

How we live

Executive report

September 2020

Introduction

2020 has been a year like no other and its **impacts** are being felt **across the world, throughout all of our lives.**

This new report from Aviva – **How We Live** – examines a number of different aspects of our lives in these times: our homes, our living arrangements, our careers, how we get around, our leisure time and our hopes for the future.

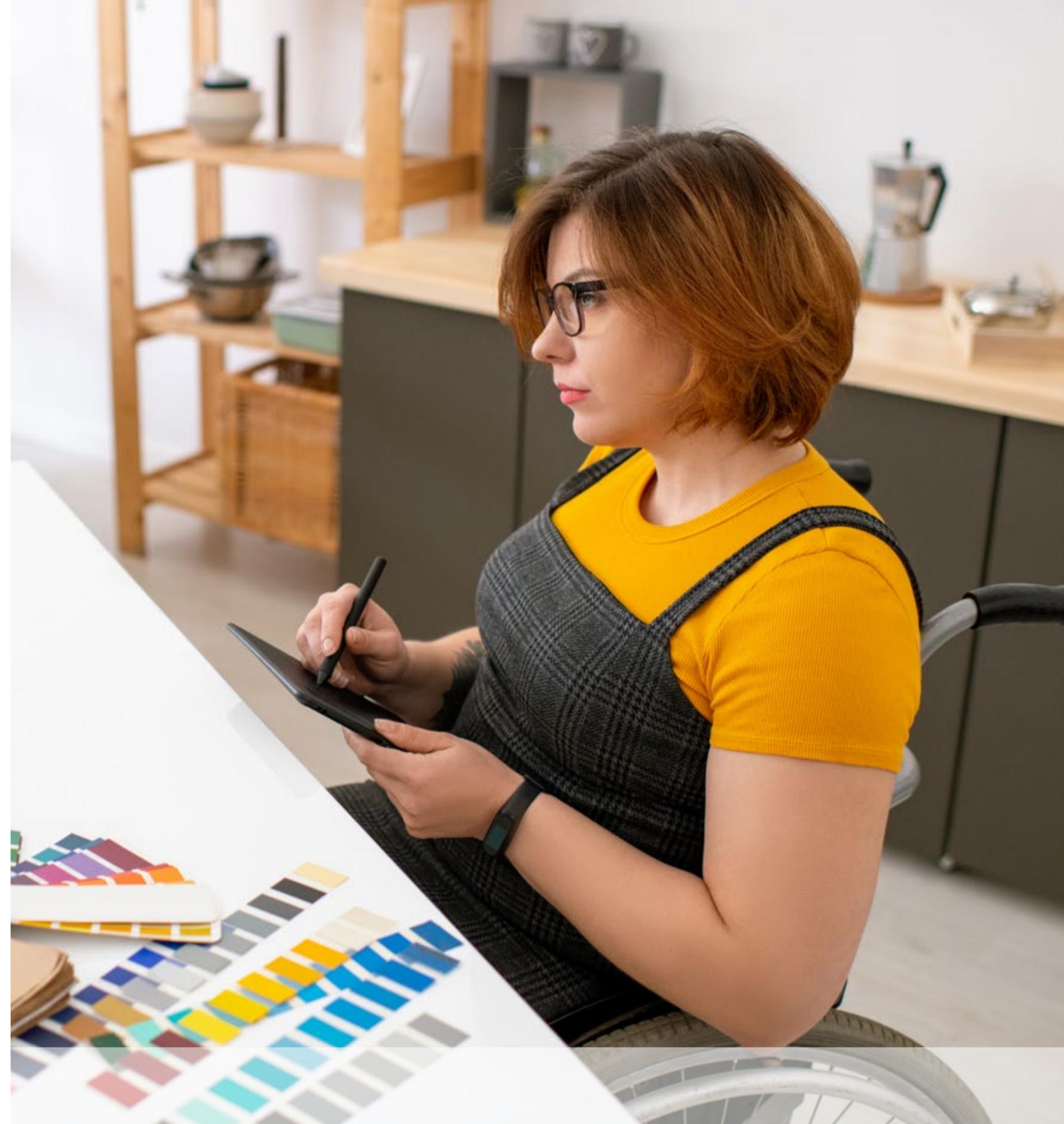
It looks at how our attitudes and behaviours have changed over the course of the year and considers the potential legacy of recent events.

We know that the global pandemic has had an impact on UK house prices – but how has this affected homeownership plans? We're aware that travel plans have been hugely challenged, but is this likely to affect people's intentions to holiday abroad? And we know that millions of people have worked from home this year – but do they hope to do so in the future?

This report seeks to explore these questions and examine the long-term impacts of 2020 for people living and working in the UK.



Gareth Hemming,
MD, Personal Lines,
Aviva



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Chapter one:

Homes: values, possessions and the impact of Covid

The following chapter examines the impact of the **Coronavirus outbreak** on UK homes, from 'big picture' perceptions of **UK house prices**, to the minutiae of possessions within them.

People may be over-estimating the value of their homes

The impact of the Covid outbreak on the UK housing market has been the source of much discussion and some concern. Trackers reported that UK house prices fell month after month at the start of 2020⁽¹⁾ and there was speculation that they could drop by as much as 10%.⁽²⁾

However, house prices are beginning to creep upwards again and homeowners seem optimistic about the value of their properties. In fact, when asked to estimate the value of their homes, respondents to this study produced an overall average UK house price of £288,263, significantly higher than the latest Government average of £235,673.

This tendency to over-value appears to be true of almost all UK regions with the exception of London, with homeowners consistently estimating their properties above the average prices indicated by the Government UK House Price Index.



(1) <https://www.theguardian.com/money/2020/jul/07/uk-house-prices-fell-halifax-coronavirus>
(2) <https://www.cityam.com/how-badly-will-coronavirus-hit-uk-house-prices-in-2020/>

Chapter one:

Homes: values, possessions and the impact of Covid

Region	Average house price according to Government UK House Price Index (May 2020) ⁽¹⁾	Estimated value by homeowners (average across all homes in this region)	Percentage difference between homeowners' estimate and official average price
UK	£235,673	£288,263	+22.3%
East Midlands	£197,505	£231,268	+17.1%
East of England	£290,621	£326,653	+12.4%
London	£479,018	£454,764	-5.1%
North East	£134,545	£187,533	+39.4%
Northern Ireland (Q1 2020)	£140,580	£177,454	+26.2%
North West	£168,261	£242,449	+44.1%
Scotland	£154,648	£189,844	+22.8%
South East	£324,659	£375,202	+15.6%
South West	£261,006	£304,387	+16.6%
Wales	£169,436	£224,068	+32.2%
West Midlands	£203,658	£261,518	+28.4%
Yorkshire and the Humber	£170,198	£224,067	+31.7%



Chapter one:

Homes: values, possessions and the impact of Covid

When homeowners are asked about the impact of the Covid outbreak on their own properties, this general state of optimism is also clear. One in 10 homeowners (9%) believe their house has actually increased in value since the Coronavirus outbreak. It is possible to surmise that this may be due to home renovations, given that 85%⁽¹⁾ of UK residents have undertaken some form of home improvement during lockdown.

The majority of homeowners (48%) think the value of their homes has not changed in recent months. Around a quarter expect there has been some decrease in value, although most people feel this reduction will have been slight.

Perception of change in house value as a result of the Covid pandemic	Percentage of UK homeowners with this view
Significantly decreased in value	3%
Slightly decreased in value	24%
Stayed the same	48%
Slightly increased in value	8%
Significantly increased in value	1%
Don't know	16%

However, whatever is happening in the housing market, this has not deterred non-homeowners' enthusiasm to get on the property ladder. Of those who do not own a property already, almost two thirds (63%) hope to own a home in the future and three quarters of this group (75%) feel it is 'likely' that this aspiration will become a reality.



Chapter one:

Homes: values, possessions and the impact of Covid

Changes inside the home

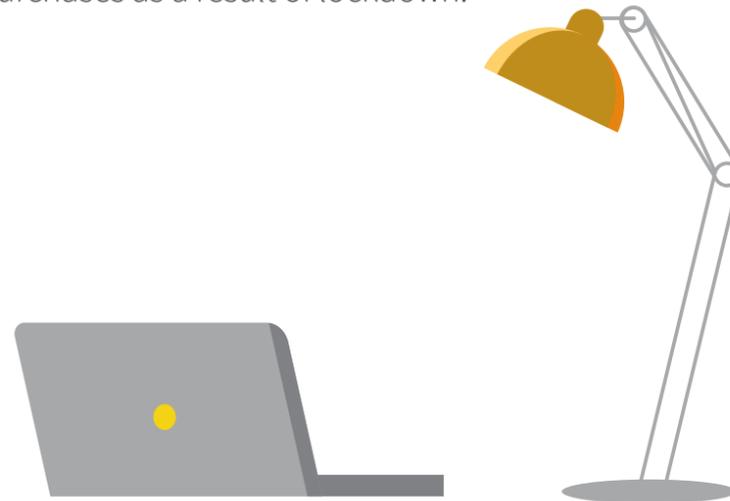
Alongside the macro-changes affecting the UK property market, there is also evidence of modifications inside UK homes.

Lockdown necessitated that people should stay at home where possible, meaning that for many residents, work and school lessons took place under their own roofs.

As a result, millions of people bought new equipment to help them to work and teach efficiently. Computer equipment, office furniture, stationery and educational equipment became - quite literally - the orders of the day.

In addition, many households splashed out on toys and exercise equipment in order to keep themselves and their families occupied and healthy while they were being asked to stay at home.

Overall, 62% of households made 'extraordinary' purchases as a result of lockdown.



Chapter one:

Homes: values, possessions and the impact of Covid

Item	Typical cost of item(s) (to nearest £)	Percentage of households purchasing item(s)	Typical cost per UK household, across all UK households (to nearest £)
Home improvement equipment e.g. paint, furniture (non-office)	£326	23%	£75
Toys, games, TV subscriptions, games console etc to keep children entertained	£218	22%	£48
Garden equipment	£303	21%	£64
Stationery	£143	16%	£23
Computer equipment e.g. laptop, tablet, keyboard, mouse etc	£423	15%	£63
Exercise equipment/online exercise classes	£279	14%	£39
Office furniture / equipment e.g. desk, chair, lamp etc	£330	11%	£36
Educational equipment for home schooling	£224	9%	£20
Telephone equipment e.g. mobile phone, landline, headset etc	£400	9%	£36
Pedal cycle / e-bike / e-scooter	£434	5%	£22
Other	£302	3%	£9
TOTAL	-	-	£435



Chapter one:

Homes: values, possessions and the impact of Covid

Although some households have undoubtedly spent more than others, when taken as an average, the typical cost per home of extraordinary lockdown purchases is £435.

Across all 27.8 million⁽¹⁾ UK households, this adds up to a staggering figure of **over £12 billion**.

One in eight people (13%) say they have updated their home contents cover, to accommodate these items and a further 18% intend to do the same.

However, 13% of UK residents say they don't have home contents cover and 55% believe they don't need to review their cover, potentially leaving items exposed.

“ **Lockdown has affected people's lives in many different ways – emotionally, financially and practically.** A requirement to do tasks from home, rather than the **workplace** or the **schoolroom**, could mean that people have **purchased new equipment**. Therefore, the value of the items in people's homes may have increased. If there have been a number of significant purchases, this could take people over their home contents limit.

If people aren't sure of the **extent of their cover**, they should **check with their insurance provider**, just to be on the safe side. And for those **who don't have home contents cover**, now may be the **time to look into it.** ”

Gareth Hemming,
MD, Personal Lines, Aviva



Chapter two:

Homes – purpose and people

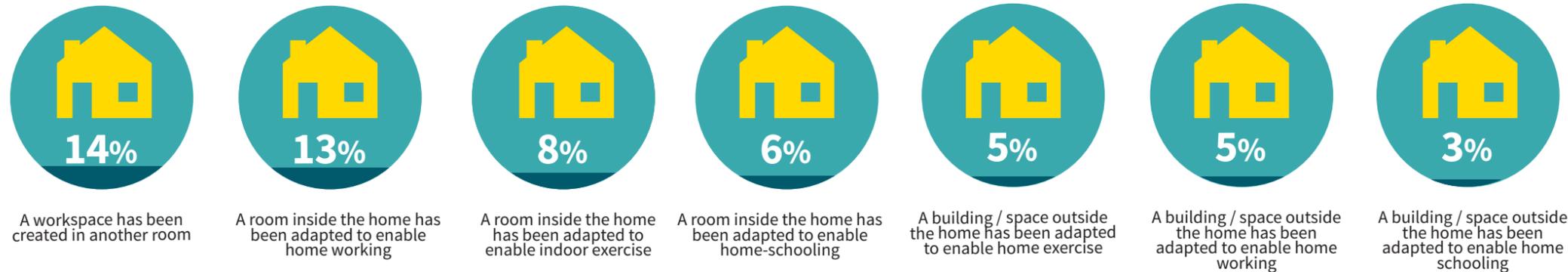
For **past generations**, most **UK homes** were viewed as **separate entities** to the **workplace** and the **classroom**. But these **lines** have been blurring for years and **2020** has shown how quickly **work/life patterns** can shift.

The Covid-19 outbreak has seen almost half of the population working from home - 47% in April 2020⁽¹⁾ - while the vast majority of the nation's schoolchildren were home-schooled for several months.

Two fifths of UK residents (41%) adapted their homes during lockdown to enable home-working, teaching and in some cases, home gyms.

Home adaptation during lockdown

Percentage of UK homes making this change



While many of these arrangements may have been intended as a short-term measure originally, a recent study⁽²⁾ found that almost half of workers (45%) expect to work flexibly after lockdown ends

and 81% plan to work remotely at least one day per week - suggesting some rooms and outbuildings could be altered permanently.

Outbuildings can provide useful **additional space**, particularly if a **home office** is suddenly required. But people should be aware that **home contents insurance** limits in **sheds, summerhouses** and **garages** can be lower than in the main home, so they may need to be careful about what they **store in outbuildings**.
Residents should also note that if they alter the use of a **building permanently** - for example if a **garage is converted into a living space or bedroom** - they may need to inform their **home insurance provider**. So if in doubt, it's best to check.



(1) ONS: [Coronavirus and home working in the UK: April 2020](#)

(2) Source: [O2 research, May 2020](#)

Chapter two:

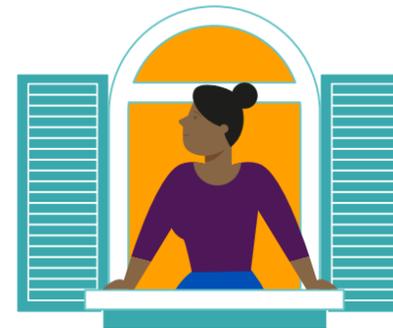
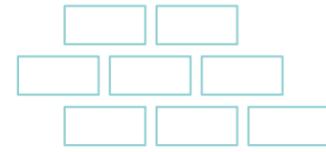
Homes – purpose and people

Who lives in a house like this?

In some homes, lockdown has also had an impact on the number and type of people living in the property: some university students returned to live with parents, while some older people joined support “bubbles”, often with younger relatives.

Multi-generational living is actually the norm in many UK homes. Of more than 4,000 people interviewed for the How We Live study, more than a third (34%) reported that they were living in a multi-generational household. Lockdown only accounts for a small proportion of this number, with 3% of households reporting that adult children returned home during lockdown, and 1% of households took in an elderly relative to support them at this time.

The most common type of household in the multi-generational category is one where adult children are still living at home with parents, accounting for nearly two in five multi-generational homes. ‘Boomerang’ children - where grown-up offspring have returned to the family home after university - account for a further 11%, and the same number of adult children (11%) are living with their parents while they study at university.



Younger family members living with parents account for the largest portion of multi-generational households, but there are also a considerable number of older relatives who live with their families, usually for health or financial reasons.

While in percentage terms, the proportion of older relatives living with family members is much lower (14% of all multi-generational households), this accounts for 1.28 million⁽¹⁾ homes across the UK, so the number is not insignificant. A similar Aviva study from 2016 found that older relatives accounted for just 9% of multi-generational households, indicating a dramatic increase of this type of set-up.



Chapter two:

Homes – purpose and people

Multigenerational living: Table of reasons:

Type of multi-generational arrangement(s) in household	Proportion of all UK households with this arrangement (2020)	Proportion of multi-generational households with this arrangement Year 2020
Adult children still living with parents (have not yet moved out)	13%	38%
Adult children living with parents while studying at university	4%	11%
Adult children moved home after university/higher education	4%	11%
Adult children moved back home during lockdown	3%	8%
Parent or elderly relative moved in for health reasons	2%	7%
Adult children moved back home following a relationship break-up	2%	7%
Other reasons	2%	5%
Adult children moved back home to save up for a house deposit	2%	5%
Parent or elderly relative moved in during lockdown	1%	4%
Parent or elderly relative moved in for financial reasons	1%	2%
Adult children moved back home for other reasons.	1%	2%
Parent or elderly relative moved in for other reasons.	<1%	<1%

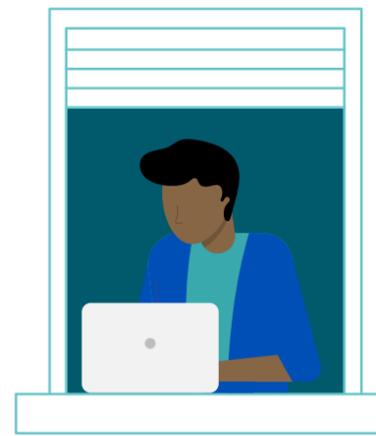


Chapter two: Homes – purpose and people

Building for the future: granny or "graddy" flat?

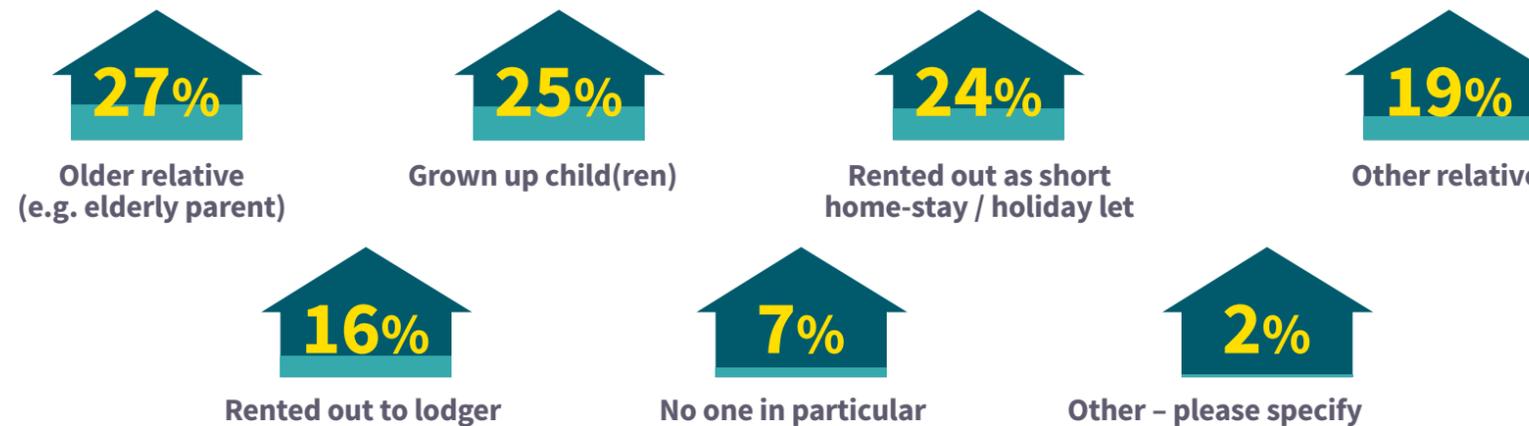
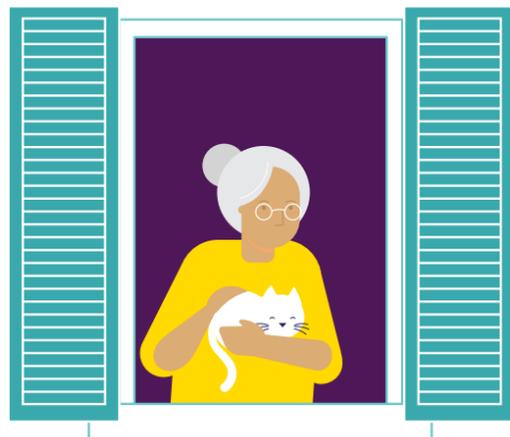
The How We Live data suggests as many as one in eight (12%) households are looking to provide a permanent lodging suitable for relatives, by developing an annexe or “granny flat” which would allow them to live independently. Indeed, one in 20 households (5%) say they have such a space already – be it a converted garage, cellar or separate outbuilding. A further seven per cent say they have plans to develop such accommodation.

Traditionally “granny flats” were usually developed with older relatives in mind – hence the name – although there’s a suggestion that this is changing to accommodate grown-up children or graduates. In turn, this has generated the term: “graddy flat”.



This latest study suggests grown-up children are almost as likely to reside in one, with 27% of people in this group making plans for older relatives, compared to 25% for grown up children.

However, the data also finds that some homeowners have commercial motives. Nearly a quarter (24%) of homeowners with annexes or such development plans, intend to rent them out as holiday lets, while one in six (16%) are thinking of taking in lodgers.



Chapter three: working habits and career plans

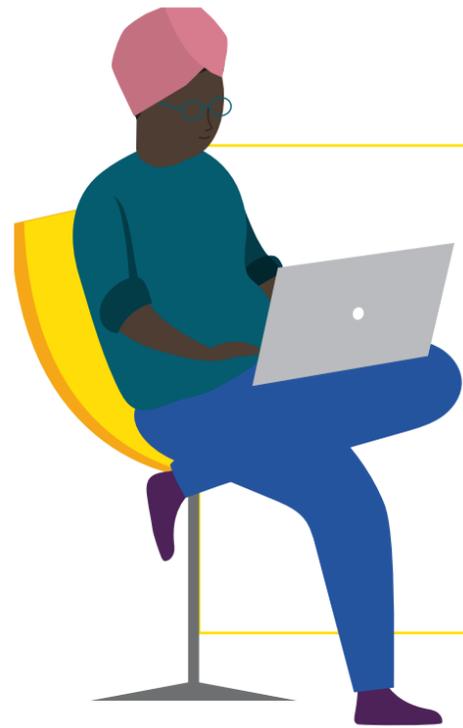
The impacts of the Covid-19 outbreak have been far-reaching, with barely any aspect of life-as-we-know-it left untouched. For the vast majority of workers, daily lives have been disrupted, with changes to employment hours, furloughing, different working environments and in some cases juggling childcare and home-schooling with business demands.

It is perhaps no surprise then that more than half of workers - 53% - plan to make changes to their careers in the next 12 months as a direct result of the Coronavirus pandemic.

The most popular career aspiration emerging from the crisis is the desire for flexibility. More and more people have got used to working from home during lockdown, and this is likely to become a popular request to employers or even a deal-breaker for some employees. One in 10 (10%) UK workers say that in the next 12 months, they aim to find a role which will allow them to work from home.

Covid-19 has also expedited some people's retirement plans. Within the 55-64 age group, 10% of workers say they plan to retire within the next 12 months, as a direct result of the Covid situation.

The desire to work from home is **strongest in London** where **one in six** (16%) of **workers** intend to find a role which will allow them to work remotely. This compares to just **three per cent of workers in the East of England**.



Many **home insurance policies** include cover for **office equipment**, which provides **peace of mind** for those people who work from home either permanently or occasionally. However, a **standard home insurance** policy may not be adequate if someone wishes to run a business from their home, particularly if they have stock on site or customers visiting their property. To be absolutely sure, it's always **best to check with your insurance provider**, to make sure you have the **right level of cover for your buildings, contents** and your business if this is required.



Chapter three: working habits and career plans

How workers plan to make changes to their careers as a result of the Covid outbreak

Percentage of workers (all ages) who plan to make this change in the next 12 months



There is also evidence that hobbies and skills learned during lockdown have influenced some career plans, with a number of people hoping to turn pastimes into a regular income stream. More about this topic can be found in chapter six on page 26.

Chapter three:

working habits and career plans

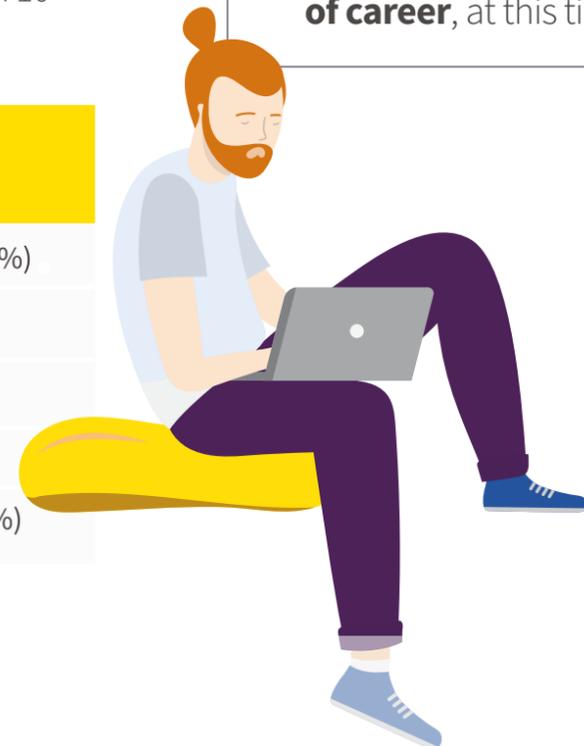
Career aspirations

The 'How We Live' study also suggests that there is a crunch point between ages 25 and 34 with regard to career aspirations. This is the age group most likely to want a new job (23%) or a promotion (16%) within the next 12 months, suggesting that career ambitions are high on the agenda.

But on the flipside, it is also an age group where people are likely to want greater flexibility in their work (20% - second only to the 34-45 age group at 22%) – potentially because they have family responsibilities.

People aged 25-34 are also amongst those most likely to want to retrain or change career in the next 12 months (8%), again second only to the 34-45 age group at 10%. And while gaining qualifications and going to university is most popular for those aged under 25 (23%), one in 10 (11%) in the 25-34 age group plan to do the same.

Age group	Most popular career aspiration over the next 12 months
Under 25	Gain more qualifications / go to university (23%)
25-34	Get a new job (23%)
35-44	Work more flexibly (e.g. from home) (22%)
45-54	Work more flexibly (e.g. from home) (18%)
55-64	Carry on working to support my pension (12%)



“ There is a **paradox for people** in their late **20s and early 30s**. It’s a time when people are getting established and **forging ahead in their careers**, but it’s also a time when they could see their **personal responsibilities** increase, for example if they get settled **in a relationship or have children**. This may lead to a time of reflection as **people’s priorities change** and our **data suggests that many people will have a change of focus**, even a **change of career**, at this time. ”

Gareth Hemming,
MD, Personal Lines, Aviva



Chapter four:

Getting around: changing transport habits

This chapter looks at how the **Covid outbreak** has changed **people's driving habits**, as well as their views about other forms of **transport**, such as **pedal cycles** and **public modes**.

It considers potential long-term impacts of these **changing mindsets** and explores people's attitudes towards **electric vehicles**.

The impact of Covid on UK roads

The Covid outbreak has had a dramatic impact on the numbers and types of transport on UK roads. When lockdown was introduced in March 2020, usage of motorised vehicles fell sharply as people were asked to travel for essential journeys only. Roads have become busier as restrictions have relaxed, but more than two thirds of drivers (68%) are still driving less than before the Covid outbreak. Around a quarter (26%) of motorists are now driving the same amount as before lockdown and a small proportion (6%) are actually driving more.

There are a number of reasons for this reduction in usage.

Half of people say they have no need to travel long distances, and nearly a third say they are working from home more.

Different forms of transport seem to have been adopted too. Nearly one in three (29%) say they are walking more and 8% are cycling more instead of driving. Although a small number say they are not used to driving and are concerned about being on the roads.



I have no need to travel long distances



I'm walking more instead of driving



I'm working from home more



I'm using online delivery services rather than going to the shops



I'm cycling more instead of driving



I'm not used to driving and I'm nervous about being on the roads



I'm using public transport more instead of driving

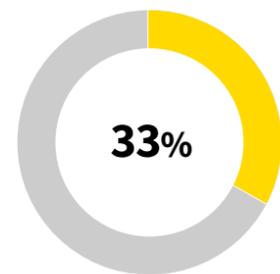


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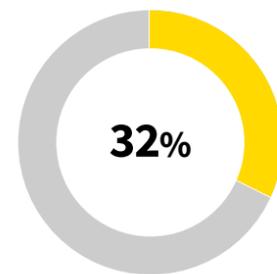
Getting around: changing transport habits

While the number of people who are driving more than pre-lockdown is relatively small, their reasons for doing so are interesting. A third of people are using their vehicles to do shopping / volunteering for others, but the same number say they are concerned about infection and don't want to use public transport.

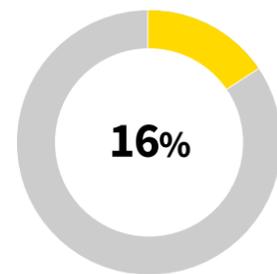
Reason for driving more than before lockdown



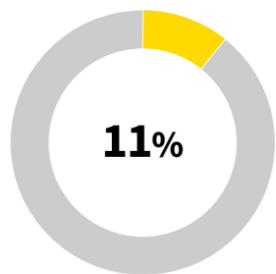
I am picking up groceries / volunteering for other people



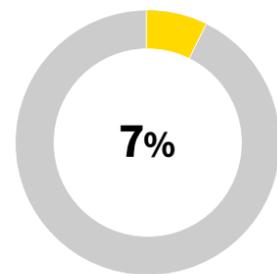
I'm concerned about infection and don't want to use public transport



I have a new job and the commute is longer than before



I have a new job which requires me to drive as part of my role



I'm doing school runs



Chapter four:

Getting around: changing transport habits

Lockdown to accelerate changes in commuting habits

A separate Aviva study⁽¹⁾ carried out in June 2020 suggests that people's attitudes towards public transport may accelerate permanent changes to workers' commuting habits.

One in seven (15%) said they would use their car to drive to work in the future, when restrictions are removed, while one in ten (10%) plan to walk to work more often and 6% are more likely to cycle.

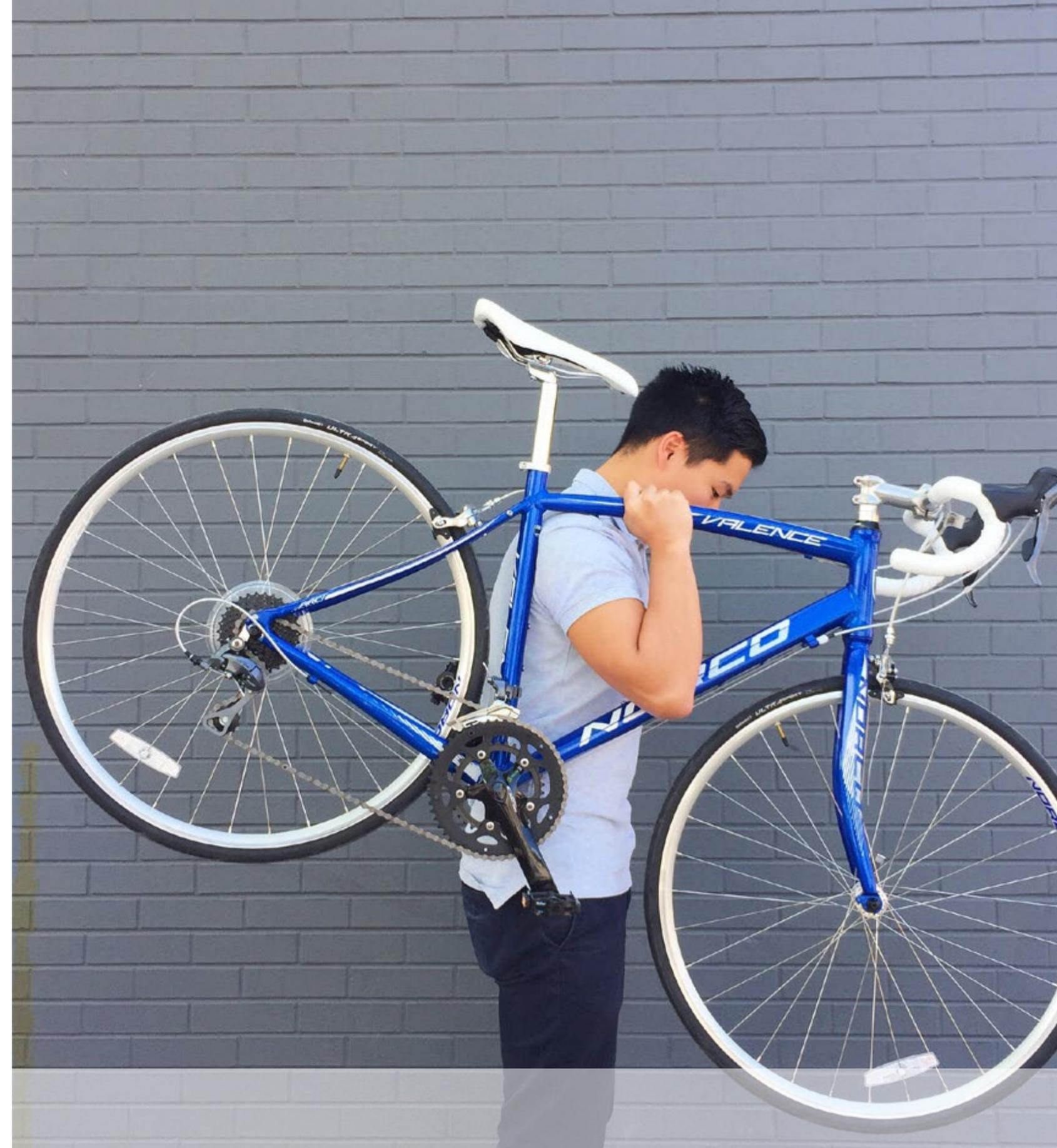
Interest in using alternative modes of transport is higher among younger adults (18-35-year-olds): 15% state they will walk to work more often and 10% will cycle more often.

Beyond commuting, the interest in two-wheeled transport is even keener.

A fifth (19%)(1) of UK adults say they plan to use pedal cycles to get from A to B in the coming months, while one in 10 (9%) plan to use electric bikes.

New regulations around electric scooters also seem to have piqued people's interests, with 6% saying they plan to use one to get around. This figure increases considerably amongst the 16-24 and 25-34 age groups (14% and 13% respectively planning to use an electric scooter) and for people who live in London (14%).

However, the use of e-scooters is not currently permitted on UK public roads, cycle lanes, or pavements, with the exception of some rental trials across parts of the UK – so would-be users may have to wait a little longer until they can scoot around unrestricted.



Chapter four:

Getting around: changing transport habits

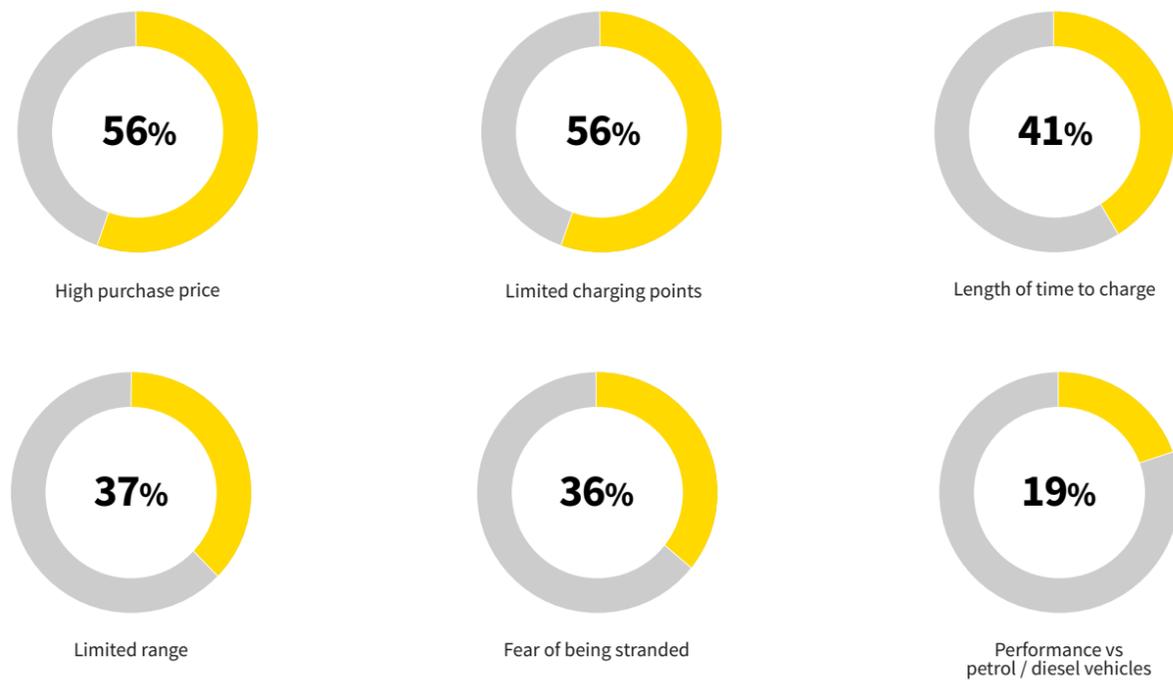
Attitudes towards electric cars

Electric vehicles have made headlines since their inception. Earlier this year it was rumoured that the Government would introduce a £6,000 subsidy scheme to encourage people to buy electric models – although this has yet to come to fruition.

Aviva research suggests there is a desire to move towards electric vehicles, but motorists still have concerns – mainly around the cost and the availability of charging points.

An Aviva study carried out in June 2020⁽¹⁾ found that purchase price is one of the main reasons motorists give for not choosing an electric vehicle for their next model. However, seven out of 10 UK drivers say they would be more likely to make such a purchase if the vehicle was discounted or subsidised.

Reason for not choosing a hybrid / electric vehicle for next motor purchase



Percentage of drivers
(who wouldn't choose a hybrid / electric vehicle) who gave this response

“Our research finds that **27% of UK drivers** plan to buy a hybrid model for their next vehicle, while a further **11% intend to purchase a fully electric vehicle** as their next model. “This is a **marked increase** compared to research carried out in **2017**, when a similar Aviva study found that **10% of UK drivers expected to buy a hybrid model** as their next vehicle and just **2% planned to buy a fully electric vehicle**. However, the **majority of UK drivers** still expect to be using **fossil fuel powered vehicles** for the **foreseeable future: 46% plan to buy a petrol-fuelled vehicle** for their next purchase, while **15% expect to buy a diesel-powered model**. ”

Gareth Hemming,
MD, Personal Lines, Aviva

Chapter five:

The increasingly connected home

A peek into the **typical UK home** reveals the extent to which **people rely on technology** in their everyday lives, a situation which has only intensified during lockdown.

Two thirds (67%) of UK adults say that **technology has become more important** to their households **since the Covid-19 outbreak**, with almost **half of this group** stating technology is now **“much more important”**.

Only two per cent of UK adults feel technology has become less important in their homes since the start of the outbreak.

When asked to rate the significance of certain tech devices, it is clear that many are absolutely integral to daily life at home. Ninety-four per cent of UK adults consider their internet broadband connection to be “very important” or “quite important” (75% very important), while laptops/ computers are rated as “very / quite important” for 85% of the population (55% very important).

Mobile phones are important for nine out of 10 adults (89% including 60% very important). However, the traditional landline has fallen out of favour and is now viewed as “not important” by three fifths (58%) of the population. This view is particularly marked among those aged under 35, where only a third of people rate the landline phone as “important”.

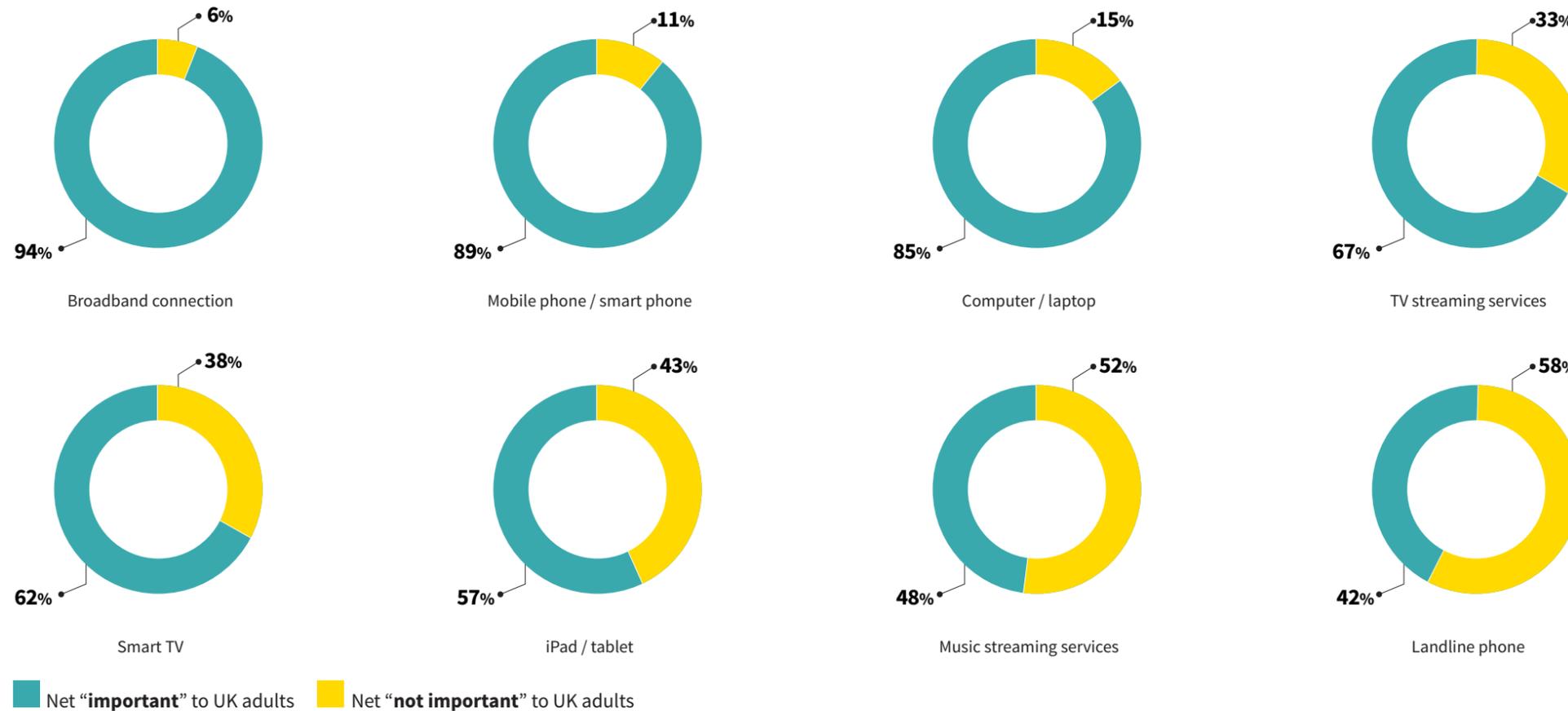
Music streaming services also reveal a huge divide in attitudes amongst different generations. Three quarters (75%) of UK adults aged under-25 consider these subscriptions to be “important”, whereas just 12% of those aged 75+ say the same.

TV streaming packages reveal similar generational differences, although to a lesser degree. Seventy-six per-cent of under-25s view these services as “important”, compared to 34% of people aged 75 and above.



Chapter five: The increasingly connected home

Are tech developments important to your daily life at home?



In line with this dependence on technology in recent months, the average number of tech items per household has also increased, particularly amongst younger households and homes with children.

The average UK home now has 12.1 internet-enabled devices, an increase of 17% since December 2019 when the average number was 10.3 items.

A similar study carried out by Aviva in January 2017, revealed UK homes typically housed just 8.2 such devices.

The tally includes computers, tablets, phones, games consoles, smart TVs and other connected devices such as security cameras and remotely-operated thermostats



Chapter five:

The increasingly connected home

The typical number of connected devices tends to be higher amongst households with younger residents. The presence of children increases the number further. A home with three children now typically hosts 20.4 internet-enabled items, compared to 15.4 in December 2019.

Age of respondent	16-24	25-34	35-44	45-54	55+
Average number of connected devices per home (December 2019)	13.5	11.3	10.9	10.0	7.9
Average number of connected devices per home (July 2020)	19.0	16.7	12.5	10.6	7.4
Percentage increase / decrease	+41%	+48%	+15%	+6%	-6%

“It’s fascinating to see how **home contents have changed in just a matter of months**, and no doubt will continue to evolve.

Whatever their **possessions**, it’s important that people think about how they can **protect them and make sure their cover is right for their needs**. Accidental damage is our biggest driver of home contents claims, so **people with a lot of tech devices may consider choosing insurance** with this type of cover – particularly if there are children around! And if people have a lot of portable **tech devices such as phones and tablets**, they may think about cover which protects belongings outside of the home.”

Gareth Hemming,
MD, Personal Lines, Aviva



Chapter five: The increasingly connected home

Cyber-protecting our homes

This preponderance of connected devices has also had an impact on how people protect their homes and families. In the same way that people make use of physical home security measures, cyber security is becoming an integral part of people's lives - although vigilance is patchy, leaving many householders exposed:

Nearly three fifths (57%) of UK adults use a password on their mobile phone, but less than a third (31%) log out of email and social media accounts when they have finished using them.

Only two fifths (42%) of UK adults regularly update their internet and computer security, and even fewer (39%) periodically change their online passwords.

So it would seem there is an awareness of the need for online security, but best practice procedures aren't always followed.

The recently published **Aviva Fraud Report** found 1 in 5 (22%) UK adults have received emails, texts, phone calls and other communications that mentioned coronavirus and which they suspected to be a financial scam – equating to around 11.7 million people in the UK.

However, almost half (46%) of those who received a communication that they suspected to be a financial scam didn't report it.

In response to Covid-19 related scams Aviva's online fraud reporting service launched in May 2020, at the height of the pandemic. It allows people to report any suspicious contact which appears to be from Aviva, particularly those which relate to insurance, savings and retirement products. Aviva's Fraud Hub can be accessed via: <https://www.aviva.co.uk/help-and-support/protect-yourself-from-fraud/>



“The **tactics** deployed by **fraudsters** constantly evolve. As lockdown measures ease, it's inevitable the fraudsters' tactics will again develop beyond **coronavirus**. It's more important than ever that **people remain vigilant - particularly** with respect to protecting their **personal data** - reporting any suspicious communication to **Action Fraud**, their **financial services** provider or the police.”



Peter Hazlewood,
Group Financial Crime Risk Director,
Aviva

Chapter six:

Leisure and travel – the 2020 “normal”

While **2020 has been a year of disruption** across the board, this has been felt particularly keenly in relation to **leisure and travel plans**.

This chapter explores how **events in 2020** have affected our **holiday plans** and what we have done with our **precious spare time**.

The rise of the hobby

The Covid-19 outbreak, subsequent lockdown and temporary closure of many leisure outlets has meant many UK residents have explored new pastimes. Almost half of the nation’s adults (45%) have tried their hand at new hobbies in 2020, with baking, walking and gardening topping the list.

Time at home saw families turning to traditional pursuits, such as board games and jigsaws, while the closure of gyms meant that many swapped indoor fitness for the great outdoors, taking up cycling and running. In June 2020, Public Health England reported that more than 858,000 people had downloaded the Couch to 5K app between March and the end of June – a 92 per cent increase from the same period in 2019.⁽¹⁾

Technology has indeed played an important role for new interests, with almost half (48%) of hobbyists accessing online classes and tutorials to assist them.



Chapter six:

Leisure and travel – the 2020 “normal”

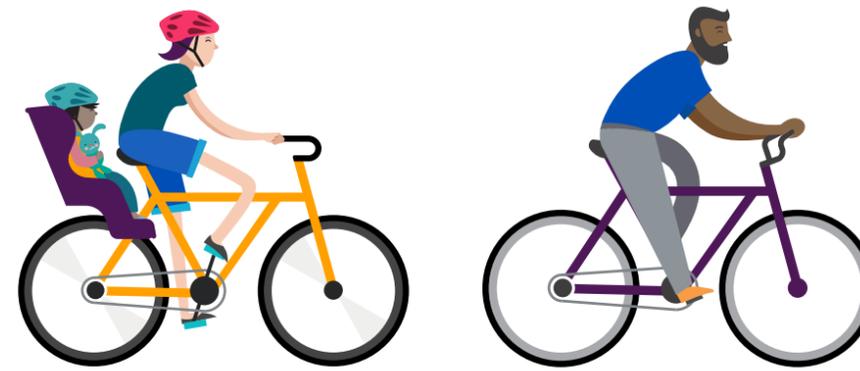


Table: UK hobbies taken up during lockdown

Type of hobby	Percentage of UK adults taking up new hobby	Number of UK adults taking up new hobby ⁽¹⁾
1. Baking/cooking	10.7%	5.8 million
2. Walking / hiking	8.5%	4.6 million
3. Gardening	7.7%	4.1 million
4. Watching TV	7.5%	4.0 million
5. Listening to music	6.4%	3.4 million
6. Reading	6.2%	3.3 million
7. Video games / consoles	5.6%	3.0 million
8. Running / jogging	5.5%	3.0 million
9. Cycling	5.1%	2.7 million
10. Board games	5.1%	2.7 million

The legacy of lockdown hobbies

There is also evidence that thousands of people are planning to turn their pastimes into a commercial venture. Six per cent of hobbyists intend to transform their interest into a career - equating to just over 2 million⁽²⁾ workers - while a further 9% equivalent to just over 3 million⁽²⁾ workers - plan to gain a second source of income through their new side-line.

More broadly, almost a quarter (23%) of people intend to continue a hobby they have started during lockdown, while one in five (21%) say they will make use of ‘free’ exercise activities such as running and walking, rather than visiting the gym.

“The **additional time at home** and the temporary closure of many services has meant that people have found **different ways to use their time**, and in some cases developed **new skills**. Lockdown has also allowed time to reflect on **lifestyles** and **vocations**, so it’s possible that **innovative career paths** may be forged, making use of these **new talents**.”

Gareth Hemming,
MD, Personal Lines, Aviva

1) [Based on ONS population estimates of 53.8 million adults aged 16 and above](#)
 2) [Based on ONS estimates of 34,295,000 economically active people aged 16 and above \(March – May 2020\)](#)

Chapter six:

Leisure and travel – the 2020 “normal”

Travel plans: back on the agenda

For most holidaymakers, travel plans have been disrupted or halted altogether this year, but there is still a clear wish to get away: two fifths (38%) plan to take a break in the UK within the next 12 months, while a third (34%) hope to take a holiday abroad.

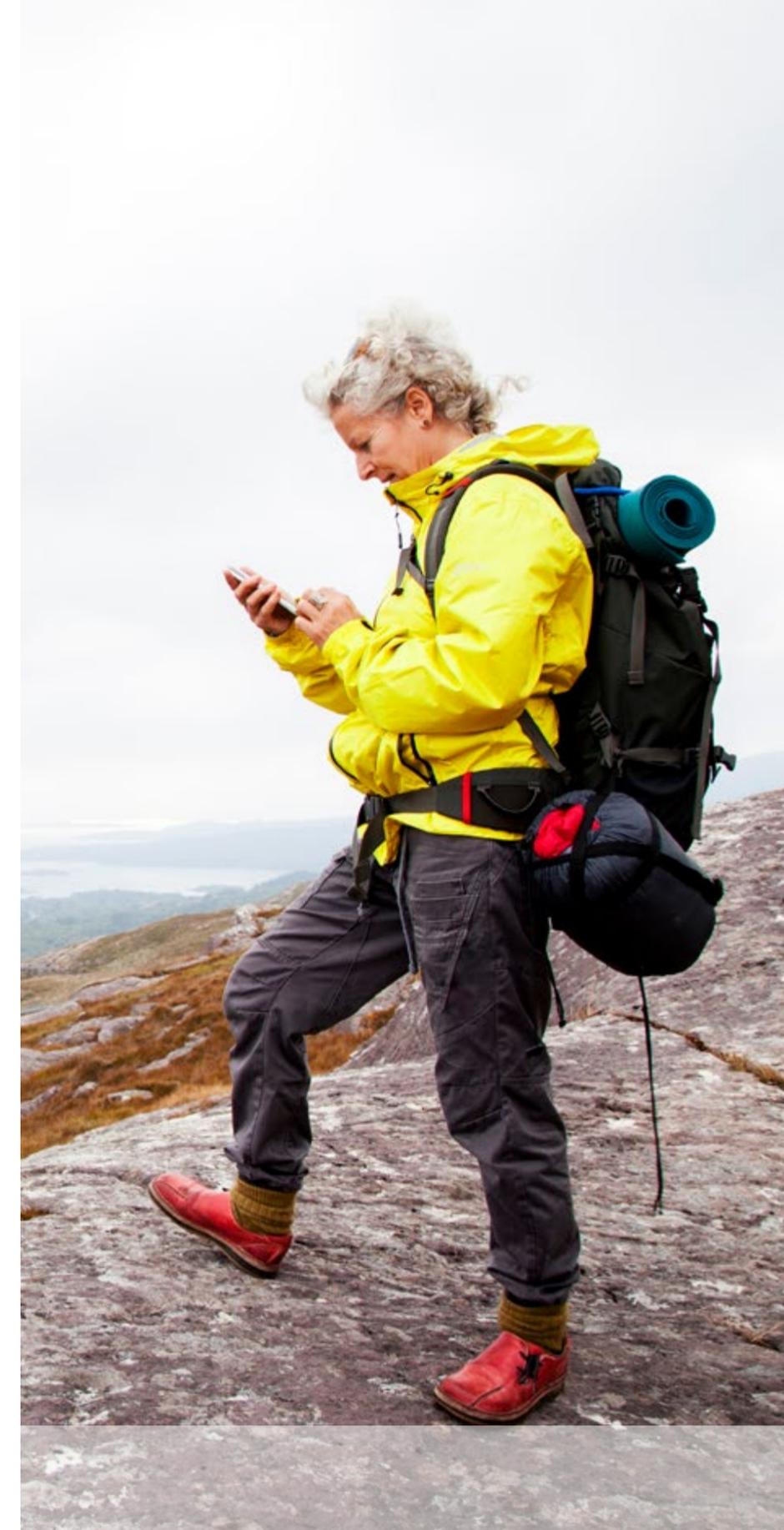
However, these numbers have fallen drastically compared to pre-lockdown plans. When surveyed in December 2019, three quarters of UK adults expected to take a break in the UK within the next 12 months, while two thirds planned to travel overseas.

UK holidays

Within the UK, city breaks and short hotel stays are the most popular types of break, the choice of 15% of the population. However, this figure has reduced dramatically from the 35% of the population planning this type of UK break in December 2019. This trend is true across all types of holiday as the table below reveals:

Table: How UK holiday plans have changed

Type of UK break	Percentage who were planning a holiday of this type in 2020 (Surveyed in Dec 2019)	Percentage planning a holiday of this type in next 12 months (Surveyed in July 2020)
City breaks / hotel short stay	35%	16%
Visit family and friends	28%	11%
Cottage/apartment/villa (e.g. self-catering)	19%	15%
Beach holiday	19%	9%
Camping / caravanning	13%	10%
Theme parks	10%	1%
Spa break	8%	2%
Driving tour	5%	3%
Coach tour	4%	1%
Cruise	3%	1%



Chapter six:

Leisure and travel – the 2020 “normal”

Overseas holidays

When it comes to overseas holidays, unsurprisingly beach breaks are the most popular type of vacation, the choice of a third (17%) of holidaymakers for the next 12 months. However, this is half the number of people who planned to take a beach holiday abroad when questioned in December 2019, when 34% hoped to hit the beaches overseas within the year.

As with the UK, the proportion of UK residents planning each type of holiday overseas has fallen considerably since December 2019.

Type of overseas break	Percentage who were planning a holiday of this type in 2020	Percentage planning a holiday of this type in next 12 months (July 2020)
Beach holiday	34%	17%
City breaks / hotel short stay	25%	11%
Visit family or friends	14%	8%
Cruise	8%	4%
Cottage/apartment/villa (e.g. self-catering)	8%	5%
Theme parks	6%	1%
Activity (e.g. safari, sailing)	5%	2%
Backpacking / touring	5%	2%
Driving tour	3%	2%
Skiing / winter sports	3%	2%



Chapter six:

Leisure and travel – the 2020 “normal”

Home and away – reasons to stay

There are a number of reasons why people are choosing to holiday on their home turf, rather than going overseas.

The main concerns relate to fears around Covid. Almost half of people (47%) who plan to holiday in the UK say they would be worried about catching a disease while travelling overseas. A further 41% are worried about getting stuck overseas due to Covid, while more than a third (36%) are worried about becoming ill overseas in a second wave of the Coronavirus. One in six (16%) are also concerned that the cost of holidays overseas has increased.

More positively however, almost a third (32%) of this group say they would like to boost the UK economy and 22% hope to see friends and family who they haven't seen due to lockdown.



Conclusion

The **How We Live study** demonstrates the **depth and the variety of changes** which have **affected people in the UK** this year.

We will undoubtedly feel the ripple effect for years to come, as some short-term alterations evolve to become a new way of life.

But people have been incredibly resourceful in the face of adversity. From working habits to living arrangements, from travel plans to leisure time, people have adapted their lives.

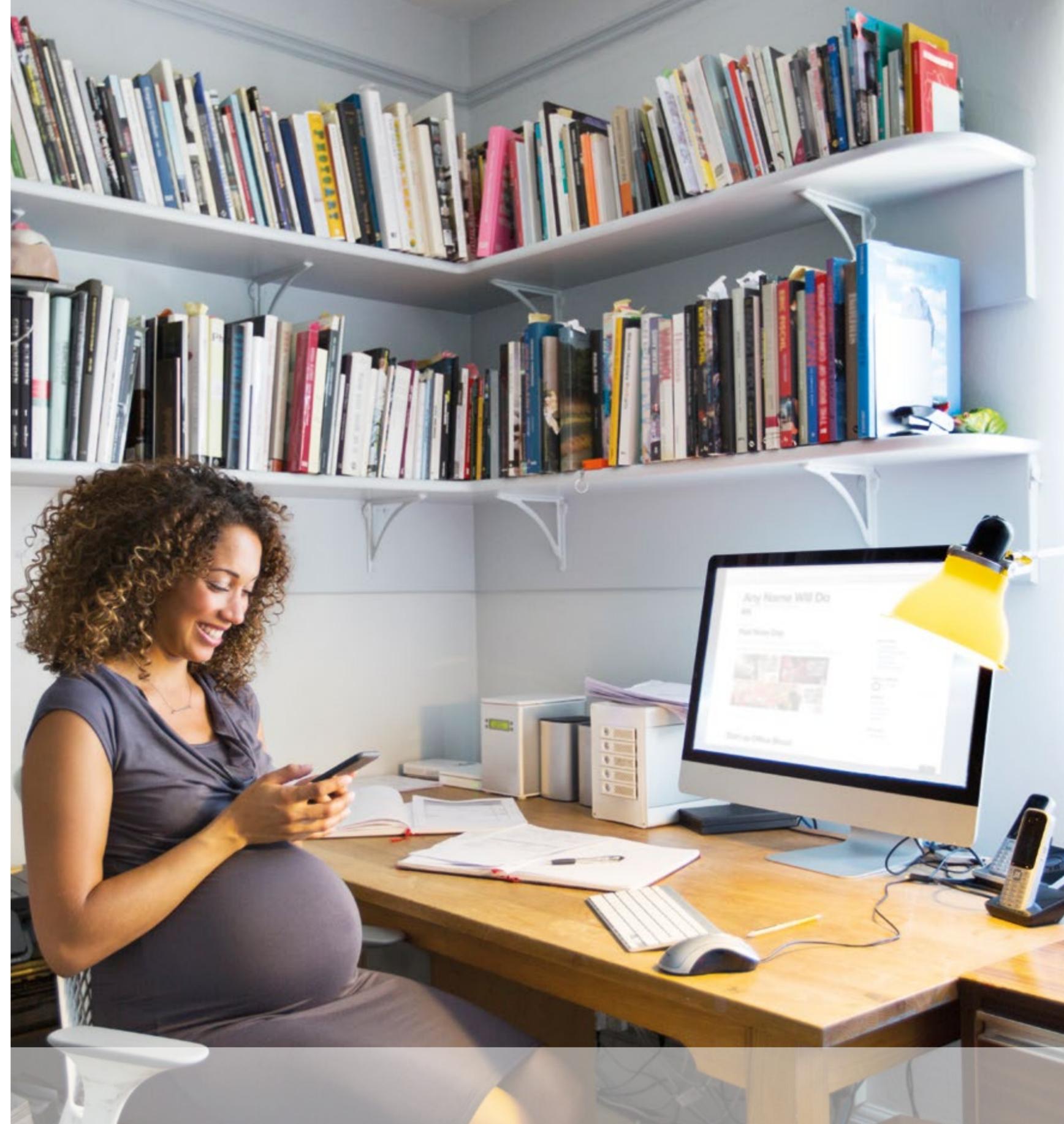
And from careers, to modes of transport, to home building plans, there are clear indications that many individuals are hoping for further new developments – possibly bringing permanent changes to lives, lifestyles and what constitutes “the norm”.

At Aviva we are monitoring these behaviours closely so we can work with customers to suit their changing needs. We want to ensure that however we live, now and in the future, we can help to protect what’s important and provide security and peace of mind.

We should be proud of how we have adapted as individuals, as communities, as businesses and as a nation. And it is important that we continue to evolve throughout this year and beyond, so we are truly future-ready across all aspects of our lives.



Gareth Hemming,
MD, Personal Lines, Aviva



Methodology:

Unless stated otherwise, all data relates to a survey of 4,002 randomly selected UK adults aged 16 and upwards, carried out by Censuswide Research on behalf of Aviva between 10-17 July 2020. Where a comparative study from December 2019 is referenced, this relates to a similar survey of 4,003 UK adults, carried out by Censuswide Research between 4-13 December 2019.



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