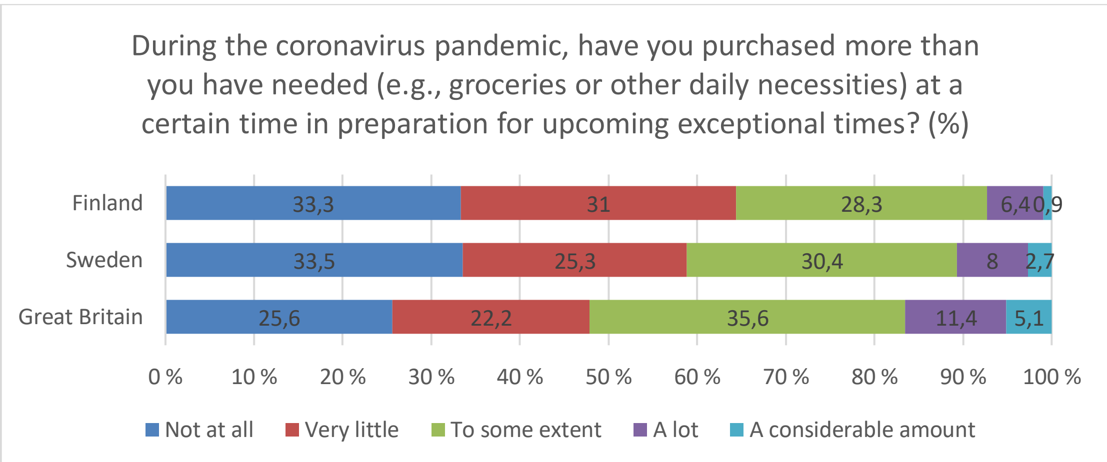


FIGURE 38 Purchasing more than needed during the pandemic by country

Purchasing products online was most common in Great Britain. Out of the British participants nearly 60% reported to have increased their online shopping during the pandemic. From Finnish and Swedish participants about a third had increased their online shopping during the pandemic. These increases can be partially explained by the closure of physical retail stores. The pandemic amplified the growth of online stores in all western countries, e.g., in Finland by 36% and by 40% in the United States of America (Business Finland, 2021; Posti, 2021).

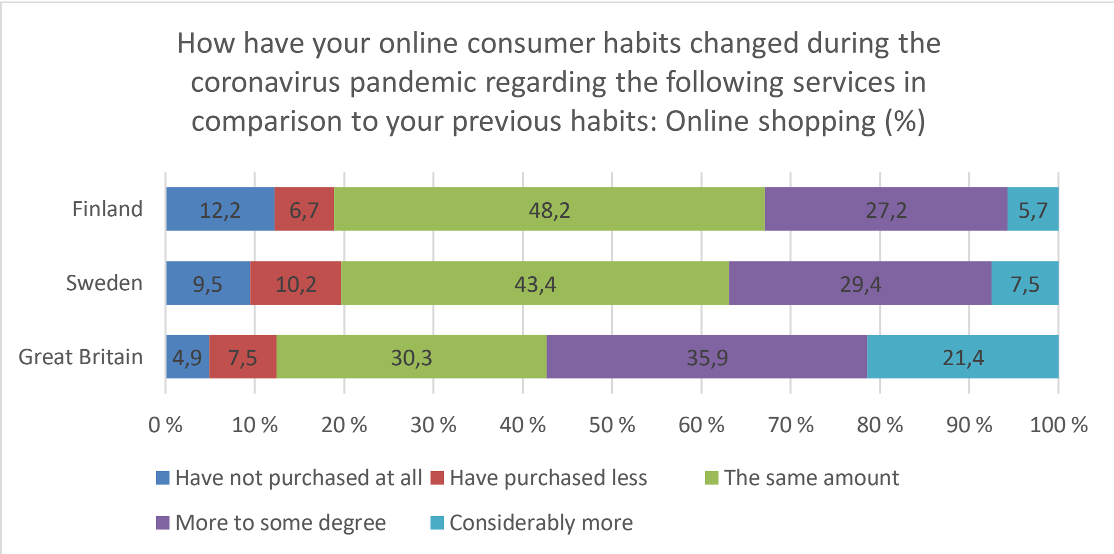


FIGURE 39 Online shopping during the pandemic by country

However, in both brick-and-mortar shops as well as online shops the inclination for providing and purchasing local goods had increased. This can be most of all explained by the feelings of solidarity and needs to support local businesses and the prevailing concern over the local economy and preservation of local goods and services. In Great Britain nearly 40% reported to have been more in favour of local products than before, whereas in Sweden and Finland it was about a quarter of participants. This difference may be due to the larger availability of local products on Great Britain.

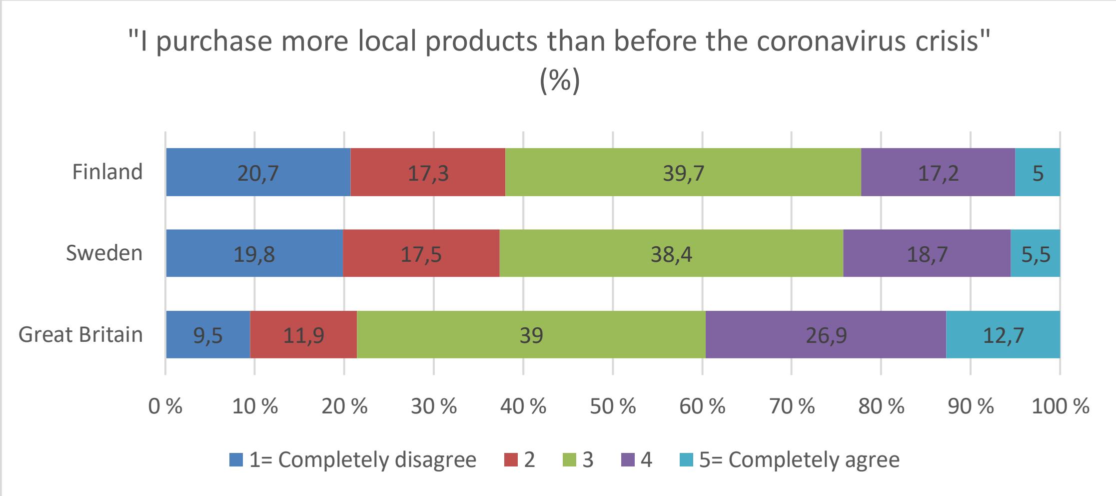


FIGURE 40 Local product purchasing during the pandemic by country

2.2.2. Consumption forecasts after the pandemic

Even though the economy of Western societies is experiencing an upward trend and there are a substantial number of consumers who have been able to save money during the pandemic, the consumers in our study were cautious in evaluating their return to normal levels of consumption after the pandemic. In Great Britain, with the largest scale of retail closures, about a third of participants reported that they intend to return their consumption habits to their normal levels after the pandemic. In Sweden the respective amount was a little less than a fourth and in Finland less than a fifth. The caution of Finns was interesting, since they have experienced less economic turmoil because of the pandemic than British and Swedish participants. It is possible that since Finland is still a relatively young consumer society, which is typically thought of as less consumer-based than Sweden and Britain, that it is easier to become accustomed to less consumption during the pandemic.

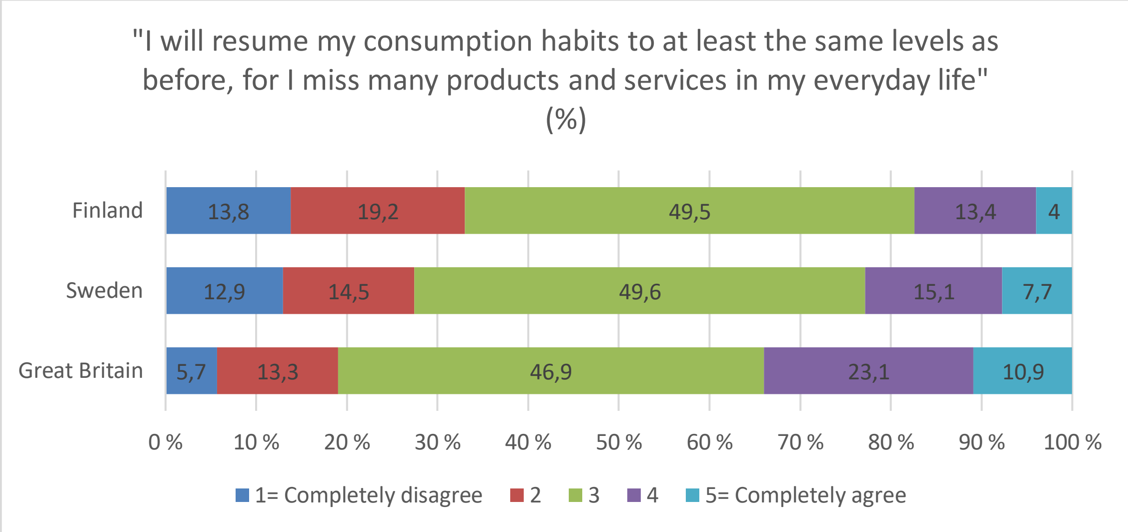


FIGURE 41 Expectations on one's own consumption recovery after the pandemic by country

Similarly, Finnish participants were more inclined to believe that they will get by with less in the future than Swedish and British participants. Over 40% of Finnish participants believed that they would purchase less in the future for this reason. Then again, the difference of this to Swedish and British participants was very small.

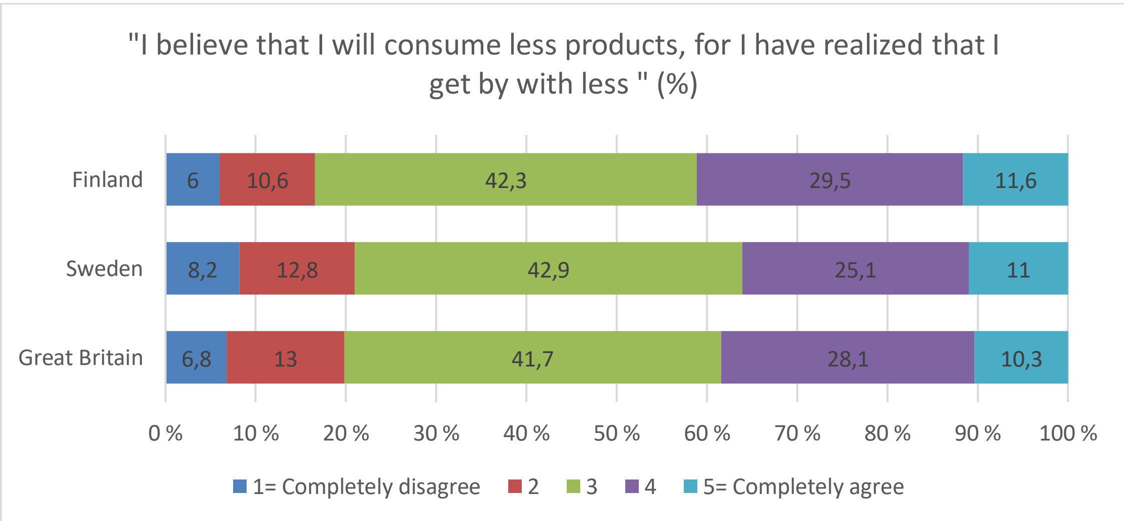


FIGURE 42 Expectations on one's own reduced consumption after the pandemic by country

British participants were especially inclined to continue their online shopping habits after the pandemic. Over 40% of the participants reported that they will purchase more online than before the pandemic and the restrictions. Of Finnish participants, only 20% and 30% of Swedish participants agreed to this sentiment. This may be because online shopping was more commonplace in Britain even before the pandemic than in Finland for example. Online grocery shopping was far more developed in Britain before the pandemic than in the Nordic countries.

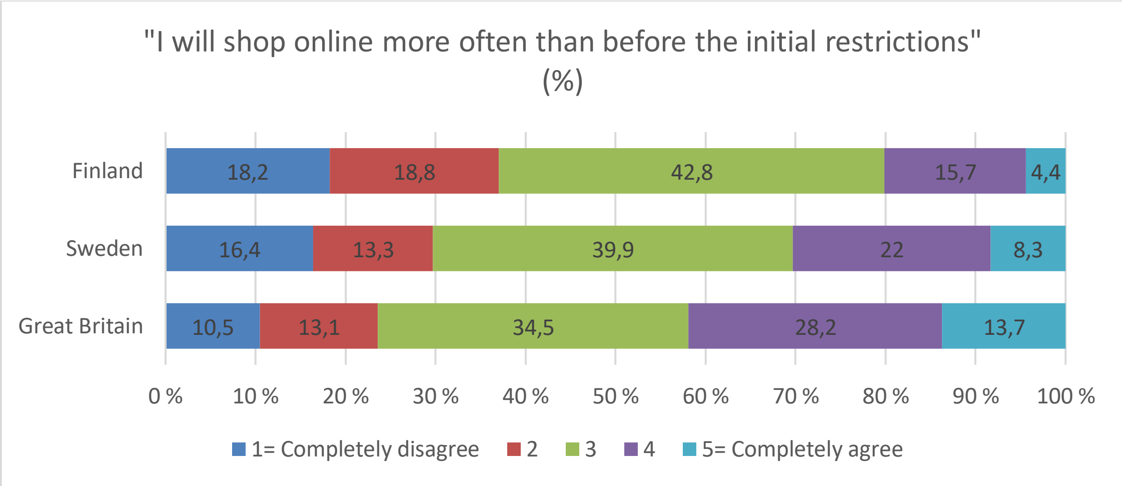


FIGURE 43 Expectations on one's own increased online shopping after the pandemic by country

Interestingly, participants from all three countries were more inclined than before to favour local businesses and services than before the pandemic, with nearly half of British participants and a third of Finnish and Swedish participants adhering to this sentiment. Especially British participants felt that they missed physical retail shopping. The pandemic has shown this in other countries as well, that individuals are missing the use of physical retailers. Similar results have been shown in international consultation firm reports (e.g., Accenture, 2020).

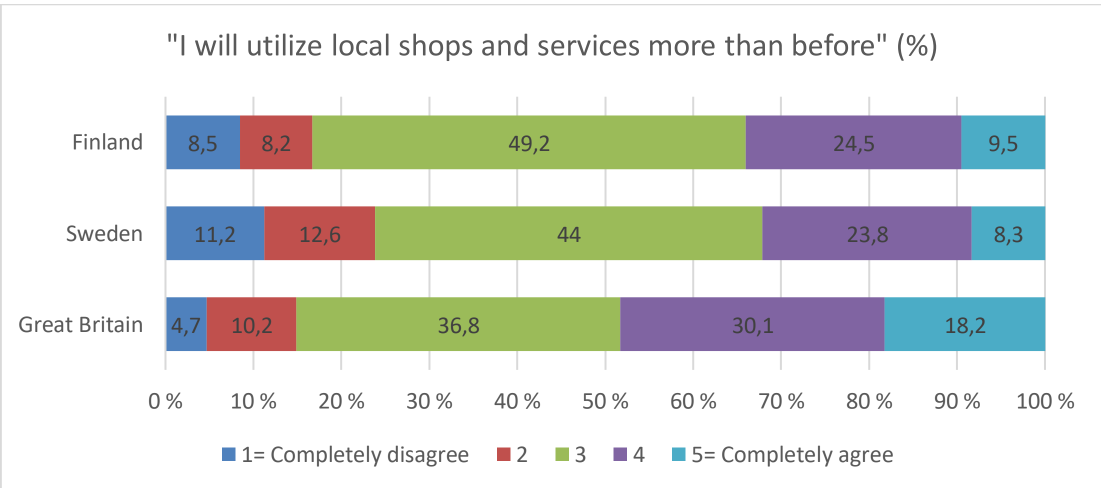


FIGURE 44 Expectations on one's own use of local shops and services by country

Foreign travel was also both missed and inclined to be limited in the future. From Britain and Sweden over a third of participants and of Finland over a quarter reported that they will limit their foreign travels in the future.

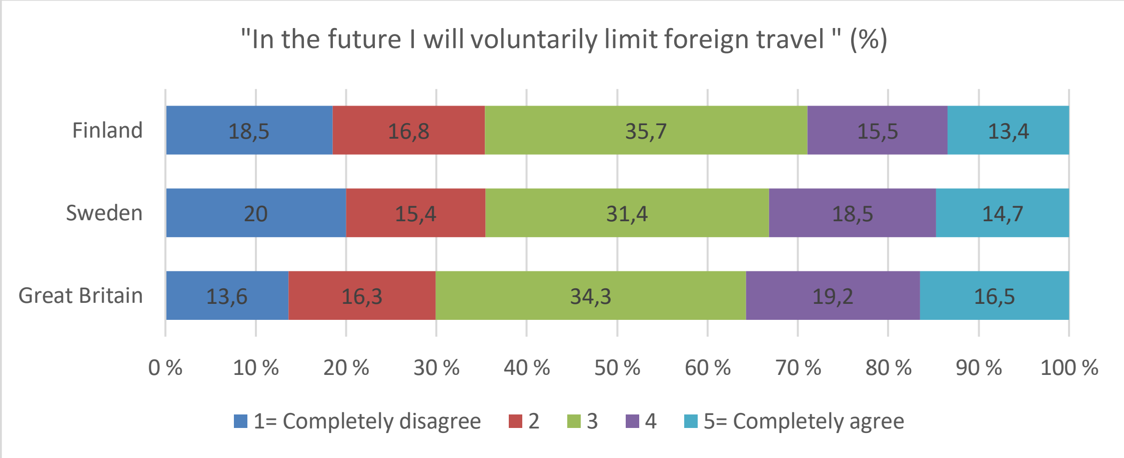


FIGURE 45 Expectations on one's own voluntarily reduced travel habits by country

Then again in all countries a relatively large portion of participants reported that they intend to travel abroad as soon as possible. Of Swedish participants, about 36% were inclined to travel abroad post haste and from British participants about a third. Finnish participants were less inclined to do so with about 28% reporting this intention.

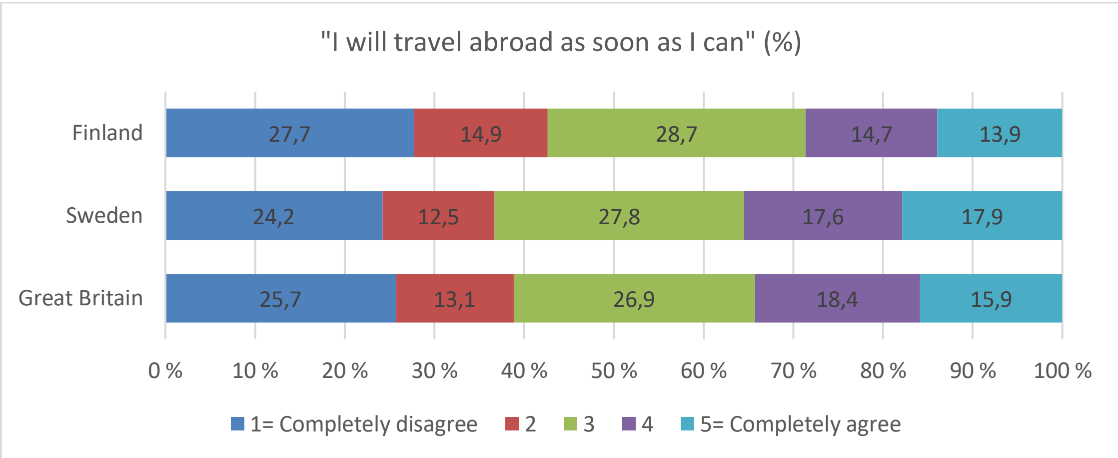


FIGURE 46 Expectations on one's own travel intentions after the pandemic by country

2.3. The impact of the pandemic on the economy and consumption trends in Finland amongst different population groups 2021

2.3.1. Employment and income in Finland

As in many studies conducted during the pandemic year, Finnish young people had suffered the most financially from the pandemic restrictions.

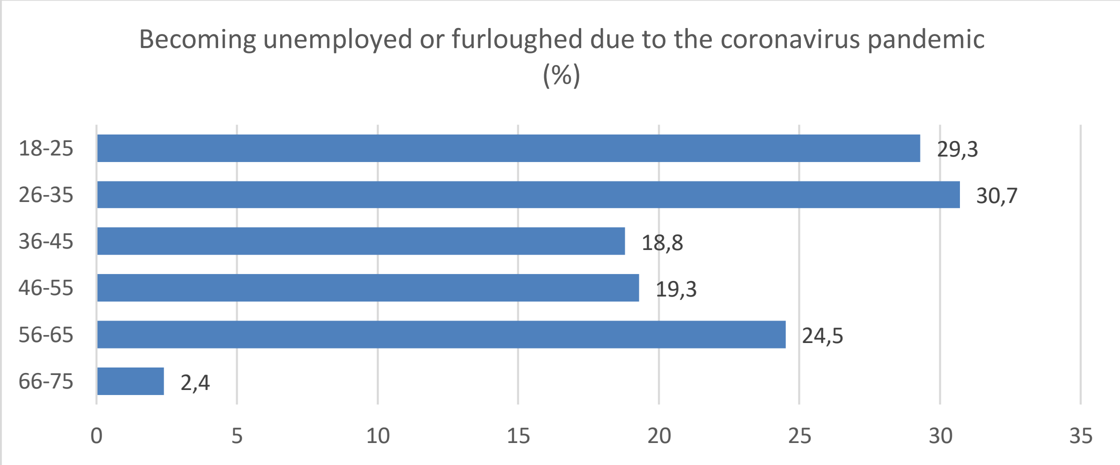


FIGURE 47 Becoming furloughed or unemployed due to the pandemic by age group

Finding employment has also been challenging specifically for young people who are at a graduation age. 60% of participants aged between 18-25 reported that they had experienced difficulties in finding work. The least amount of challenges was presented amongst those aged 36-55, however with older groups the reported challenges began to increase again.

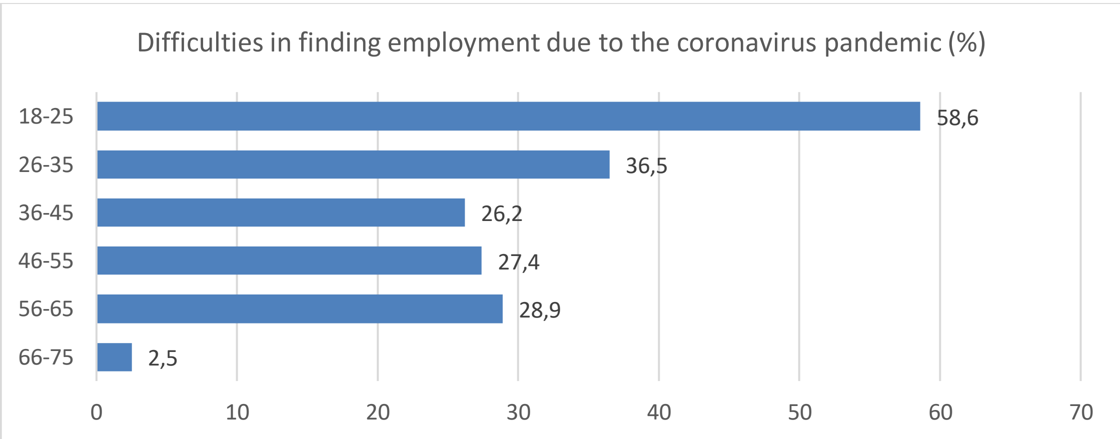


FIGURE 48 Difficulties finding work due to the pandemic by age group

Two of the youngest age groups were also the most concern about the pandemic and how it impacts their own personal finances. About half of the participants under the age of 36 were either somewhat or very concerned about their livelihood. This concern decreased with age.

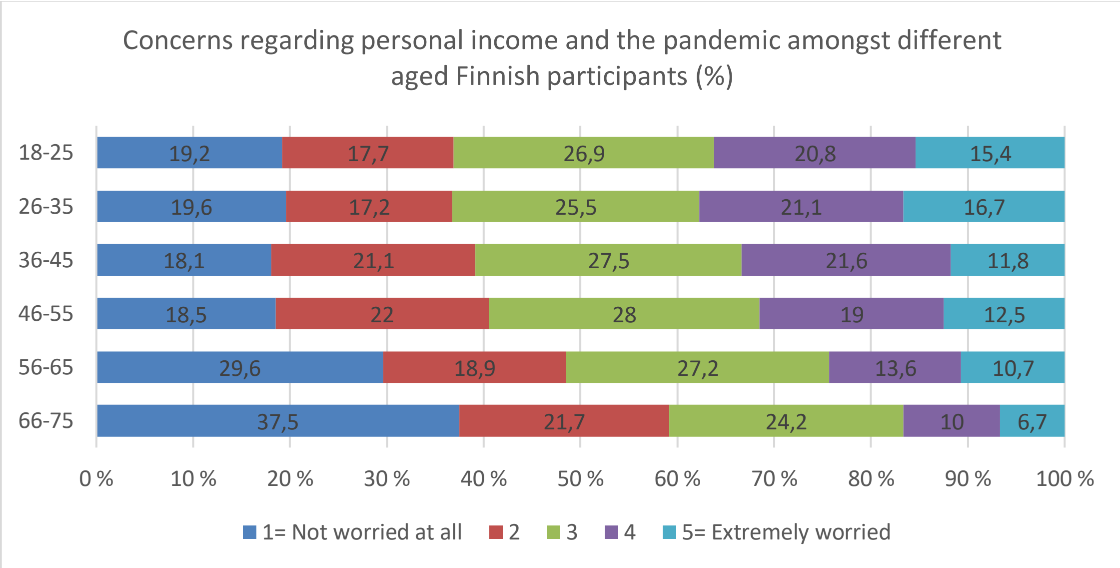


FIGURE 49 Concerns regarding personal income in light of the pandemic by age group

The youngest age groups were also the most concerned about the development of their personal finances in the future. Their faith in the development of their own finances was also linked to their current income level. Those with smaller income were substantially more concerned about the effects of the pandemic on their livelihoods than those with higher income levels. Similarly, those with smaller income had less faith in the development of their personal finances than those with higher income levels. In this regard the findings were similar to the findings reported in our 2020 study (Wilska et al., 2020).

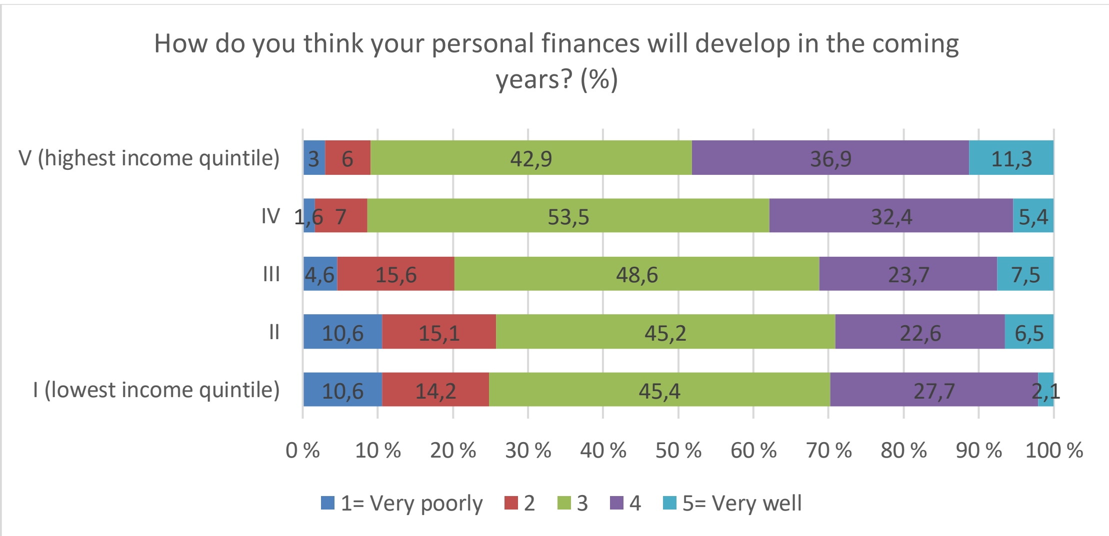


FIGURE 50 Estimates on personal financial growth in the coming years according to current income level

2.3.2 Changes in consumption in different population groups

The younger age groups were slightly more likely to have reduced their consumption levels due to economic hardships. Older age groups were less likely to have reduced their consumption levels. On the other hand, over a third of young consumers were also able to save money due to the limited consumption options.

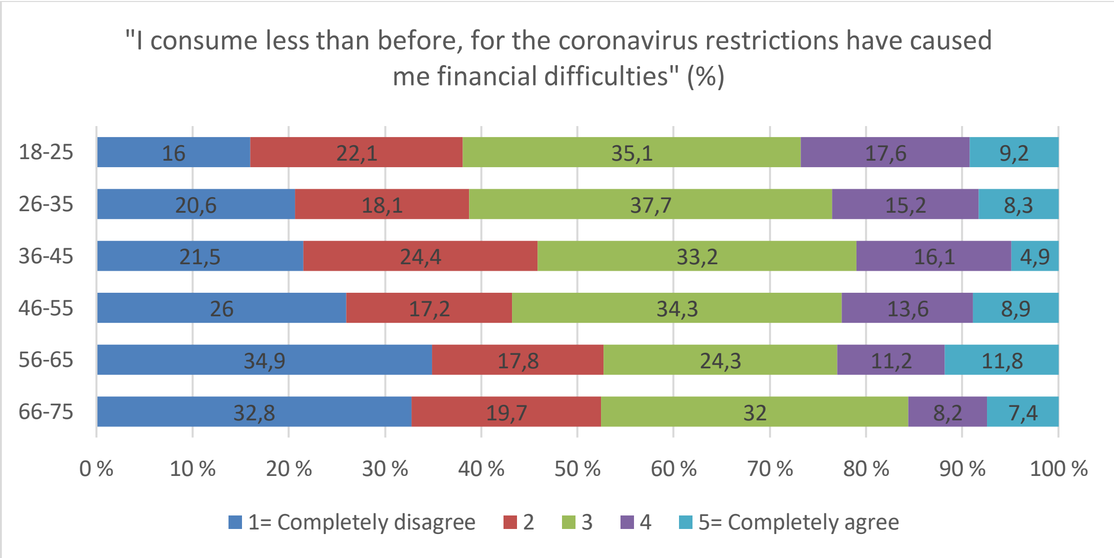


FIGURE 51 Reduced consumption due to financial problems caused by the pandemic by age group

Surprisingly, income levels were not so significant in terms of consumption reduction because of economic hardships. However, those with higher levels of income had saved more money due to the limited consumption habits, which is to no surprise.

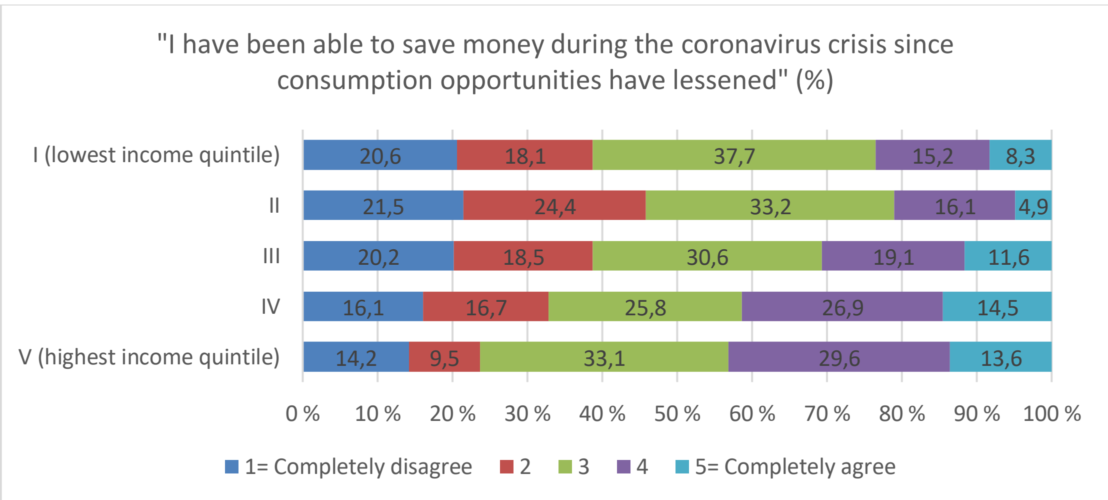


FIGURE 52 Money saving during the pandemic by income level

As previously mentioned, the pandemic had increased the purchasing of local goods and the use of online shopping. Local products were purchased the most by those belonging to the highest income quintile, however surprisingly also those belonging to lower income levels had purchased local products more than those in medium level income levels.

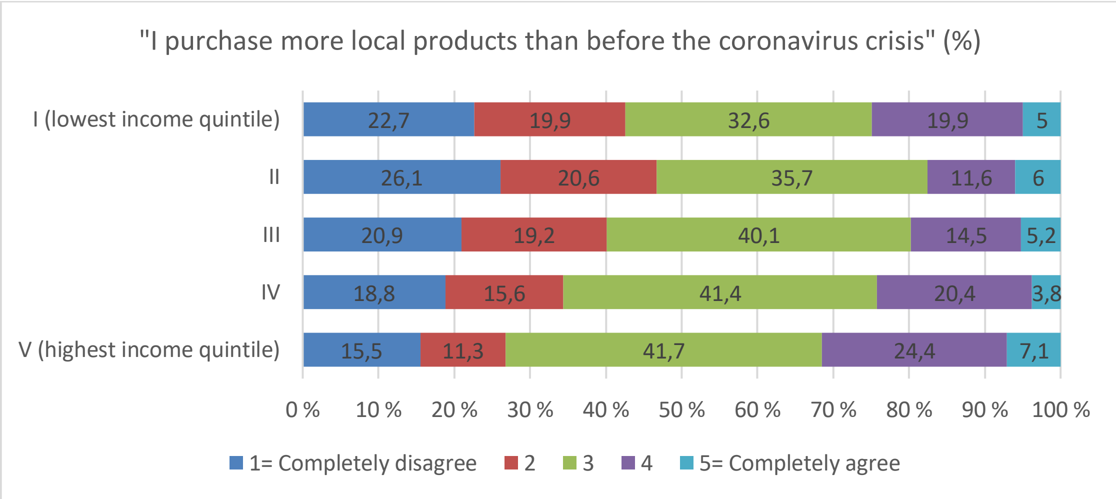


FIGURE 53 Local product purchasing during the pandemic by income level

The most impactful factor in online shopping was age. Out of younger groups, as many as half had reported to have purchased more frequently online than before. Online shopping had increased in all age groups, however, and out of retirement aged individuals over a fifth reported to have increased their online shopping during the pandemic.

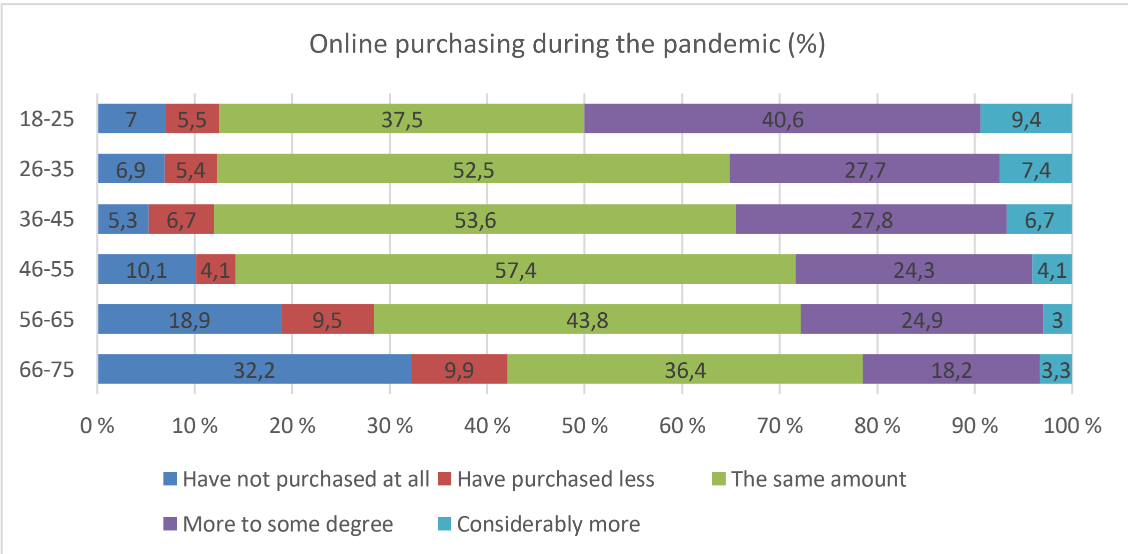


FIGURE 54 Online shopping during the pandemic by Finnish age groups

2.3.3. Future consumption in different population groups

In a post-pandemic future, particularly those under 25 estimated that they will increase their online shopping habits from their pre-pandemic habits, with up to a third of participants reporting their intentions. In other age groups about a fifth of consumers attested to this statement. Also, those with high levels of income were more likely to believe that they will increase their online shopping habits in the future. Especially local online retailers were believed to be the favourable option amongst young consumers, however a fifth of pensioner aged consumers also agreed to this sentiment.

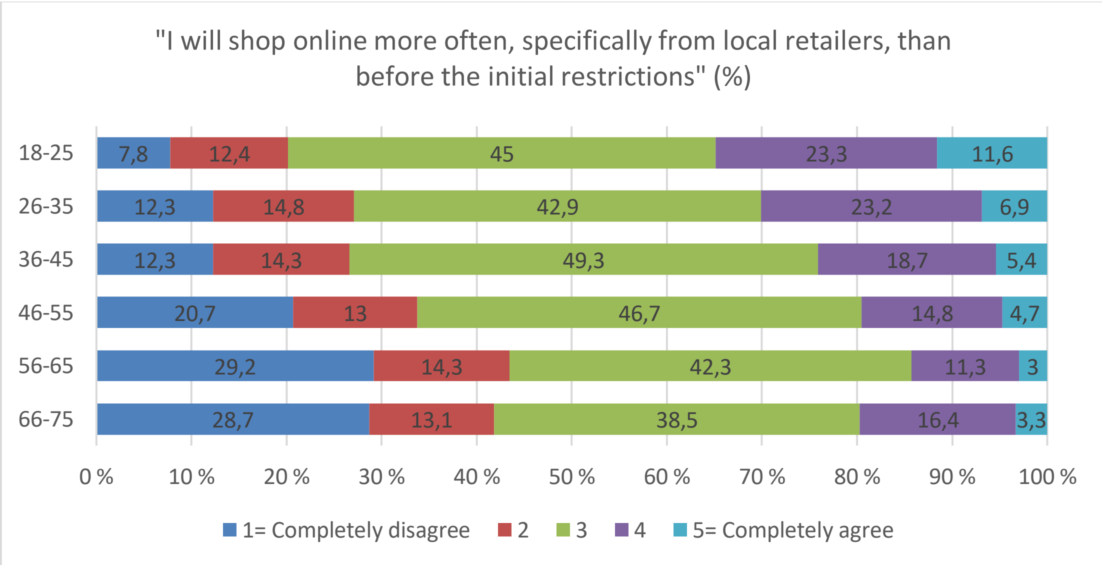


FIGURE 55 Intentions to favour local online shops more in the future by age group

The older age groups were more inclined than younger consumers to believe that in the future they will consume less than before. The use of services was expected to be reduced the most by those aged between 46-55, whereas those aged 36-45 were less inclined to do so. Services are needed the most by those living at the age when their families are at their largest.

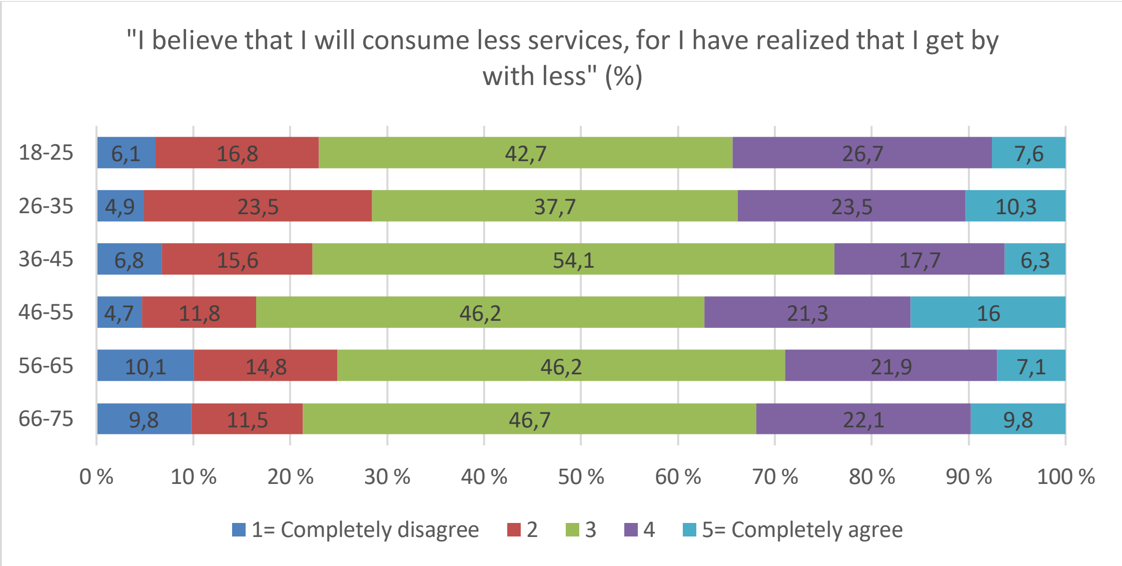


FIGURE 56 Estimates on reduced service purchasing by age group

Older age groups were more likely than younger groups to believe that in the future they will voluntarily reduce their traveling abroad. Similarly, younger groups were the most likely to intend to travel abroad as soon as possible. Foreign travel was the least desired by those aged 56-64, but for retirement aged individuals the desire to travel increased.

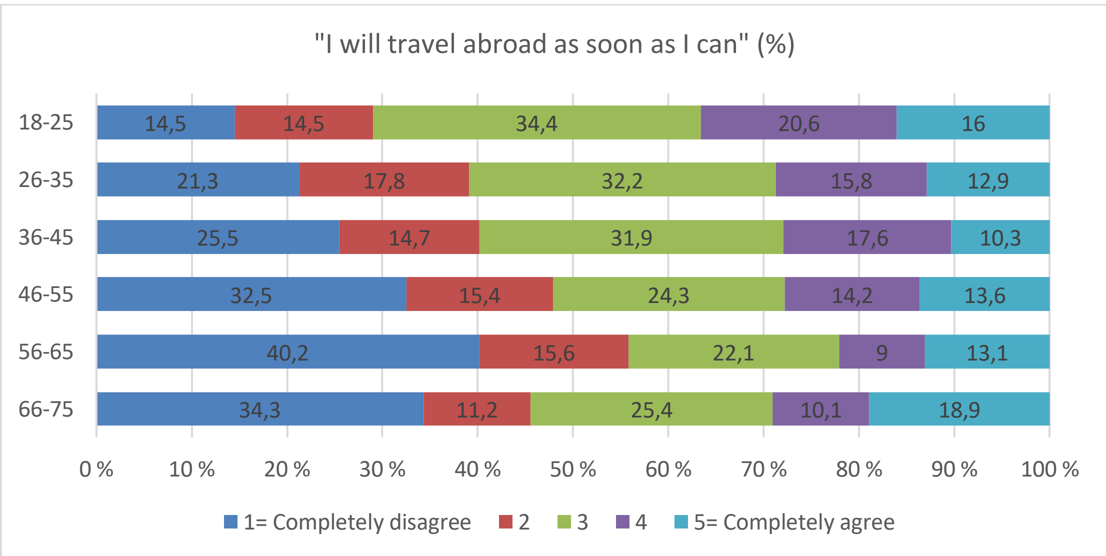


FIGURE 57 Estimates on foreign travel by age group

Travel desires also showed gender related differences. Amongst female participants there were more instances in which the participants did not feel the desire to travel immediately than amongst male participants.

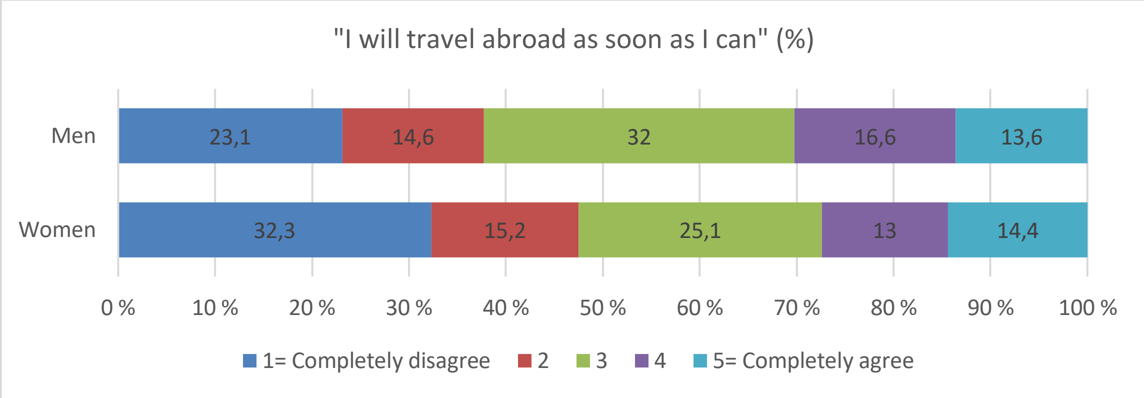


FIGURE 58 Estimates on foreign travel by sex

3. THE IMPACTS OF THE PANDEMIC ON ONLINE BEHAVIOUR AND GAMBLING

3.1. Online behaviour and gambling during the pandemic in Finland, Sweden, and Great Britain

3.1.1 Coronavirus related online sources

The internet is abundant in coronavirus related information and current recommendations and restrictions. Information is available on news sites, official authority websites and social media. These sources and their accountability fluctuate greatly, however – and on social media, for instance, the possibilities for fake information to spread are endless. In our research we studied how frequently participants had utilized different internet sources in order to find information about the coronavirus.

The use of mainstream news sites as a source for coronavirus related news was actively pursued in all countries. In Finland and Great Britain nearly 70% of participants reported to use news sites on a weekly basis to find information on the coronavirus. In Sweden the use of mainstream news sites was the least frequent, with only half of participants using mainstream news sites as a source of information on a weekly basis. 90% of all participants from all countries reported to use mainstream media sources at least occasionally.

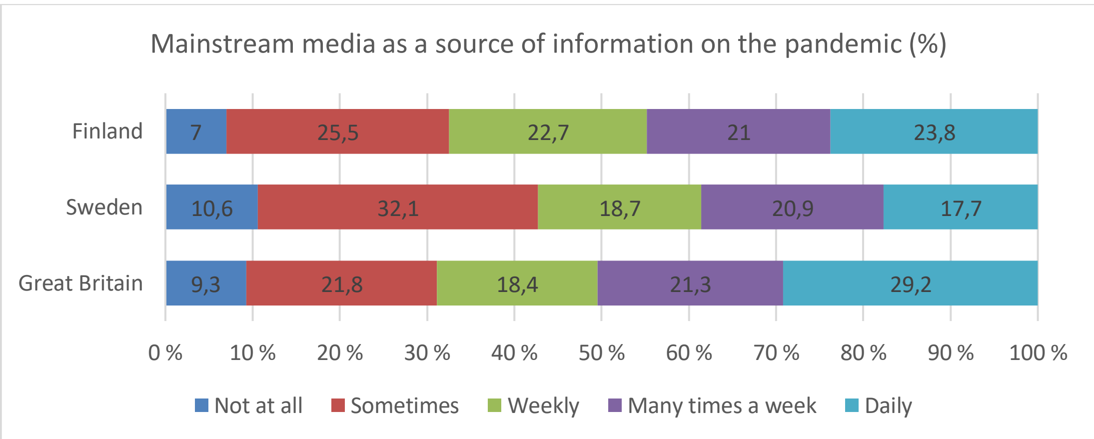


FIGURE 59 Mainstream media as a source of information on the pandemic by country

Alternative news sites were used the most in Sweden and Great Britain with more than 40% of participants stating that they use alternative news sites on a weekly basis to find information on the coronavirus pandemic. In Finland there were about 30% of weekly users and 40% who said that they do not use alternative news sites to find information on the pandemic.

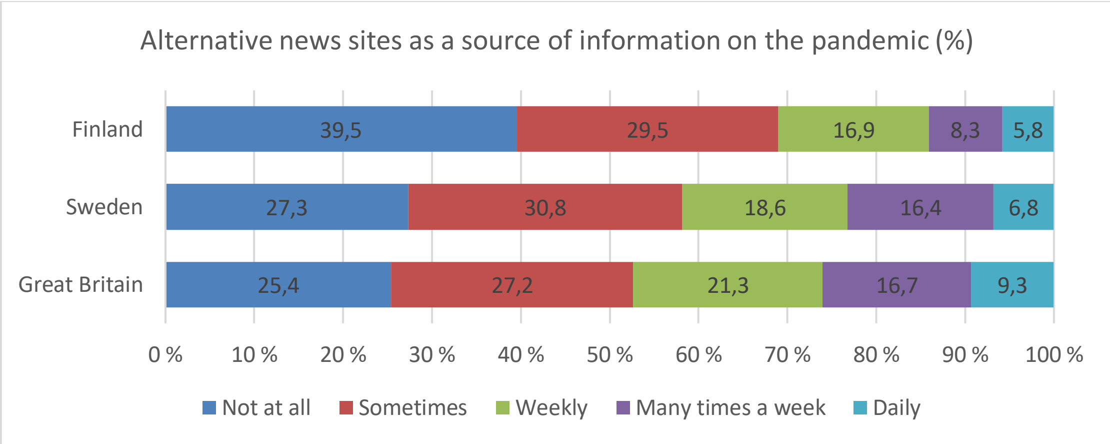


FIGURE 60 Alternative news sites as a source of information on the pandemic by country

Official health authority websites (such as the Finnish THL) were used relatively evenly in all three countries, however in Great Britain nearly half of participants were utilizing them at least on a weekly basis. Out of Finnish and Swedish participants more than 40% reported to have used official health authority websites as an information source on a weekly basis. The weekly and daily use of these websites was, however, lower in Finland than what it was in Sweden and Great Britain.

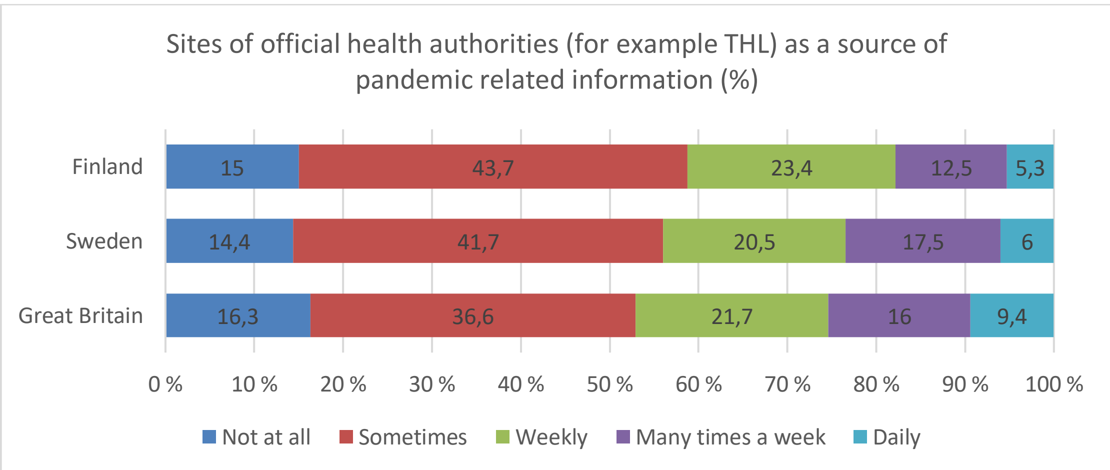


FIGURE 61 Sites of official health authorities as a source of information on the pandemic by country

Social media sources were clearly used the most in Great Britain, in which about half of the participants reported to have used social media on a weekly basis to find information on the pandemic and 16% reported to have used social media for coronavirus-related information on a daily basis. Out of Finnish and Swedish participants the weekly user count was a little under 40% and for the daily count it was a little over 10%. About a third of all participants from all three countries reported that they do not use social media at all as a source of information on the pandemic.

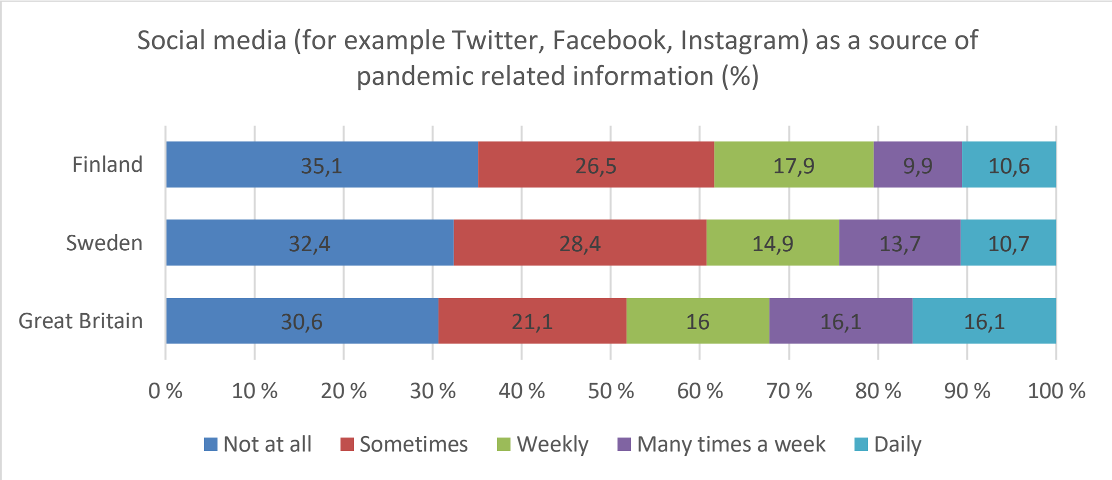


FIGURE 62 Social media platforms as a source of information on the pandemic by country

The use of social media influencers as sources of information on the pandemic was most common in Great Britain, in which a third of participants utilized social media influencers at least once a week. In Finland and Sweden about a fifth of participants reported to have used social media influencers as a source of information on the pandemic at least once a week. In both Finland and Great Britain about half of participants reported to have used social media influencers as a source of information at least occasionally, whereas in Sweden it was less. Over half of all participants from each country did not use social media influencers as a source of information on the pandemic.

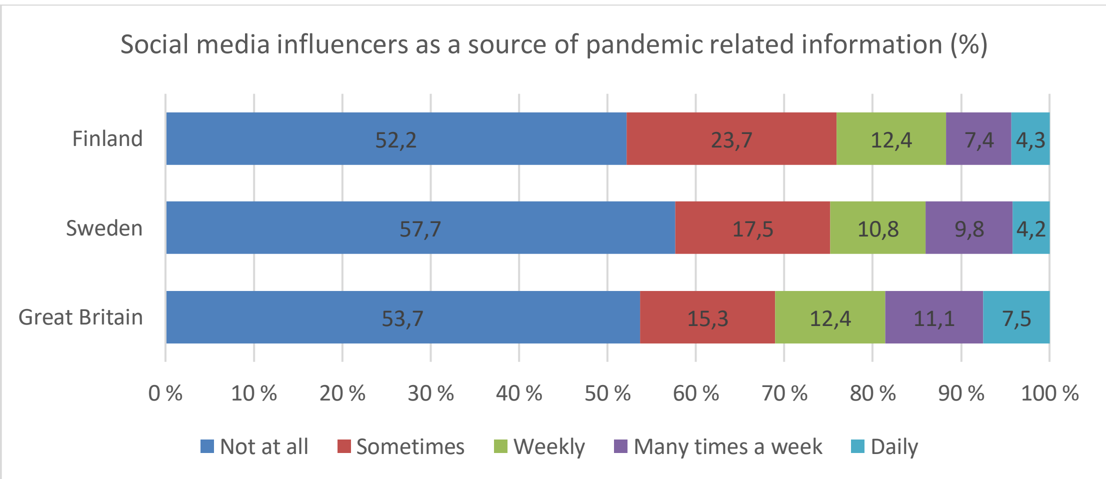


FIGURE 63 Social media influencers as a source of information on the pandemic by country

Online communities (i.e., online forums and other online groups) were used the most as a source of pandemic related information in Finland and Great Britain; in both countries nearly half of the participants reported to have used online communities for information at least occasionally. The amount of weekly and daily users was largest in Great Britain. For Finnish and Swedish participants, the amount of weekly users was a little over 20%, whereas in Britain the corresponding result was 28% of participants.

The use of the dark web (e.g., via the Tor browser) as a source of pandemic related information was most common in Great Britain, in which nearly 30% of participants reported to have used the dark web as an information source at least occasionally. In Sweden the corresponding result was about a quarter of participants and in Finland only about 16% of participants reported to have occasionally used the dark web as an information source on the pandemic. The majority of all participants in all countries stated that they did not use the dark web at all as a source of information.

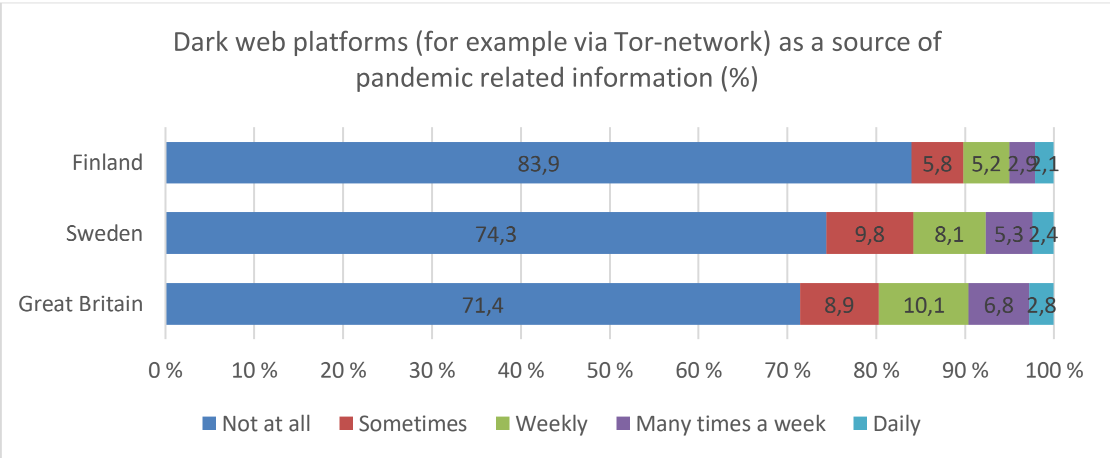


FIGURE 64 Dark web platforms as a source of information on the pandemic by country

3.1.2 Online behaviour during the pandemic

With the restrictions and social limitations caused by the pandemic, the internet and social media have provided many different ways to maintain social relationships and spend time. In all three countries, social media was used rather actively in order to maintain connections with friends and family. In Great Britain as many as half of the participants had used social media more frequently in keeping in contact with friends and family. In Sweden, the corresponding findings were more than a third of participants and in Finland a little less than a third of participants. The active use of social media for this purpose in Great Britain is most likely, at least to some extent, due to the stricter restrictions and social limitations.

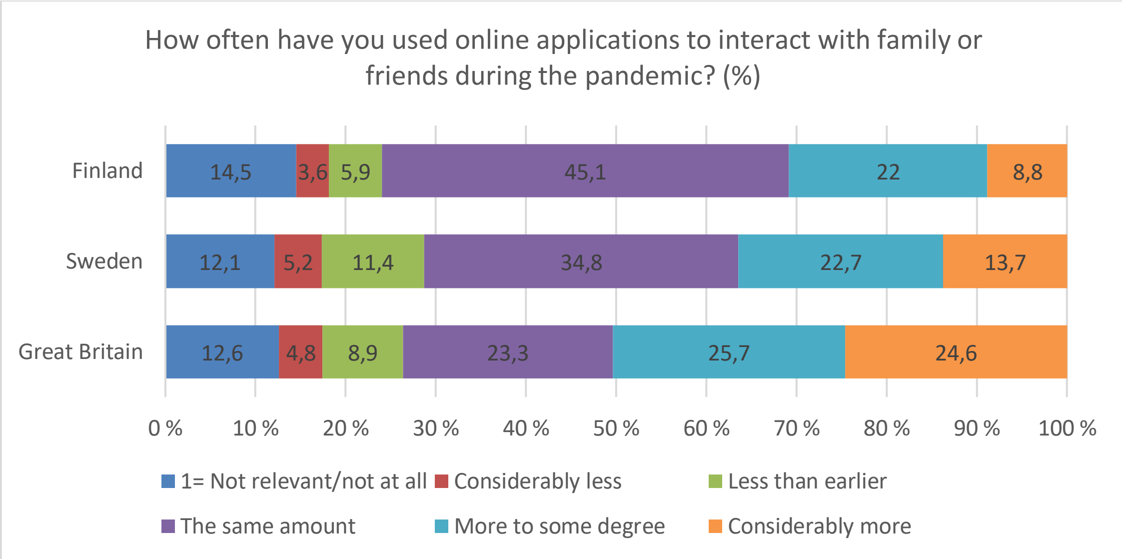


FIGURE 65 Social media contact with family and friends during the pandemic by country

The uploading and sharing of content on social media were also the most active in Great Britain during the pandemic, with nearly a quarter of participants having have uploaded or shared content more frequently. For Swedish participants it was 15% and for Finnish participants a little over 10%.

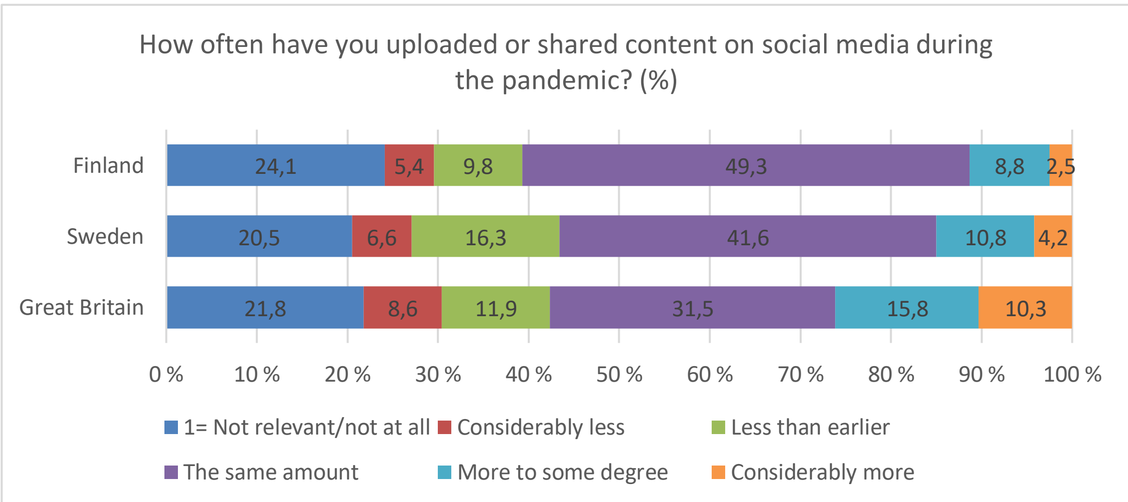


FIGURE 66 Activity on social media during the pandemic by country

The use of video games, be it mobile, computer or on console, grew in all countries. Video games have had the potential of serving as a pleasant way to spend the time while staying at home, while offering opportunities for social correspondence digitally with other players. Even the World Health Organization (WHO) endorsed video game playing as a safe way to pass the time and maintain one's social life (Chambers, 2020). The participants from Great Britain reported the highest growth in video game engagement. Out of the British participants about a third and out of Finnish and Swedish participants a little over a fifth had played video games more than before during the pandemic. About a third of Swedish participants and about a quarter of Finnish and British participants reported that they had not played any video games during the pandemic.

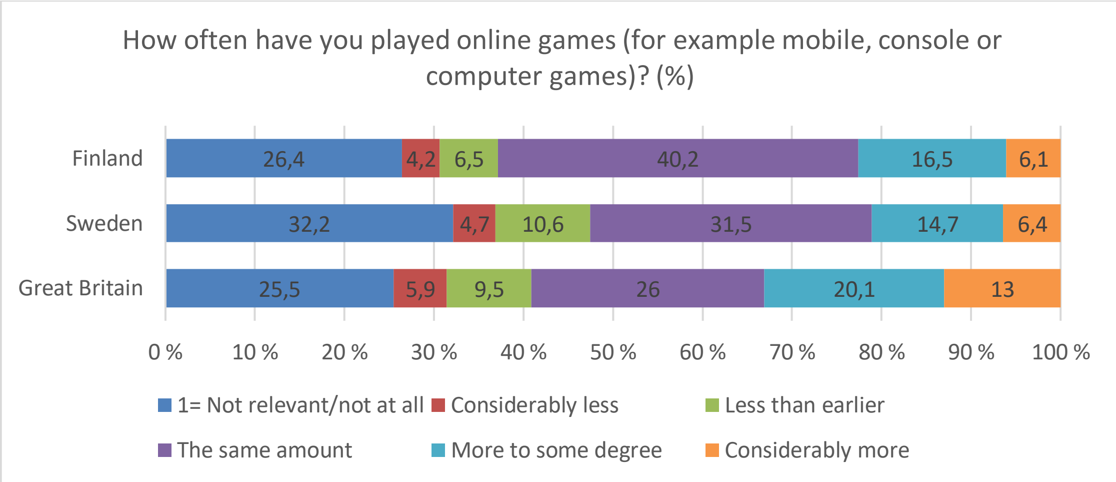


FIGURE 67 Video game playing during the pandemic by country

British participants had also purchased video games (i.e., computer and console games) as well as in-game loot boxes during the pandemic more frequently than Finnish or Swedish participants. A little over a fifth of British participants reported to have purchased more video games than before, whereas amongst Swedish and Finnish participants this was a little over 10%. Approximately 14% of Britons had purchased in-game loot boxes more often than before, whereas amongst Swedish participants it was about 8% and amongst Finnish participants this was about 5%. The majority of participants from all countries had not purchased loot boxes at all.

Participants from Great Britain had also visited online communities more frequently than Finnish and Swedish participants. A fifth of British participants had visited online communities more often than before, whereas amongst Finnish and Swedish participants this number was a little under 15%.

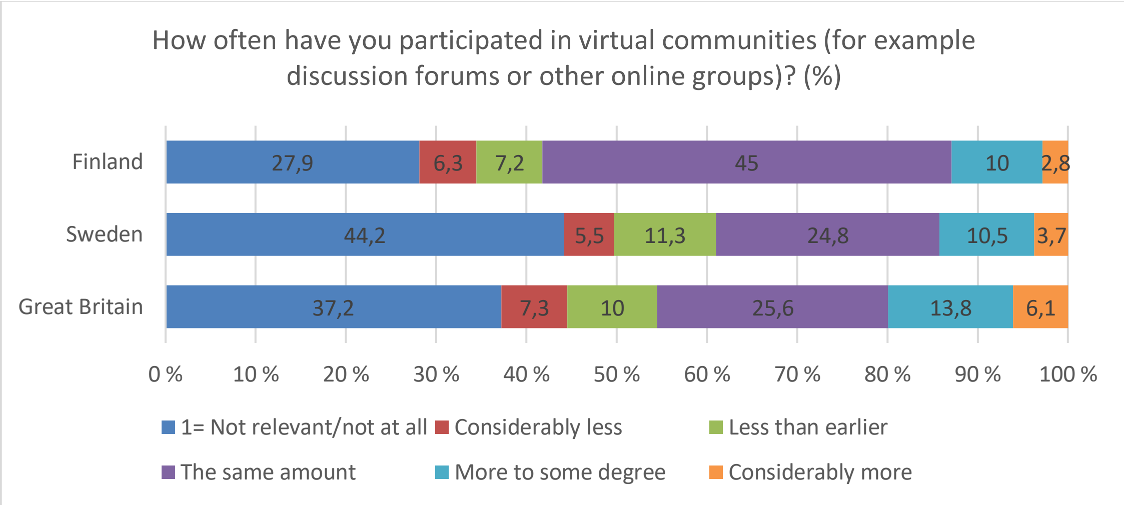


FIGURE 68 Participation in online communities during the pandemic by country

The use of the dark web (e.g., via the Tor Browser) was most frequent amongst British participants and the least frequent amongst Finnish participants. 10% of British participants reported that their use of the dark web had increased during the pandemic, whereas amongst Finnish and Swedish participants this number was only a few percent. About a quarter of participants from Great Britain reported that their use of the dark web had remained the same, whereas only a fifth of Swedish participants and 17% of Finnish participants reported that their use of the dark web had remained the same. The majority of all participants from all countries stated that they had not used the dark web at all during the pandemic.

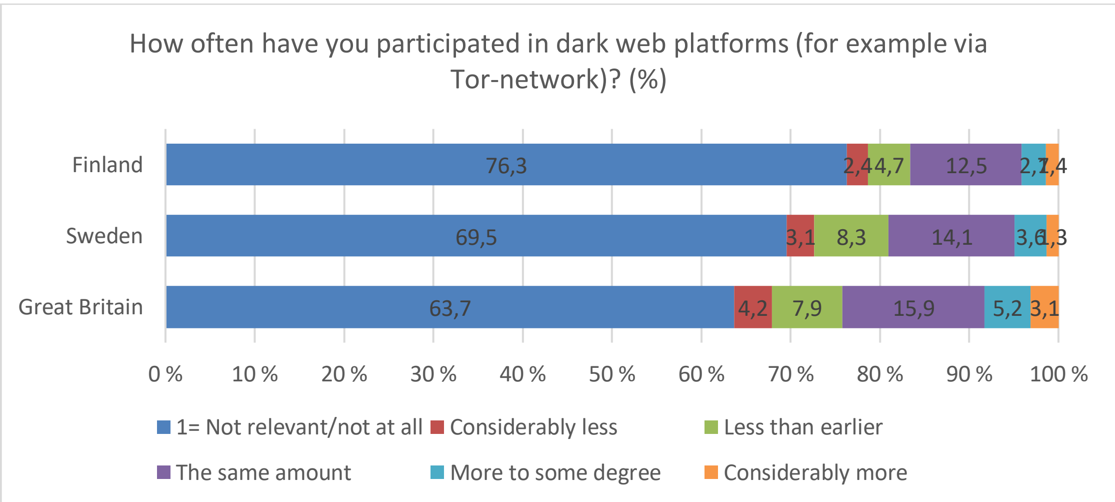


FIGURE 69 Dark web participation during the pandemic by age group

The use of movie and TV-show streaming services had increased most in Great Britain, where over a third of participants reported to have used more money for said services than before. Out of Finnish and Swedish participants a little less than a fifth of participants reported that they had increased their use of streaming services.

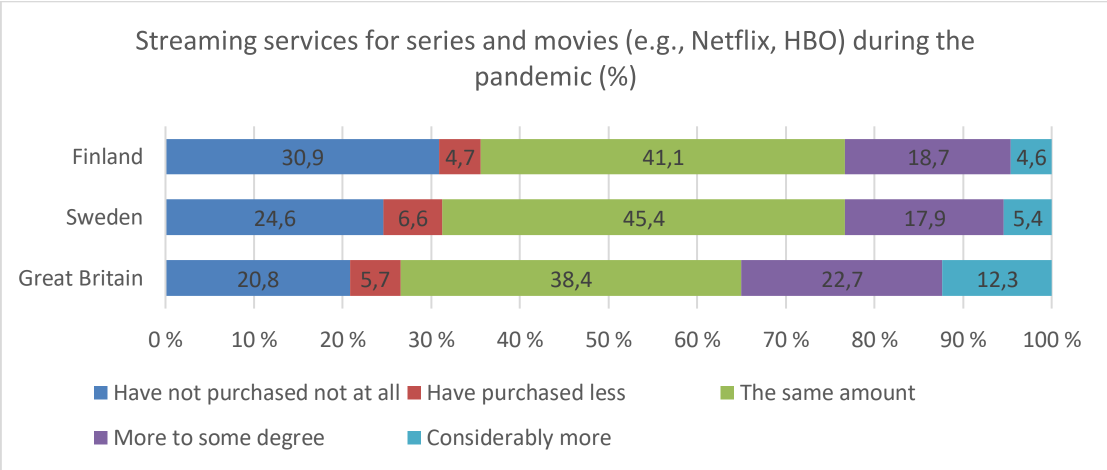


FIGURE 70 Purchasing streaming services during the pandemic by country

Furthermore, the use of audiobooks was more popular in Great Britain, in which 17% of participants reported to have purchased said services more than before the pandemic. Out of Finnish and Swedish participants, about 15% of participants reported to have increased their use of audiobooks. Similarly, the use of paid cultural and entertainment services (i.e., watching live concerts on stream) were the most popular in Great Britain, in which a little over a fifth of participants reported to have purchased said services more than before.

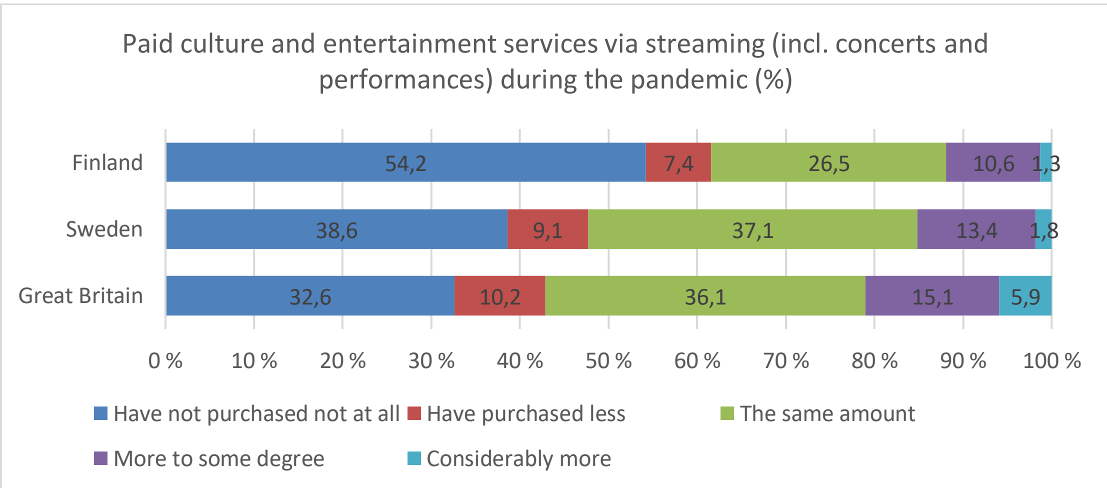


FIGURE 71 Paid culture and entertainment services via streaming during the pandemic by country

As a summary it can be concluded that out of the three participating countries, Great Britain was the most active in terms of online engagement and use. This can be explained due to the fact that the restrictions were stricter in Great Britain (i.e., lockdowns and curfews), which has led to civilians to spend more time in isolation.

3.1.3 Gambling during the pandemic and gambling problems in Finland, Sweden, and Great Britain

We asked participants about their gambling habits of the last twelve months. Because the survey was collected in April 2021, the gambling of the past year oversaw the gambling habits of the pandemic. At first, we surveyed the frequency of gambling activities of participants online (i.e., online casinos) and outside the internet (i.e., betting and lotteries).

Gambling activities such as betting and lottery playing of the past year occurred the most frequently in Finland and Sweden. About 43% of British participants had not partaken in either gambling activity during the past year, whereas a third of Finnish and Swedish participants reported the same. The most active gamblers were found in Sweden, where a fifth of Swedish participants played lottery and betting type game at least a few times a week. Out of Finns the corresponding rate was 16% and out of British participants it was 12%.

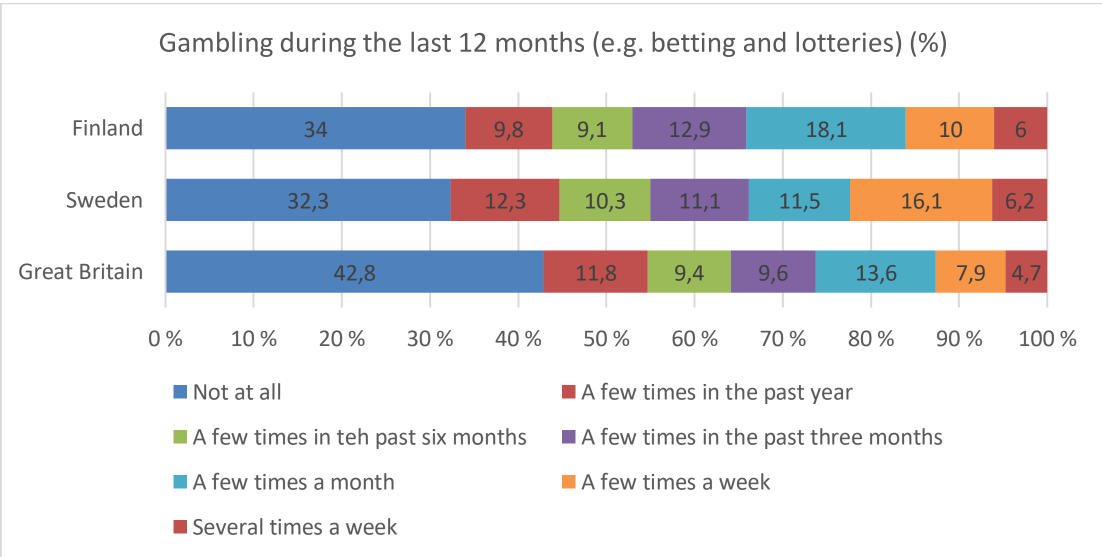


FIGURE 72 Gambling (e.g., betting and lotteries) during the past 12 months by country

Online gambling games, e.g., those in online casinos, were most played in Finland and the least in Sweden. Out of Finnish participants about a half had played at least sometimes during the last year, and 12% reported to have played at least on a weekly basis. Out of Swedish and British participants the corresponding rate was 10%. Out of Swedish and British participants a little less than 60% and a little under half of participants had not gambled online at all during the past year.

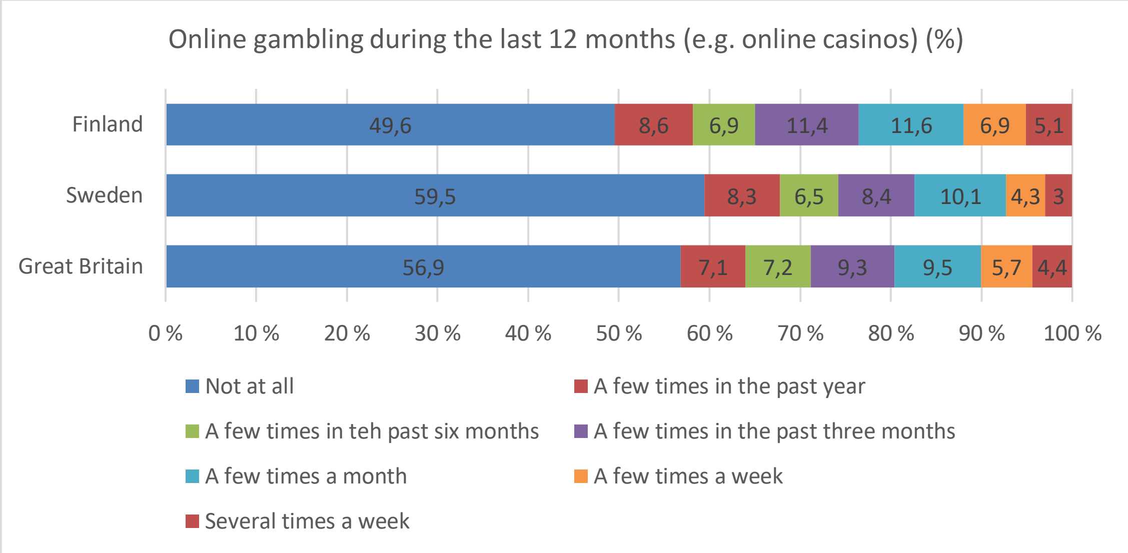


FIGURE 73 Online gambling during the past 12 months (e.g., online casinos) by country

Those participants who had gambled at least sometimes during the past year, were evaluated on their gambling issues using the Problem Gambling Severity Index-scale (PGSI). The scale is widely used internationally and has been developed particularly for population studies (Ferris & Wynne, 2001).[2]

641 of the Finnish participants, 632 of Swedish participants and 559 of British participants had reported to have gambled during the past year at least a few times. Of all participants who had gambled in the past year (n=1832), gambling issues were the most common in Great Britain, in which nearly half of the gambling participants met the standard for problematic gambling on the PGSI-scale (8 points or more). In Finland and Sweden, a little under a third of gamblers met the criteria of problematic gambling. Those who are considered of moderate risk for problematic gambling habits (3-7 points) were the most common in Finland, with about 12% of gamblers meeting that criterion. Out of Swedish gamblers about half of the participants were not considered to be at risk or to have problematic gambling habits, whereas out of Finnish and British participants about 40% did not meet the criteria for at risk of or current problematic gambling.

[2] The scale consists of nine questions that map out the level of problematical tendencies amongst gambling participants from the last 12 months. Each question yields 0-3 points and the grand total of points within the scale system goes up to 27 points. The cutoff points for results followed the original scale values (0= no gambling problems; 1-2= low risk, 3-7 moderate risk; 8 or more = problematic gambling) (c.f., Ferris & Wynne, 2001).

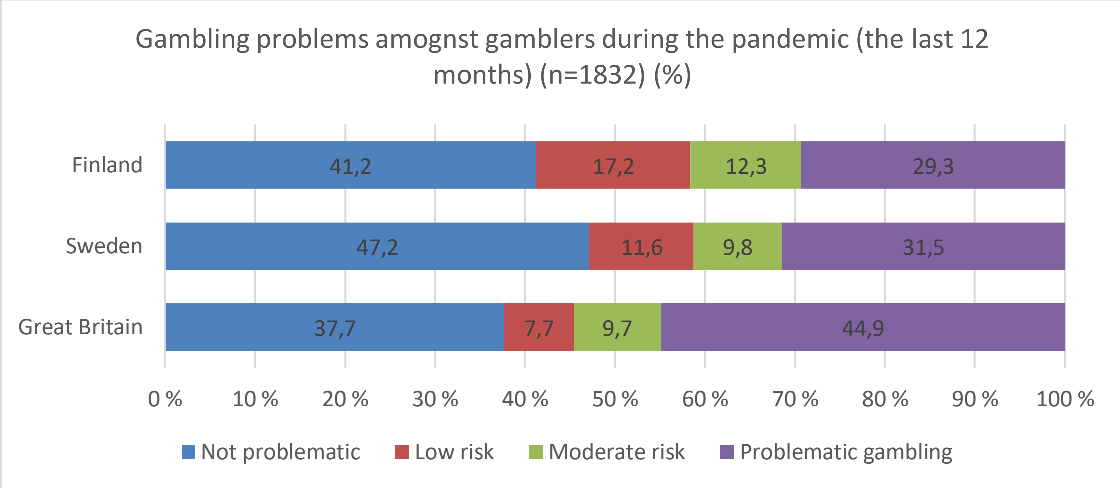


FIGURE 74 Prevalence of gambling problems during the past 12 months by country

Even though gambling seemed to be somewhat more commonplace during the pandemic in Finland and Sweden, especially in terms of betting and playing the lottery, problematic gambling was most frequent in Great Britain. When evaluating the averages of problematic gambling (on a scale of 0-27), the average was clearly the highest in Great Britain (avg. 7,42). In Finland, the average was 5,01 and in Sweden 4,98. Britain also had the largest count of participants reporting that they had increased their online gambling more during the pandemic (about 17%). Other research supports the increase of online gambling during the pandemic, especially in the case of Great Britain (Edmond et al., 2021).

It is worth noting, however, that while problematic gambling was measured only amongst those participants who reported their gambling habits, when considering the entire data set, the amount of participants presenting problematic gambling are noticeably high in comparison to other gambling reports from said countries. It is probable that problematic gamblers have been over-represented in this data. There is the possibility that an anonymous online survey was more likely to reach individuals who are prone to problematic gambling habits and those in comprisable situations than tradition mail-in or telephone surveys.

3.2 Online behaviour in Finland amongst different population groups 2021

3.2.1 Coronavirus related internet sources used by the Finnish population

Mainstream news media sites were relatively popular amongst all age groups when searching for information on the coronavirus pandemic. The older age groups were more active in using mainstream media sites for information than younger age groups. About half of participants aged 36 and over used mainstream news sites multiple times a week and about 30% reported to have used them daily. Out of the youngest age group, those aged 18-25, only 10% reported to have used mainstream news sites daily for coronavirus pandemic related information.

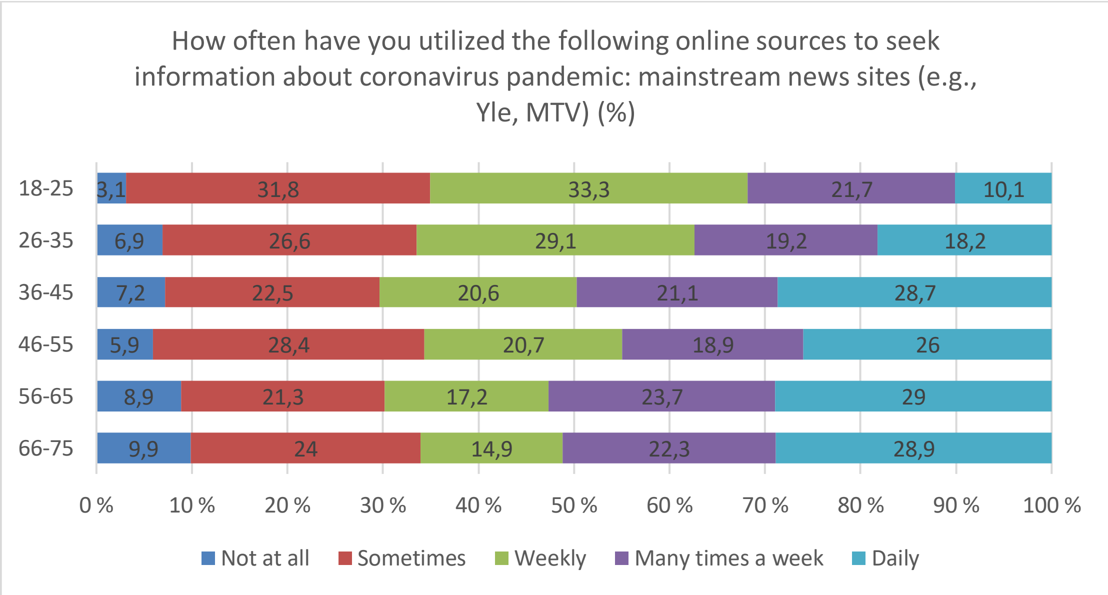


FIGURE 75 Using mainstream news sites as a source of pandemic related information in Finland by age group

Additionally, one's educational background was an influencing factor in the use of mainstream media when searching for information on the coronavirus pandemic; those who were higher educated were clearly more active users of mainstream news media. Out of those with the highest level of education, over 40% reported to have used mainstream news sites as an information source daily and nearly 85% at least on a weekly basis. For those with lower levels of education, merely less than 18% reported to have used mainstream news daily and a little over half at least weekly. 10% of those with a vocational degree reported that they do not use mainstream news sites at all in finding coronavirus pandemic related information.

The use of official health authority websites (e.g., THL in Finland) to find pandemic related information were also relatively evenly used across different age groups, with no statistical significance found when comparing age group differences. In the utilization of official health authority websites for pandemic related information, out of all age groups about 40% reported to have used them at least weekly and over 80% at least every now and then.

The use of social media platforms such as Facebook, Instagram and Twitter as a source for pandemic related information was most popular amongst young adults. Out of those aged 18-25, over 40% used social media sites as a source of information at least multiple times a week and 84% reported to have used them at least every now and then or more.

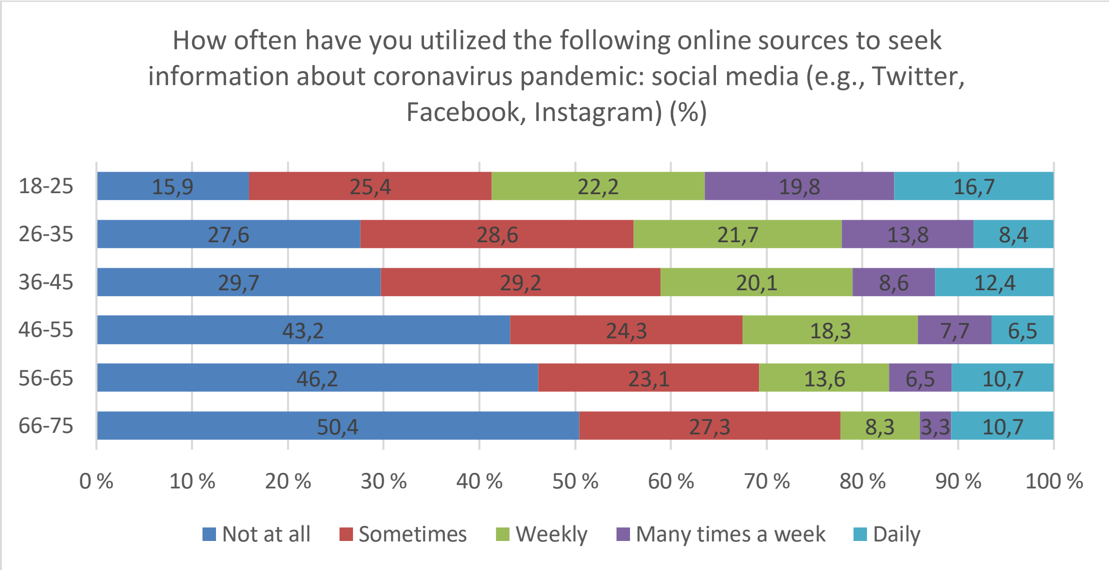


FIGURE 76 Using social media as a source of pandemic related information in Finland by age group

The use of social media influencers as a source of information on the pandemic was the most popular amongst those aged 18-25, with a little over 40% of participants in that age group reporting to have used social media influencers as an information source at least weekly and a little under 10% daily. Amongst older age groups this was clearly less frequent. Interestingly nearly half of those aged 66-75 reported to have used social media influencers as a source of pandemic related information at least occasionally. On the other hand, we cannot be sure on what individuals aged over 65 constitute as a social media influencer and whether it is the same definition as the one held by younger age groups.

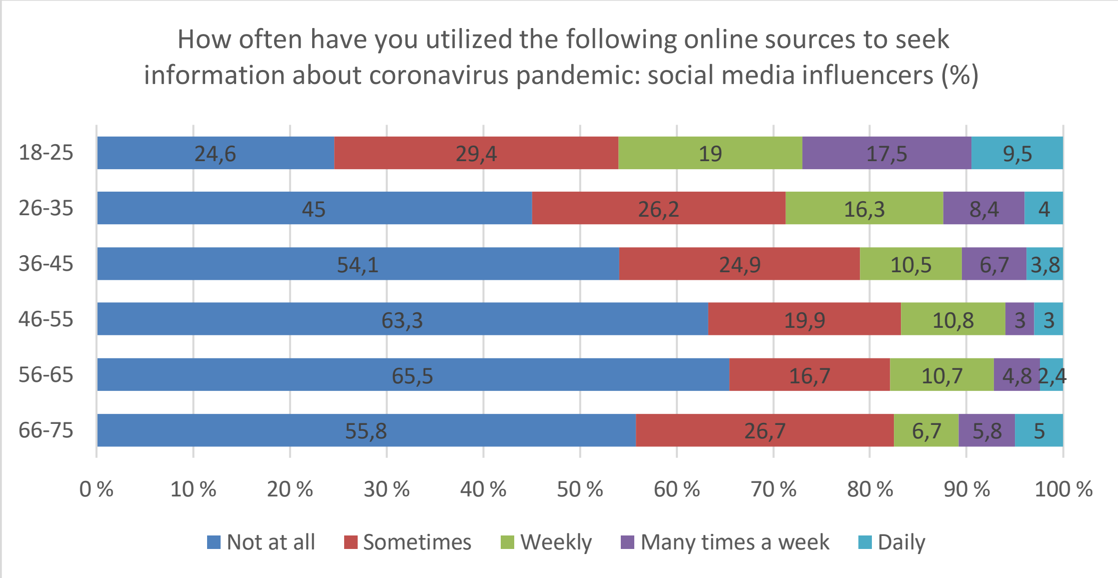


FIGURE 77 Using social media influencers as a source of pandemic related information in Finland by age group

Online communities and different discussion forums were also the most popular amongst young age groups. Out of those aged 18-25 a little over 40% used online communities as a source of information at least on a weekly basis. Out of those aged 46 and older, 60% reported that they did not use online communities at all as a source of information.

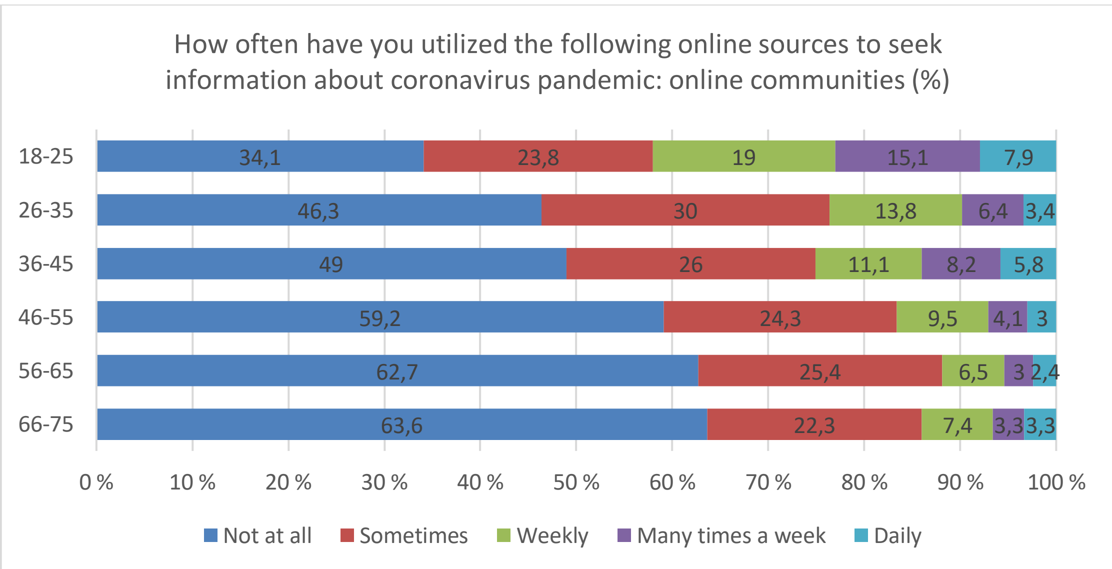


FIGURE 78 Using online communities as a source of pandemic related information in Finland by age group

The use of the dark web (e.g., via the Tor browser) as a source of information on the pandemic was most prevalent amongst young adults. Out of those aged 18-

25 over 40% of participants reported to have used the dark web at least occasionally, and a fifth of those between the ages of 26-35. The use of the dark web as a source of information was substantially less frequent amongst older age groups, and a clear majority did not use the dark web as a source of information at all. Furthermore, the level of education a participant had was an influencing factor in whether they used the dark web as a source of information. Those who had only attended their mandatory education (grades 1-9) were the most active users of the dark web, whereas those who had a degree in higher education very rarely reported to have used the dark web as a source of information. Gender was also a factor, as men were more likely to use the dark web as an information source than women.

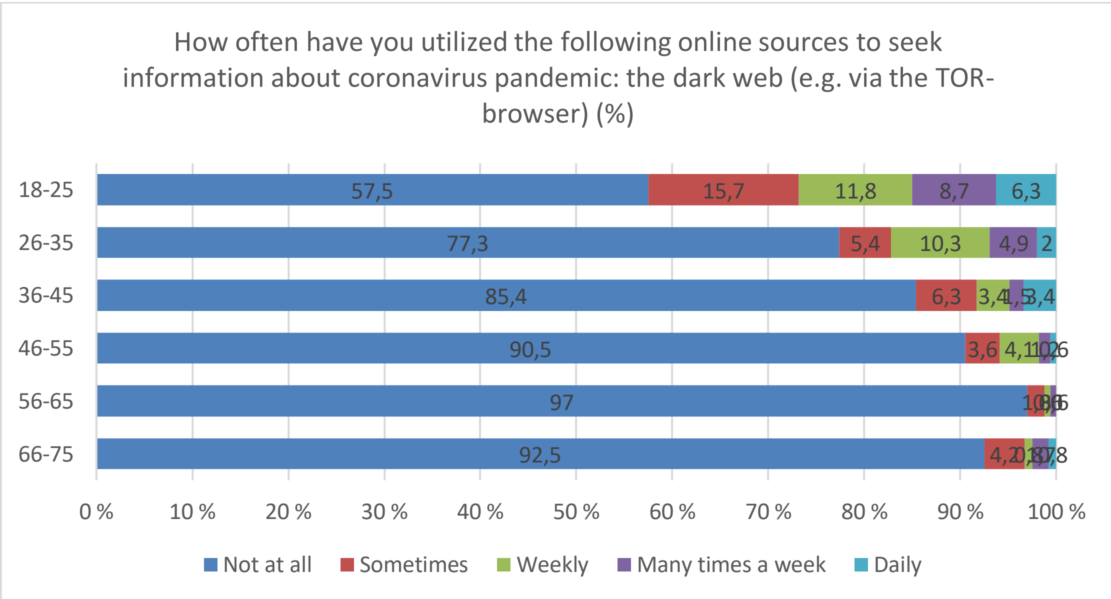


FIGURE 79 Using the dark web as a source of pandemic related information in Finland by age group

It is worth noting that of different age groups, those participants between the ages of 18-25 were the most likely to report using various online sources for seeking pandemic related information. This does, at least partially, conceptualize how widespread and important the use of the internet is amongst young adults and how actively young adults utilize different online sources when searching for information. Especially different social media sources were more frequently represented amongst young adults than amongst the older age groups.

3.2.2 Online behaviour during the pandemic in Finland

Young adults were the most likely and active to have maintained important relationships through social media than older age groups. Out of those aged between 18-25, a little over 40% had been more active in keeping touch with family and friends than before. About a third of those aged between 26-35 and 36-45 reported to have been more active in maintaining relationships via social media during the pandemic. About a fifth of those aged 56-65 and 66-75 did not utilize social media in maintaining their social relationships during the pandemic.

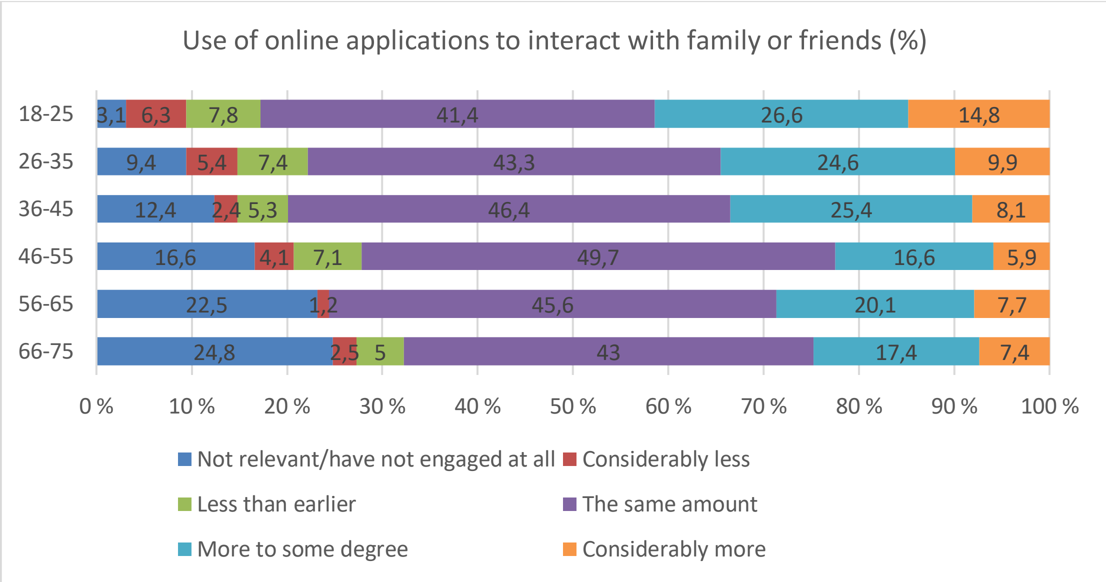


FIGURE 80 Use of online applications to interact with family or friends during the pandemic by Finnish age groups

Young age groups were also most likely to be more in touch with their online acquaintances during the pandemic than older age groups. Out of those aged 18-25 about a quarter and a fifth of those between the ages of 26-45 reported to have been more frequently in touch with online acquaintances during the pandemic.

The youngest age groups had also increased their use of social media more than older groups. About a fifth of those between the ages of 18 and 25 had uploaded content more frequently on social media during the pandemic. Amongst those aged 26 to 45, a little under 15% reported the same. Out of the older age groups, social media activity had not substantially increased and a significant amount of those 46 and older reported that they had not shared content on social media at all during the pandemic.

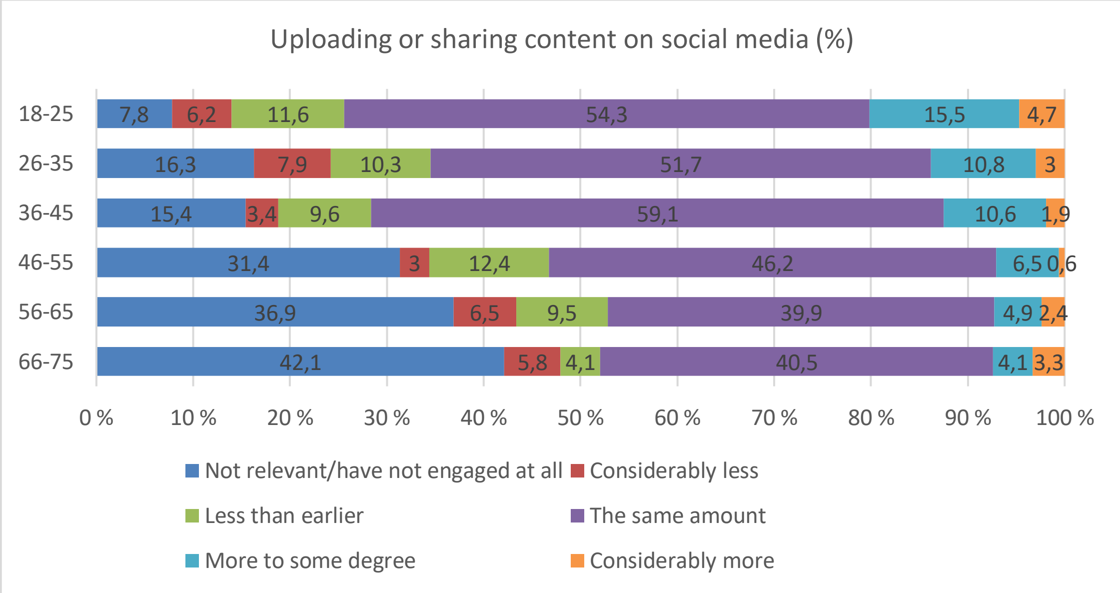


FIGURE 81 Uploading or sharing content on social media during the pandemic by Finnish age groups

As active users of social media, the young adult age groups were also more active in following social media influencers during the pandemic: out of those aged 18 to 35, over a fifth reported to have followed more social media influencers than before during the pandemic.

The use of video games, i.e., mobile, console and computer games, also increased during the coronavirus particularly within the two age groups (18-25 and 26-35). Out of those aged 18-25 nearly 40% reported to have played video games more frequently than before the pandemic. Also, those aged 26-35, 30% reported an increase in video game playing. A fifth of those aged 36-45 and 46-55 had also increased their video game playing. Nearly half of those over the age of 56 had not played video games at all. An interesting finding was that amongst the older age group, those aged 66-75, about 15% had increased their video game playing during the pandemic, whereas those aged 56-65 it was only 10%. Between women and men there was no significant statistical difference.

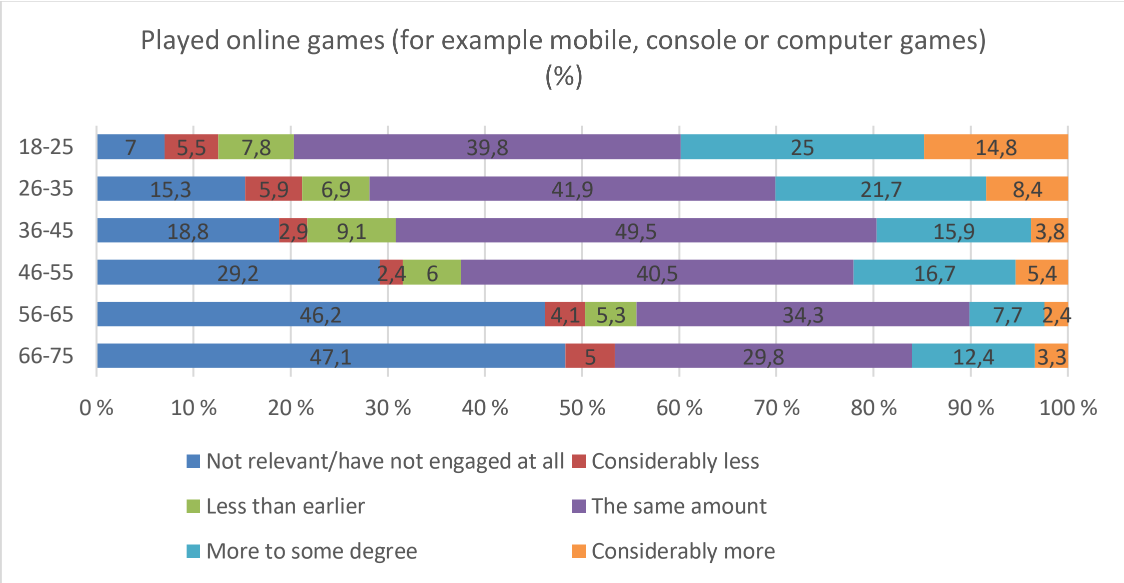


FIGURE 82 Video game playing during the pandemic by Finnish age groups

The increased use of video games amongst 18-25 also applied to paid video games (i.e., console and computer games), with said age group being most represented in that regard. Nearly a third of the age group in particular reported to have purchased video games more frequently than before during the pandemic. Men had purchased paid video games more frequently than women.

Participation in online communities and discussion forums was most frequent amongst young participants during the pandemic. Nearly 30% of participants aged 18-25 and about a fifth of those aged 26-35 had visited online communities more frequently during the pandemic. Amongst older age groups, the participation frequencies had not increased significantly, and amongst those over the age of 56 nearly half had not visited an online community at all during the pandemic.

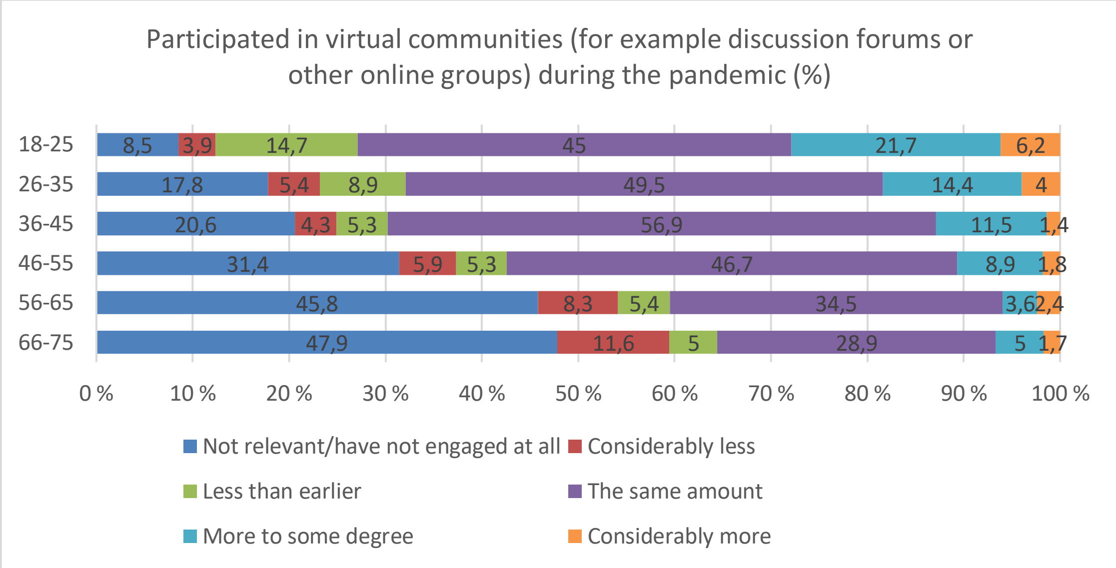


FIGURE 83 Participation in virtual communities during the pandemic by Finnish age groups

The use of the dark web (e.g., via the Tor browser) increased the most amongst those between the ages of 18 to 25. In the age group in question over 15% had visited the dark web more frequently during the pandemic, and a fifth just as frequently than before the pandemic. Older age groups, on the other hand, did not report any change on the use of the dark web and a generous majority from all age groups did not visit the dark web at all during the pandemic.

The use of movie and TV-show streaming services showed an increase amongst all age groups, but especially young adults showed an increase in user trends during the pandemic. Out of those aged 18-25 and 26-35 about a third of participants had reported to have purchased said services more than before. The use of streaming services was the least frequent amongst those over the age of 66.

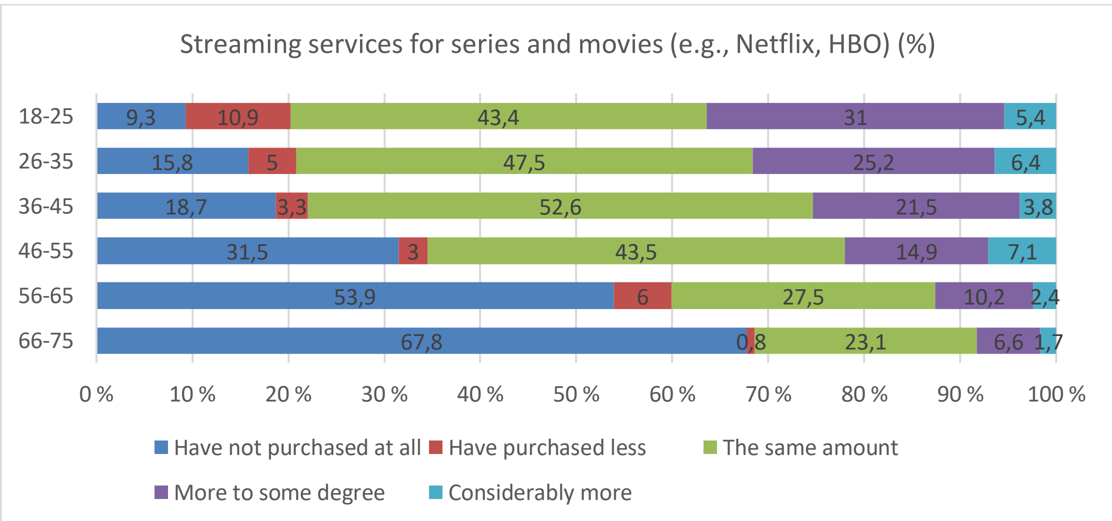


FIGURE 84 Purchasing of streaming services during the pandemic by Finnish age groups

Similarly, the use of audiobook services increased during the pandemic, particularly amongst young adults. Amongst those aged 18 to 35, about a quarter of participants reported to have purchased audiobook services more than before. Out of those aged 66-75 only a few percent had increased their use of audiobook services and 76% reported that they had not used audiobook services at all.

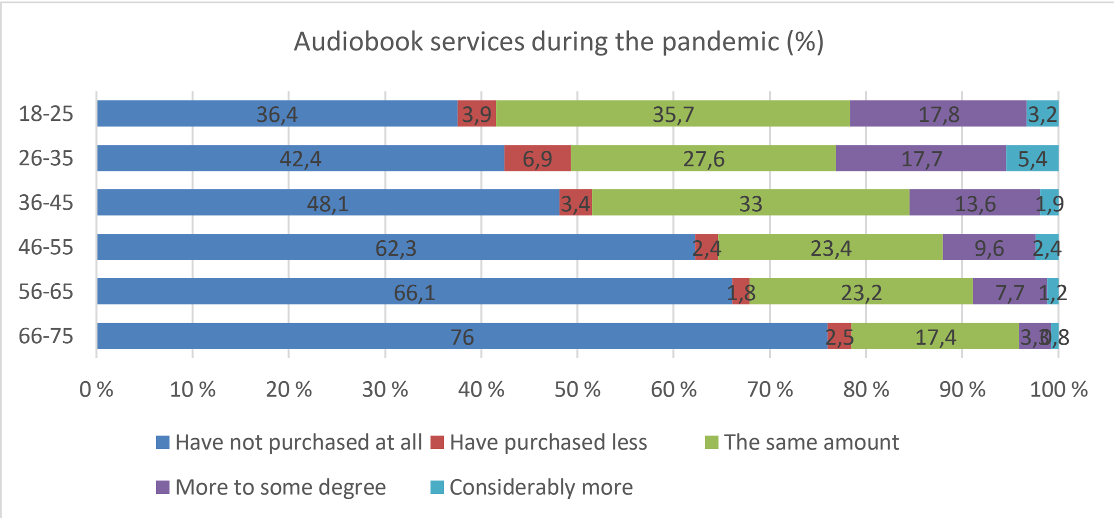


FIGURE 85 Purchasing of audio book services during the pandemic by Finnish age groups

The use of paid entertainment and culture services (such as concert and performance streams via the internet) had increased particularly amongst those aged between 18 and 25, out of which a fifth of participants reported to have purchased said services more frequently than before. 10% of those from the older age group of 66-75-year-olds also reported to have increased their use of said services.

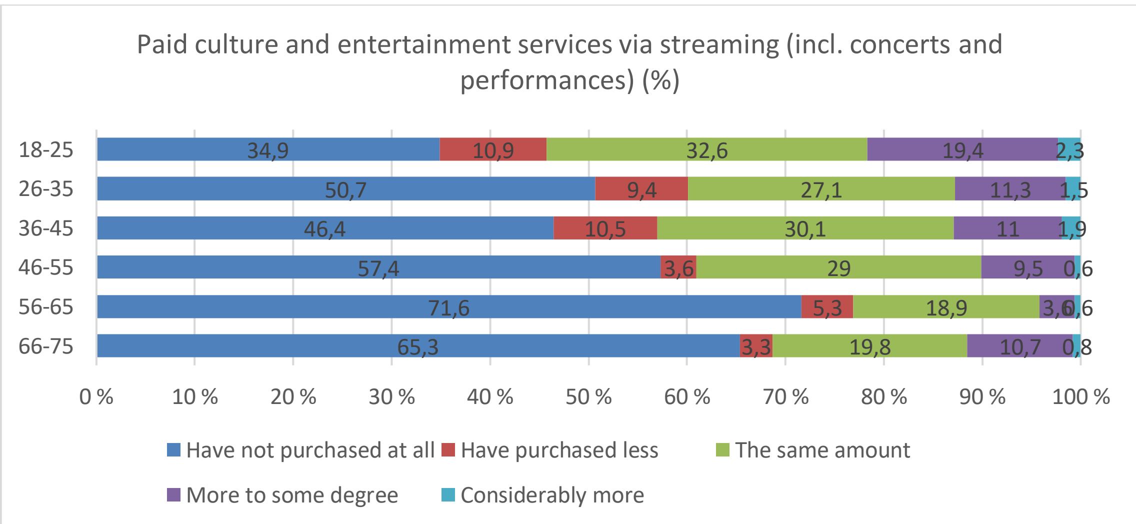


FIGURE 86 Paid culture and entertainment service use during the pandemic by Finnish age groups

3.2.3 Gambling during the pandemic and gambling problems in Finland amongst different population groups

We inquired from our participants about their gambling habits over the past year. Because the data was collected in April 2021, the timeframe covers the first year of the pandemic from the spring of 2020 to the spring of 2021.

In the March of 2020, the Finnish gambling monopoly Veikkaus closed all its slot machines and casinos and re-opened them cautiously during the summer of 2020 when the pandemic situation improved. In the fall of 2020, slot machines were once again closed in regions which were in the acceleration and spread-phase, after which slot machines have been once again opened regionally and closed depending on the epidemiological situation of the region. Since slot machines have been for the most part of the year out of bounds, we did not ask any elaborative questions on the use of slot machines. Instead, we first inquired the frequencies of online gambling (i.e., in online casinos) and outside the internet (i.e., betting and playing the lottery).

Finnish male participants were clearly more active gamblers than Finnish female participants. Over a fifth of male participants had placed bets or played the lottery at least a few times a week during the past week and 9% multiple times a week. Out of women, about 10% had gambled at least a few times a week and about a quarter at least a few times a month. A little less than half of female participants and a little less than a quarter of male participants had not placed bets or played the lottery during the past year.

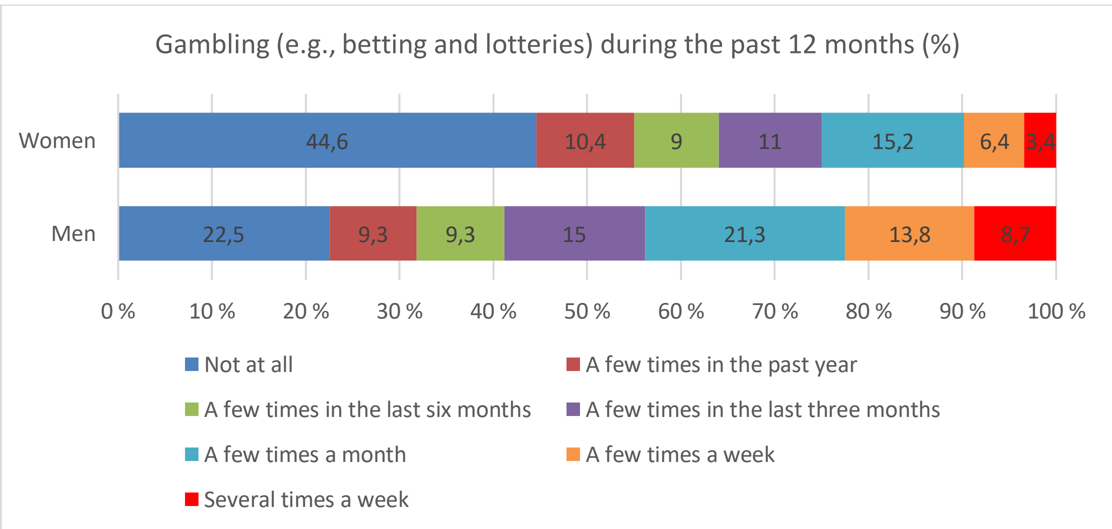


FIGURE 87 Gambling (e.g., betting and lotteries) during the past 12 months amongst Finnish women and men

In the past year men had also gambled online (e.g., online casinos) more than women. A little under 15% of men had gambled online at least a few times a week and over a third at least a few times a month. Out of men about 40% and out of women about 60% reported that they had not gambled online during the pandemic at all.

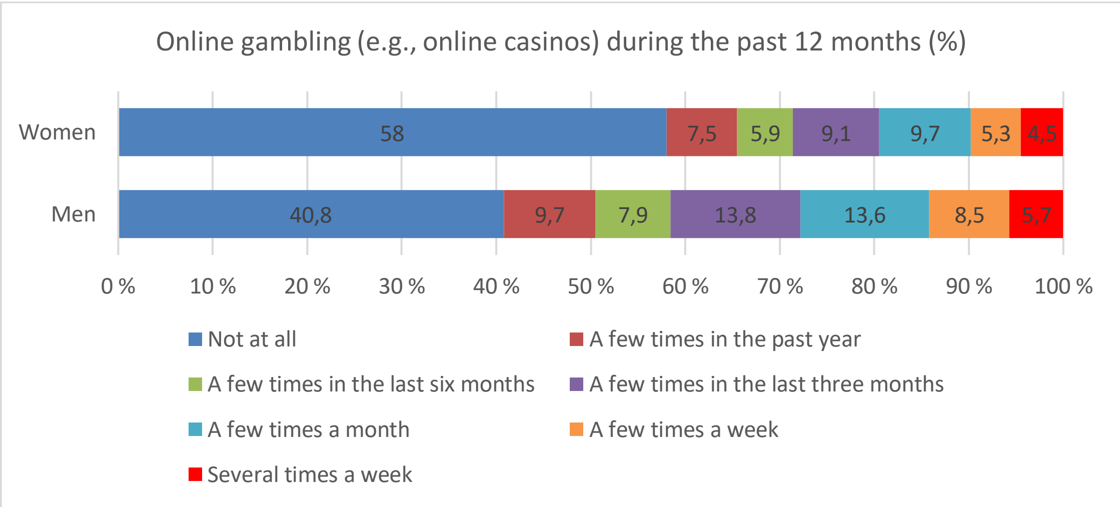


FIGURE 88 Online gambling (e.g., online casinos) during the past 12 months amongst Finnish women and men

There were also differences amongst different age groups in terms of online gambling habits. The youngest age groups had gambled online the most during the past year. Out of those aged 18 to 25 and those aged 26 to 35 a little less than 15% had gambled at least a few times a week. Amongst those over the age of 56 a little under 10% had gambled at least a few times a week.

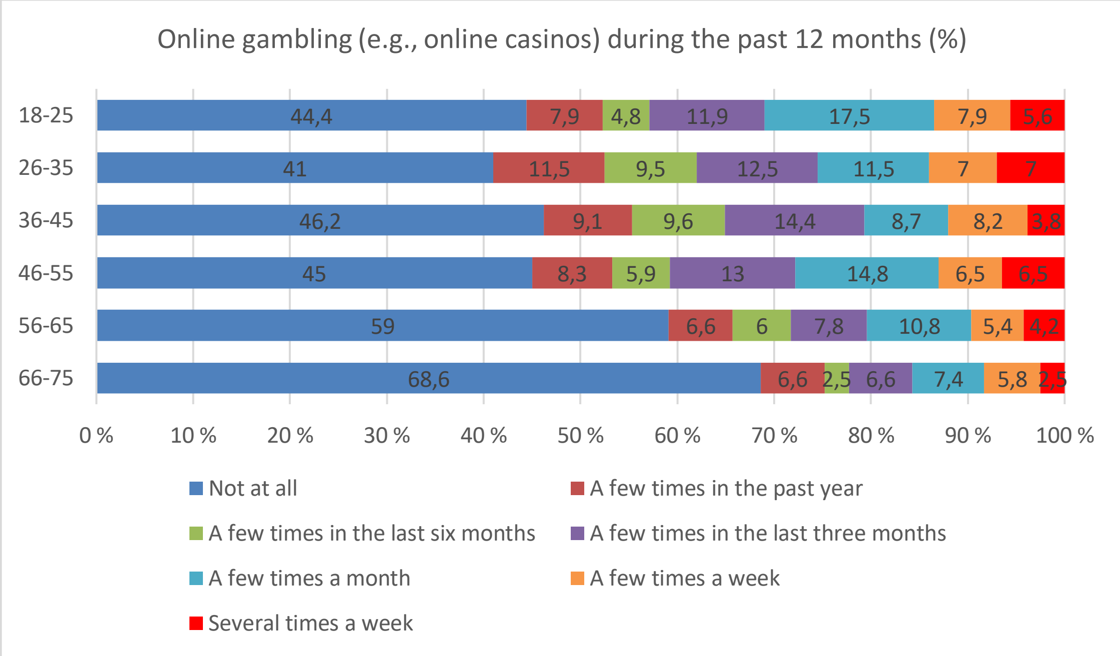


FIGURE 89 Online gambling (e.g., online casinos) during the past 12 months by Finnish age groups

When inquired about gambling habit changes during the pandemic, young adults reported that they had gambled online more frequently than before during the pandemic. Nearly a quarter of those aged 18 to 25 and 15% of those aged 26-55 reported that they had gambled more frequently than before. Out of the older age groups only a few percent reported to have increased their online gambling during the pandemic. Gender also was a factor in this regard. Out of men about 15% and out of women about 10% had gambled more frequently during the pandemic.

In terms of increased bet placing and lottery playing frequencies there was no statistical significance when comparing different age groups. What was noteworthy, however, was that older age groups seemed to be more active in gambling of this nature than younger groups. Out of those over the age of 46 about 20% played at least multiple times a week, whereas amongst younger participants the weekly gambler rates were about 10%. This can be explained by the fact that older individuals typically favor lottery games.

Out of Finnish participants a total of 641 reported to have gambled at least sometimes during the past year. To these participants we presented elaborative questions by using the Problem Gambling Severity Index-scale (PGSI). According to the findings gambling and gambling problems were more frequent amongst Finnish men than Finnish women, which is supported by previous research data (e.g., Salonen et al., 2020). Out of the male gamblers in our data (n=364) over a third of the participants met the criteria for problematic gambling and nearly half were at least a moderate risk of developing gambling problems. However, amongst female gamblers (n=277) there was also a substantial amount of problematic gambling, with over a fifth of participants meeting the criteria for problematic gambling and over a third being at least at moderate risk.

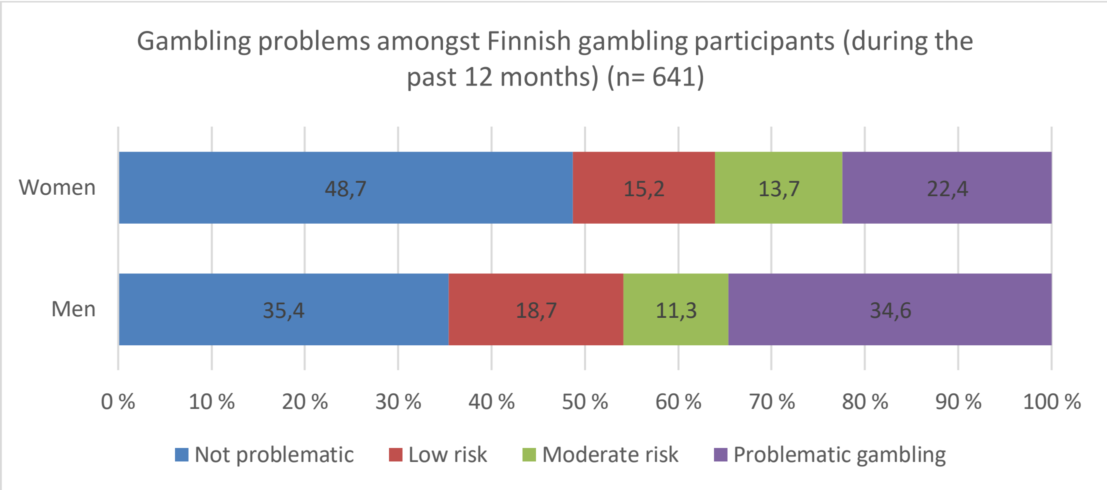


FIGURE 90 Gambling problems amongst Finnish gambling participants (during the past 12 months) by sex

Gambling problems were the most prevalent amongst Finnish participants aged 18 to 25, which is supported by previous research (Salonen et al., 2020). Out of the age group in particular as many as nearly 64% met the criteria for problematic gambling and over 70% were at moderate risk for developing a gambling problem. Amongst those aged 26-35, gambling problems were also commonplace with 40% meeting the criteria for having a gambling problem and over half of the group being considered at moderate risk. With age the risks associated with gambling and gambling problems reduced. However, also those aged 36-45 and 46-55 presented high rates of risks and gambling problems. In the oldest group with those aged 66 to 75, a little over 10% were considered to be at moderate risk.

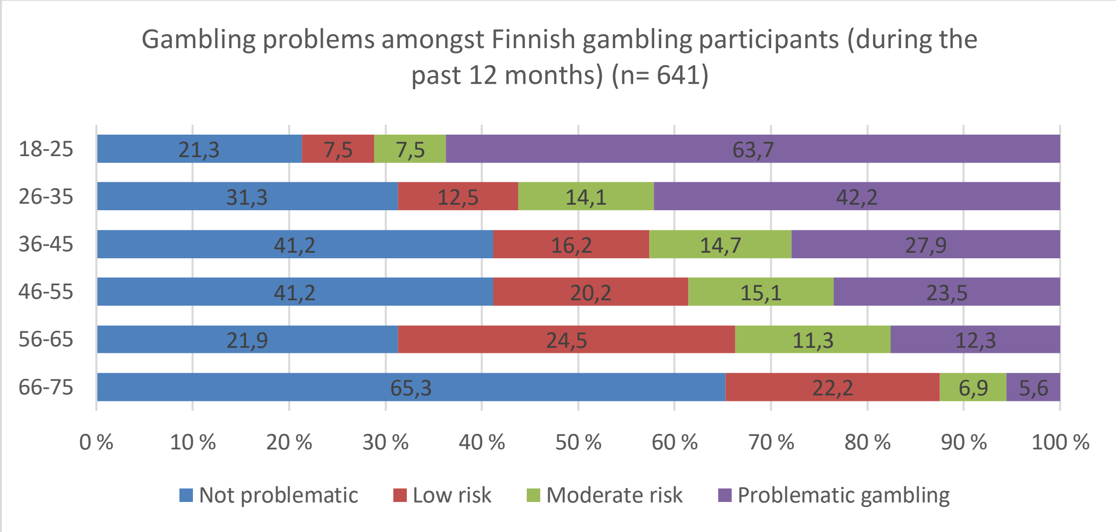


FIGURE 91 Gambling problems amongst Finnish gambling participants (during the past 12 months) by age group

We evaluated the gambling problems amongst participants also by income level. Gambling problems were most common amongst those in the lower income quintiles, in which the net income was reported to being under 900€. Out of this low income group nearly 40% of gamblers met the criteria for gambling problems and over a half were considered to be at moderate risk. This supports research findings that state that gambling problems are most common amongst individuals who are financially less-off. Gambling problems were the next most frequent amongst those in the highest income quintile. Out of them a little less than a third of gamblers met the criteria for gambling problems and a little over 40% were considered to be at least at moderate risk.

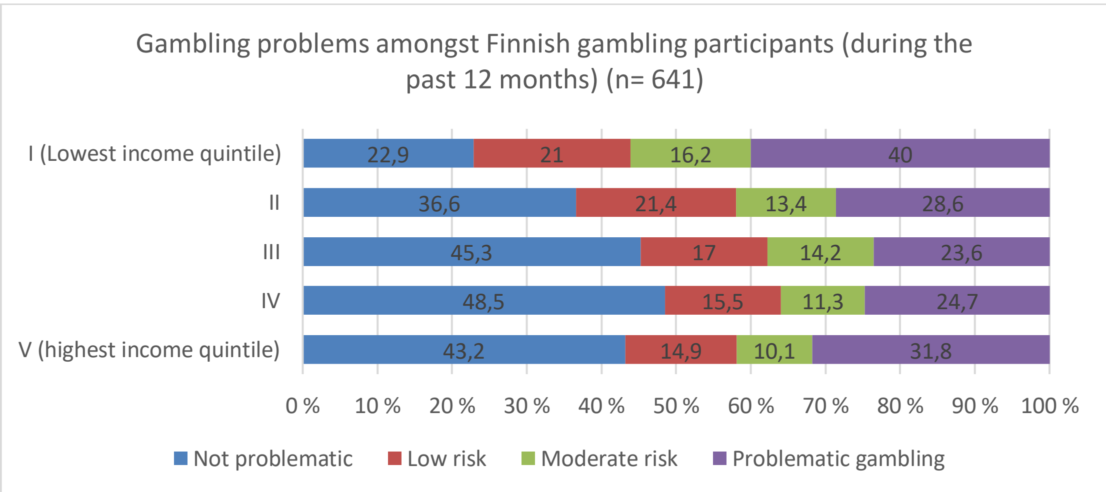


FIGURE 92 Gambling problems amongst Finnish gambling participants (during the past 12 months) by income level

The level of education amongst these gamblers also made a difference in gambling problem prevalence. Out of those who had only attended mandatory education (grades 1-9) about 44% presented with gambling problems and over half were at least at moderate risk. For those who had attended vocational school or high school about 40% were considered to be at least at moderate risk. Amongst those with higher levels of education, gambling problems were less frequent – however even about a third of those with a bachelor's degree and a little over a quarter of those were considered to be at least at moderate risk level.

It is worth noting that, for instance, compared to previous reports issued by the THL (e.g., Salonen et al., 2020) the prevalence of gambling problems in our survey was noticeably high. Even though we only measured gambling risk and gambling problems amongst those who reported to have gambled, the prevalence of problematic gambling in relation to the survey size over all is considerably high. Therefore, the findings in this chapter should be read cautiously. It is likely that those who gamble and have gambling issues were more likely reached out to with an anonymous online survey than with a traditional mail-in or phone survey, therefore those with gambling issues may be overrepresented in our data. However, the findings support previous research on the gambling habits of young adults and especially on the risks of gambling issues amongst men, with the coronavirus possibly amplifying the issue. As much as a quarter of participants aged 18-25 reported to have increased their online gambling during the pandemic, which in turn may have partially increased gambling problems.

4. CONCLUSIONS AND SUMMARY

In this study we have researched the attitudes, wellbeing, and everyday behaviour of citizens in light of the pandemic restrictions in Finland, Sweden, and Great Britain. Because the effects of the pandemic have been global, it is important to understand the social and financial impact of the pandemic beyond the experiences of Finnish citizens. The survey was conducted in April 2021 and some results were compared to the findings found in the survey of 2020 (Wilska, et al., 2020). For countries of comparison, the first choice was Sweden due to the cultural social similarities with Finland, however with Sweden having a different pandemic approach with far more lenient restrictions, as well as a worse epidemiological situation. Great Britain was selected as the second country of comparison, as the epidemiological situation there was also far worse than in Finland, coupled with the fact that the restrictions in Great Britain were one of the strictest in Europe.

Our research showed that in Finland, citizens have been throughout the pandemic relatively satisfied with the actions taken by the government. Despite this, a decrease in this satisfaction can be noted from 2020 to 2021. This can be partially explained by citizens becoming fatigued by the restrictions, all the while learning more about the coronavirus and how it spreads. It is natural to assume that when faced with an unknown threat to society, individuals are inclined to shift the responsibility onto government entities and place trust in them. However, as the threat becomes more familiar, it is easier to question the actions taken against the threat. This can be said particularly in the case of restrictions that have been detrimental to financial and social wellbeing.

The administration of vaccines starting the beginning of 2021 was a relief for people and their concerns towards the health of their loved ones. Regardless of this, concerns for one's own health and concerns over the wellbeing of others increased. Financial concerns had decreased, however, as many felt substantial concern over the economy during the spring of 2020 as talks about recessions and mass unemployment were prevalent, however never came to entire fruition. In the spring of 2021 financial forecasts were already good, as well as the confidence of consumers.

Our findings showed that the different pandemic approaches of the three countries yielded different attitudes amongst the participants. There were even substantial differences between the three countries in terms of the felt trust towards different societal entities in the management of the pandemic. For instance, in Sweden, in which the restrictions were the most lenient and death rates were high, trust in government authorities and other entities in the management of the pandemic was clearly lower than in Finland and Great Britain. British participants, however, displayed the highest levels of trust towards both the responsible entities as well as other co-citizens. British participants were, however, more concerned about the effects of the pandemic on the health and wellbeing of themselves and their loved ones, whereas in Finland the levels of concern were relatively low. Trust in researchers and science was the highest in Finland. The efficient vaccination pace of Great Britain also reflected on the satisfaction that participants felt in the system, whereas in Sweden that said satisfaction was the lowest.

From the results we can conclude that societies that apply authority and restrictions in a time of crises are more prone to elicit the trust and feelings of safety from their citizens than those who emphasize the importance of individual freedoms and responsibility. However, with prolonged crises the use of strong authority and excessive restrictions can cause the deterioration of this trust.

During the pandemic, people have been spending a substantial amount of time at home, therefore making technology an important tool in maintaining social health and connections, as well as in passing the time. In Great Britain, where the restrictions were the strictest, participants were particularly active in the utilization of different online services. In Finland, young participants in particular were active in utilizing the different possibilities provided by the internet and the most likely to use various different online services in order to obtain information on the pandemic. Although young people had suffered the most as a result of the pandemic, they also presented the strongest preparedness to utilize the various opportunities provided by technology and the internet during such exceptional times. However, it is worth noting that excessive use of technology and the internet also have negative implications on one’s wellbeing.

What was particularly interesting on the findings on pandemic internet use and online behaviour was the increased use of the anonymous dark web (e.g., use of the Tor-browser) to find pandemic related information. Even though the majority of participants reported that they had not used the dark web at all, participants aged 18-25 stood out as the more active users of the dark web in comparison to other age groups. The illegal sale of false coronavirus vaccine certificates, as well as the spread of conspiracy theories and other criminal activity has been blossoming (Topor & Shuker, 2020). Then again the strong privacy protection and freedom of speech on the dark web can be inviting to new users without the element of criminal activity being present. For future research it would be interesting to delve deeper into the motives of using the dark web as a source of information as well as what kind of information is shared there about the pandemic.

Out of all countries about half of the participants reported to have been working or studying remotely during the pandemic. An interesting finding was that in Sweden and Finland, remote work and studying was considered easier than in Great Britain. Regardless of this, a substantial number of participants from all countries reported to have enjoyed the time spent a home, even though there were some differences in the occurrence of challenged digital skills and connection disruptions. For instance, in Finland the majority of participants had been spared of any major digital issues in terms of remote work or studying, whereas in Sweden and Great Britain issues regarding digital skill adequacy was more common. In Finland there was also the highest satisfaction in internet connectivity.

The pandemic restrictions also changed the ways people spent their leisure time. For instance, with the restrictions and recommendations imposed upon restaurants, bars, theatres, museums, and concerts undoubtedly impacted the social life and leisure time activity options of participants. This was particularly true for Great Britain, in which any kind of recreational time spent with those outside the household was, at worst, prohibited. The ill-effects of travel restrictions were particularly commonplace amongst Swedish participants, who reported the highest levels of impatience and desire to travel abroad. Regardless of this, the majority still felt that restrictions and recommendations should be lifted gradually and with caution, prioritizing the management of the pandemic over recreational activities and socializing.

Then again with restrictive measures becoming prolonged, especially those from Great Britain began to more commonly believe that the restrictions were doing more harm than the virus itself. Therefore, in the future it is deemed necessary to be mindful of the ill-effects of prolonged restrictions on the health, finances, and wellbeing of citizens along with the issues regarding physical health.

Since the feared financial consequences of the pandemic were not as dire as first presumed, the financial concern of Finnish individuals had declined from 2020 to 2021. The perceived level of financial concern was relatively even in both Finland and Sweden. Even though the fears of mass unemployment never came to be, there were many instances in which people had been fired, furloughed, or experienced difficulties with finding work due to the pandemic. In all countries over a third of participants reported to have experienced difficulties in finding work due to the pandemic. The coronavirus crisis also led to the growth of financial inequalities, particularly in Great Britain, but also in Finland and Sweden. In Finland, unemployment and financial concerns and concerns over one's studies were most reported amongst young people and those with a lower level of income.

Consumption decreased in all countries during the pandemic, although the consumption of everyday goods increased, and especially online shopping became more occurrent in all age groups. The largest increase of online shopping was reported in Great Britain, where it had been common practice even prior to the pandemic. In Finland, online shopping increased as well, particularly in older age groups. However, in 2020 84% of the consumption of everyday goods happened in physical retailers (Statista, 2020; The Centre for Retail Research, 2020), which particularly shows in our study in the consumption of local goods. Participants speculated both in 2020 and 2021 that in the future they are going to specifically favour locally produced goods and local physical shops.

For those in the retail business this entails further adaptability to consumer habits and the increase of shopping options. For instance, international consumer reports by consultant firms report that online shopping and picking up from physical retail locations increased by 208% in the spring of 2020, compared to 2019 before the pandemic (Abramovich, 2020; Seraphin, 2020). Even though brick-and-mortar business is in recovery, the use of digital platforms for consumption will be more commonplace amongst consumers in the future.

What is also interesting is that a large portion of consumers particularly in Finland and Sweden reported that they will increase their consumption very cautiously after the restrictions will be lifted. In Great Britain, on the other hand, consumption desires were greater, even though a large portion of the consumers reported to have experienced financial troubles. Especially in Great Britain, however also in Finland and Sweden, there was a division amongst the consumers into two groups: those who have suffered financially and therefore have to reduce their consumption levels and those who have been able to save money. This reflects the level of financial inequality, particularly in Great Britain in comparison to the Nordic countries, which may only become amplified by the pandemic. Then again it is also interesting that Sweden, based on the preliminary results, showcases higher levels of social inequality, financial inequality, and wellbeing inequality in comparison to Finland. In the continuation of our research the comparison between different population groups in Finland, Sweden and Great Britain will yield more conclusive results on the matter.

The pandemic has also amplified different types of problematic behaviour. These exceptional times have, for instance, fed excessive gambling. In our country comparison we noted that gambling issues during the pandemic were most common in Great Britain. Out of Finnish participants, problematic gambling was most present amongst young adult participants aged 18-25. It is likely, however, that the rate of those with gambling issues was overrepresented in our data, and therefore the prevalence of gambling issues must be understood with caution. Based on our results, however, it is important to pay attention to especially young adults and vulnerable individuals and their wellbeing and tendencies for problematic behaviour. Therefore, more research needs to be done on the impact of the pandemic on gambling and especially gambling problems, particularly amongst more vulnerable population groups.

It is clear that the coronavirus crisis will cast a long shadow over the world for the foreseeable future. It can already be noted how young individuals, impoverished individuals and those with social and mental health issues will be struggling in this shadow for a long time to come. The prolonged pandemic situation and strict restrictions have detrimentally affected young people and their wellbeing. The experiences of loneliness were also the most prevalent amongst young adults in comparison to older age groups, which is in line with what has been found in previous research (Koivula, et al., 2021; Lahtinen & Myllyniemi, 2021). For instance, those who have moved to a new city in pursuit of a new degree have been particularly hard struck with loneliness and feelings of being left out due to the lack of social events and campus learning.

It is still important to see the positive aspects of the pandemic, however. The collective improvement of digital skills is one of them. Similarly, the improvement of internet connections and technology, as well as their ability to increase flexibility in how one spends their time have been perceived as positive developments. Then again, online connections, applications and online communities are all things that require skills and self-regulation. It is most important to understand the importance of social contacts and community, however. The coronavirus has been a conflicting crisis, which is an interplay between personal freedoms and responsibilities, government authority and the roles of community. The coronavirus crisis has led us to question and re-evaluate all areas of our life. Along with risks therein lies still great opportunity. Our research aims to now and in the future find those opportunities, especially amongst the younger age groups.

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APPENDIX 1: RESEARCH SAMPLE REGIONAL AND DEMOGRAPHIC DISTRIBUTION

FINLAND			SWEDEN			GREAT BRITAIN		
Sex	**Smp**	**Pop.**	**Sex**	**Smp**	**Pop.**	**Sex**	**Smp**	**Pop.**
Man	50 %	50 %	Man	50 %	50 %	Man	49 %	49 %
Wo-man	50 %	50 %	Woman	50 %	50 %	Woman	51 %	51 %
Age	**Smp**	**Pop.**	**Age**	**Smp**	**Pop.**	**Age**	**Smp**	**Age**
18-22	8 %	8 %	18-22	8 %	8 %	18-22	6 %	8 %
23-35	26 %	23 %	23-35	24 %	25 %	23-35	30 %	24 %
36-55	38 %	34 %	36-55	40 %	36 %	36-55	38 %	37 %
56-75	29 %	36 %	56-75	28 %	31 %	56-75	26 %	30 %
Region	**Smp**	**Pop.**	**Region**	**Smp**	**Pop**	**Region**	**Smp**	**Pop**
S.Fin.	46 %	52 %	Mid-Nrdlnd	4 %	4 %	East England	9 %	11 %
E.Fin.	11 %	11 %	NCentral Sweden	9 %	8 %	London	14 %	15 %
W.Fin	31 %	25 %	Småland islands incl.	9 %	8 %	Midlands	16 %	10 %
N.Fin	12 %	12 %	Stockholm	21 %	23 %	Yorkshire and Humber	12 %	9 %
			S.Swe	15 %	15 %	Northwestern	11 %	12 %
			W.Swe	19 %	20 %	N.Ireland	3 %	3 %
			E.Central Sweden	17 %	17 %	Scotland	8 %	9 %
			Uppr. Norland	6 %	5 %	SE.England	15 %	16 %
						SW.England	8 %	9 %
						Wales	5 %	5 %

APPENDIX 2: ENGLISH SURVEY QUESTIONNAIRE

Survey for the population aged 18-75 in Finland, Sweden, and Great Britain (English survey with items specific for Finnish participants)

PART A / BACKGROUND INFORMATION

Sex:
• Male
• Female
• Other/Do not want to define

Age group:
• 18–22
• 23–35
• 36–55
• 56–75

Your residential area:
• Southern Finland
• Eastern Finland
• Western Finland
• Northern Finland

Age: (in years)

Is your residential area:
• City
• Countryside/country-urban

Household type:
• I live with a parent/parents
• One person household
• I live with one or more roommates
• Couple, no children
• Couple with children
• Single parent and child/children
• Other

Highest level of education
• Primary school or part of it [
• Vocational degree (including apprenticeship)

• College/high school degree
• Undergraduate degree (bachelor's degree)
• Master's or Doctor's degree

What is your primary occupation currently?
• Going to primary school
• Vocational school training
• High school student
• Studying at college
• Studying at university
• Working
• Furloughed from work
• Unemployed job seeker
• Fulfilling my conscription duties or civilian services
• On parental leave
• Retired
• Not studying, not working, nor looking for work

Degree level of your highest educated parent/guardian
• Primary school or part of it/previous Finnish compulsory education (kansakoulu)
• Vocational degree (including vocational training and apprenticeship)
• College/high school degree
• Undergraduate degree
• Masters or Doctor's degree
• Don't know

PART B / CORONAVIRUS

How likely is it that you have had the coronavirus?
• Confirmed
• Very likely
• Fairly likely
• Neither likely nor unlikely
• Fairly unlikely
• Very unlikely

How worried are you about the impacts of coronavirus?
(1=Not worried at all; 5=Extremely worried)

• On your own health
• On the health of your loved ones
• On your own mental wellbeing
• On the mental wellbeing of your loved ones
• On your own career or studies

• On the rising social issues in society
• On your own income level
• On the Finnish economy
• On the global economy

Please answer the following questions concerning your situation. Have you…

(0=No; 1=Yes; 2=Not relevant)

• Have you been forced to postpone your graduation from your educational institution due to the coronavirus (if a student)?
• Have you lost a summer job or an internship due to the coronavirus (if a student)?
• Have you become unemployed or furloughed due to the coronavirus pandemic?
• Have you faced difficulties in getting employed due to the coronavirus pandemic?

Do you think that the measures taken by authorities and politicians in the UK because of the coronavirus have been too strict, appropriate, or insufficient?

1= The measures have been far too strict
2= The measures have been slightly too strict
3= The measures have been appropriate
4= The measures have been somewhat insufficient
5= The measures have been highly insufficient

To what extent have you been obeying the covid recommendations/restrictions from authorities (for example, THL)?
(1=Very poorly … 5=Very well)

To what extent have you been obeying the government decisions (i.e., stay-at-home)?

(1=Very poorly … 5=Very well)

Have you been working/studying at home during the coronavirus pandemic?

(No/Yes)

If yes, the following questions apply:

How much do you agree with the following statements?

(1=Completely disagree … 5=Completely agree)

• Working/studying from home is harder than working/studying at work/school
• I have enjoyed the opportunity to stay at home
• I have faced challenging moments due to my lacking digital skills
• I have faced challenging moments due to my poor internet connection at home

Evaluate the following measures used to limit the spread of the coronavirus and their effect on your personal life.
(1=Completely disagree … 5=Completely agree)

• I am inconvenienced by not being able to travel abroad
• I believe all summer events and celebrations should be cancelled as a precautionary measure
• I believe all autumn events and celebrations should be cancelled as a precautionary measure
• I believe the measures to limit the spread of the coronavirus have done more harm than the virus itself
• I am satisfied with how the vaccines have been administered in my country

Are you going to take the COVID-19 vaccine?

(1=Absolutely, yes; 2=Probably yes; 3=Probably not; 4=Absolutely not; 5=Not sure; 6=Have already taken the vaccine)

How much confidence do you have in the following actors in how well each is managing the coronavirus pandemic?

(1=Very low level of confidence; 2= Low level of confidence; 3=Neither high nor low level of confidence; 4=High level of confidence; 5= Very high level of confidence)

• Individual citizens
• The business world
• The healthcare system
• The elderly care
• State government
• Researchers
• Journalists
• The European Union
• World Health Organisation

How often have you utilized the following online sources to seek information about coronavirus pandemic?

(1= Not at all, 2=sometimes, 3=weekly, 4=many times a week, 5=daily)

- Mainstream news sites (e.g., Yle, MTV)
- Alternative news sites
- Sites of official health authorities (e.g., THL)
- Social media (for example Twitter, Facebook, Instagram)
- Social media influencers
- Virtual communities (for example discussion forums or other online groups)
- Dark web platforms (for example via Tor-network)

If you think about the past year of the coronavirus pandemic, how often have you engaged in following online activities compared to time before the pandemic:

(1=Not relevant/have not engaged at all; 2=Considerably less 3=less than earlier 4=the same amount 5=more to some degree 6=considerably more)

- Used online applications to interact with family or friends
- Used online applications to interact with online acquaintances
- Uploaded or shared content on social media
- Followed social media influencers
- Played online games (for example mobile, console or computer games)
- Participated in virtual communities (for example discussion forums or other online groups)
- Participated in dark web platforms (for example via Tor-network)

Would you be willing to consider using a digital tracing app giving information to authorities regarding your whereabouts?

(1=En missään tapauksessa … 7=Ehdottomasti)

Miettiessäni mahdollisuutta käyttää tartuntaketjujen jäljitykseen perustuvaa digitaalista sovellusta…

(1= would never consider this … 7=would absolutely consider this)

- … it gives me a good feeling knowing that data about me may be used in order to help others, e.g. in helping to stop the spreading of diseases.
- … it is positive knowing that positioning data stemming from my phone may be important input in order to keep track of the spreading of diseases.

PART C / CONSUMPTION

Take a stance on the following statements regarding the coronavirus pandemic.

(1=completely disagree … 5=completely agree)

- I consume less than before, for the coronavirus restrictions have caused me financial difficulties.
- I have been able to save money during the coronavirus crisis since consumption opportunities have lessened.
- I purchase more online than before the coronavirus crisis.
- I purchase more local products than before the coronavirus crisis.

During the coronavirus pandemic, have you purchased more than you have needed (e.g., groceries or other daily necessities) at a certain time in preparation for upcoming exceptional times?

(1=not at all 2= very little 3= to some extent 4=a lot 5=a considerable amount)

How have your online consumer habits changed during the coronavirus pandemic regarding the following services in comparison to your previous habits?

(1=I have not purchased at all 2=I have purchased less 3= the same amount 4=more to some degree 5=considerably more)

- Paid culture and entertainment services via streaming (incl. concerts and performances)
- Paid online exercise services (incl. Group exercise classes)
- Streaming services for series and movies (e.g., Netflix, HBO)
- Online shopping
- Audiobook services
- Paid video games (e.g., computer or console games)
- Loot box purchases in digital games
- Online gambling games (e.g., online casinos)

How would you rate your consumption in the long term once coronavirus related restrictions have been lifted?

(1 = completely disagree … 5 = completely agree)

- I will resume my consumption habits to at least the same levels as before, for I miss many products and services in my everyday life. I believe that I will consume less products, for I have realized that I get by with less.
- I believe that I will consume less services, for I have realized that I get by with less.
- I will consume less, for the coronavirus restrictions have caused me long-term financial difficulties.
- I will shop online more often than before the initial restrictions.

- I will shop online more often, specifically from local retailers, than before the initial restrictions.
- I miss physical retail shops and will particularly favour them in the future.
- I will utilize local shops and services more than before.
- In the future I will voluntarily limit foreign travel.
- I will travel abroad as soon as I can.

Where do you stand in terms of the following claims involving consumption? Rate the following statements in accordance with your own values.

(1=completely disagree...5=completely agree)

- I prefer second-hand products
- I value experiences in my own consumption habits.
- I carefully plan my purchases in advance.
- It is important to me that the products I use do not harm the environment.
- I like to indulge myself.
- I am willing to be inconvenienced in order to take actions that are more environmentally friendly
- I consider myself to be a frugal person.
- I buy things for pleasure.
- I carefully monitor my income and expenditures.
- I consider the potential environmental impact of my actions when making many of purchase decisions

Reflect on your most recent purchase of over 20 euros. How important were the following attributes in your purchase decision?

(1=not at all important... 5=very important)

- Price
- Value for money
- Quality
- Ecological sustainability
- Fair production
- Appearance or taste of the product
- Convenience
- Local production
- Brand
- Lack of alternatives
- Fashion Personal style
- Others have bought or recommended the product

How often during the past year have you done any of the following:

(1=Not at all; 2=A few times in the past year; 3=A few times in six months; 4=A few times in three months; 5=A few times in a month; 6=A few times in a week; 7=Several times in a week)

- Betted on sports/horse racing/bought lottery tickets etc.
- Gambled online (for example in online casinos)

If participant has gambled during the last year, the following questions will be asked:

Thinking about your gambling during the past year…

(0=Never, 1=Sometimes, 2=Most of the time, 3=Almost always)

- Have you bet more than you could really afford to lose? Have you needed to gamble with larger amounts of money to get the same feeling of excitement?
- When you gambled, did you go back another day to try to win back the money you lost?
- Have you borrowed money or sold anything to get money to gamble?
- Have you felt that you might have a problem with gambling?
- Has gambling caused you any health problems, including stress or anxiety?
- Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
- Has your gambling caused any financial problems for you or your household?
- Have you felt guilty about the way you gamble or what happens when you gamble?

PART D / PSYCHOLOGICAL ATTRIBUTES AND WELLBEING

Generally speaking, would you say that most people can be trusted or that you can't be too careful when dealing with people?

(0=Most people can be trusted...10=You can't be too careful)

How satisfied in general are you with your life?

(1=Not at all satisfied; 2=Not very satisfied; 3=Fairly satisfied; 4=Very satisfied)

Please answer the following statement: I have high self-esteem.

(0 = not at all true of me, 10 = very true of me)

To what extent do the following statements apply to yourself personally?

(0= not true at all, 1=rarely true, 2=sometimes true, 3=often true, 4=true nearly all of the time)

- I am able to adapt when changes occur. I can deal with whatever comes my way.
- I try to see the humorous side of things when I am faced with problems.
- Having to cope with stress can make me stronger.
- I tend to bounce back after illness, injury, or other hardships.
- I believe I can achieve my goals, even if there are obstacles.
- Under pressure, I stay focused and think clearly.
- I am not easily discouraged by failure.
- I think of myself as a strong person when dealing with life's challenges and difficulties.
- I am able to handle unpleasant or painful feelings like sadness, fear, and anger.

Thinking about the past year, how often have you felt…

(1=hardly ever; 2=some of the time; 3=often)

… that you lack companionship?
… left out?
… isolated from others?

Evaluate how well the following statements hold true in your case personally.

(1=Not true at all … 5=very true)

- I receive a lot of understanding and security from others
- There is someone very close to me whose help I can always count on.
- If I need to, I can borrow something from friends or neighbors without any problems.
- I know several people with whom I like to do things.
- When I am sick, I can ask friends/relatives to handle important things for me without hesitation.
- If I'm very depressed, I know who I can turn to.

PART E / FINANCIAL SITUATION

Trust in the economy. Take a stand on the following statements.

(1=very poorly...5=very well)

- How do you believe that the Finnish economy will develop in the following years?
- How do you believe that your own economy will develop in the following years?

Which of the following statements describe your indebtedness the best?

1= The payment of bills, instalments and/or loan deductions do not cause me any difficulties and I am able to save money simultaneously
2= The payment of bills, instalments and/or loan deductions do not cause me any difficulties, however I am unable to save money simultaneously
3= The payment of bills, instalments and/or loan deductions is constantly difficult
4= I have received payment requests and have had to pay for late fees, for I have not been able to pay bills, instalments and/or loan deductions when they have been due.
5= I have a compromised credit rating and/or have been subject to debt recovery procedures.

Evaluate the financial sustainability of your childhood home. In the event that you had multiple homes growing up, evaluate the household, which you consider most meaningful.

(1 = disadvantaged…3 = normal, e.g., middle class 5 = Wealthy)

How would you evaluate your financial situation…

(1 = extremely poor … 5 = extremely good)

- At the moment?
- Before the coronavirus pandemic?

Which social class do you think you belong to?

- Working class
- Lower middle class
- Upper middle class
- Upper class/elite
- No class

Your own monthly net income (i.e., after taxes) and/or any benefits and monetary assistance (no loans)
_______ EUR

Your personal approximate amount of wealth, i.e., the net worth of your possessions minus loans (e.g., savings, investments, real estate, car). The value can also be negative.

_______ EUR