How we live
Executive report
November 2021

AVIVA

How We Live:

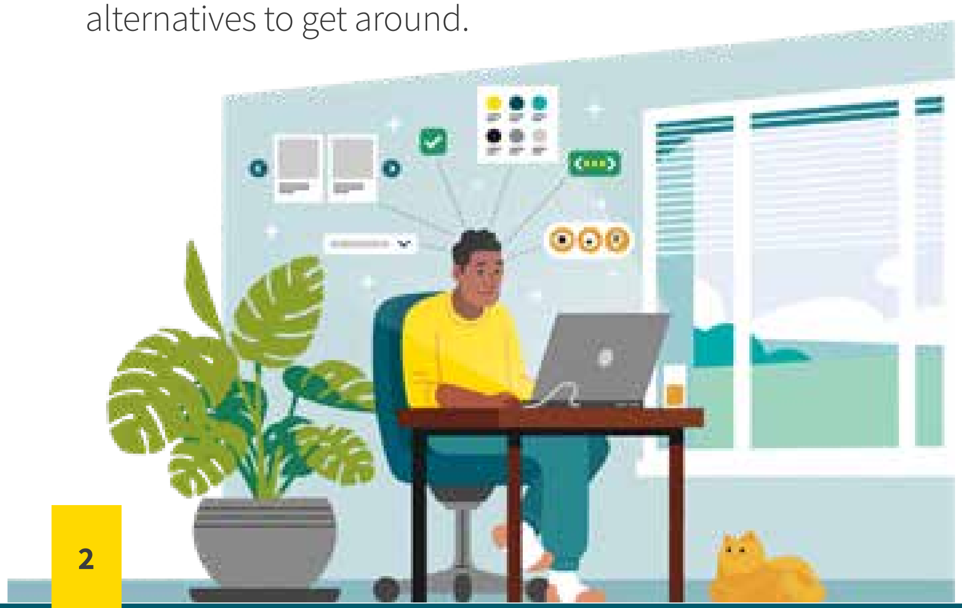
Introduction

This third edition of **Aviva's How We Live report** looks at **attitudes across the UK** as the nation moves **away from lockdowns** and towards **relative normality**.

"The word "relative" is crucial, as in many ways the world has shifted. What was usual and expected before is less predictable now. Some of these changes are explored in this report in relation to work, home, transport and leisure.

Our latest study demonstrates how our homes are changing, both in terms of the people who live within them and the personal possessions they house. The pandemic has affected both in the short-term and its influence is likely to continue for future generations.

The world of transport has also seen a shift. Even as restrictions lift and people begin to travel further than in recent months, the way they travel is changing, with many people seeking greener alternatives to get around.



When it comes to careers, a level of normality has also resumed as people have returned to their workplaces after months of working from home. But the desire for change is as keen as ever, with even more people seeking some modifications to their working lives.

Our leisure time has been affected too. During the pandemic, people were often unable to venture overseas. But even though people have been given the green light, many are still looking to make use of the staycation and enjoy holidays close to home.

It takes Aviva to understand how our customers' lives are evolving. This latest How We Live study gives an indication of the changes we've experienced already, and what we might expect to see in the UK of the future."

Nicki Charles
GI UK&I Customer & Marketing Director, Aviva

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How our possessions have changed

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How our possessions have changed

The **Covid-19 outbreak** has created a **sea of change**, affecting almost every aspect of people's lives.

Transformations have permeated the homes people inhabit and the contents within them. Faced with the prospect of more time at home and limited ways to spend their leisure, millions of UK residents have invested in items for themselves and their homes.

According to How We Live research, nine out of 10 (88%) of Brits treated themselves to home comforts and little luxuries during the pandemic at a cost of more than £57.6 billion[1] across the nation – on average, £1,205 per purchaser.

The most popular purchases were clothes and shoes, a choice for more than half of the UK population at 54%. And while clothing is arguably an essential, 16% of people also spent some of their income on jewellery.

Gadgets and electrical goods were must-buys for millions of UK adults during the pandemic, with 34% of people buying smartphones or tablets, 18% splashing out on gaming equipment and 24% choosing kitchen equipment such as air-fryers or bread-makers.

Home gym equipment was snapped up by 16% of UK adults, while musical instruments were the order of the day for 8% of the population.

One in 20 adults (5%) say they bought a hot tub during the pandemic.

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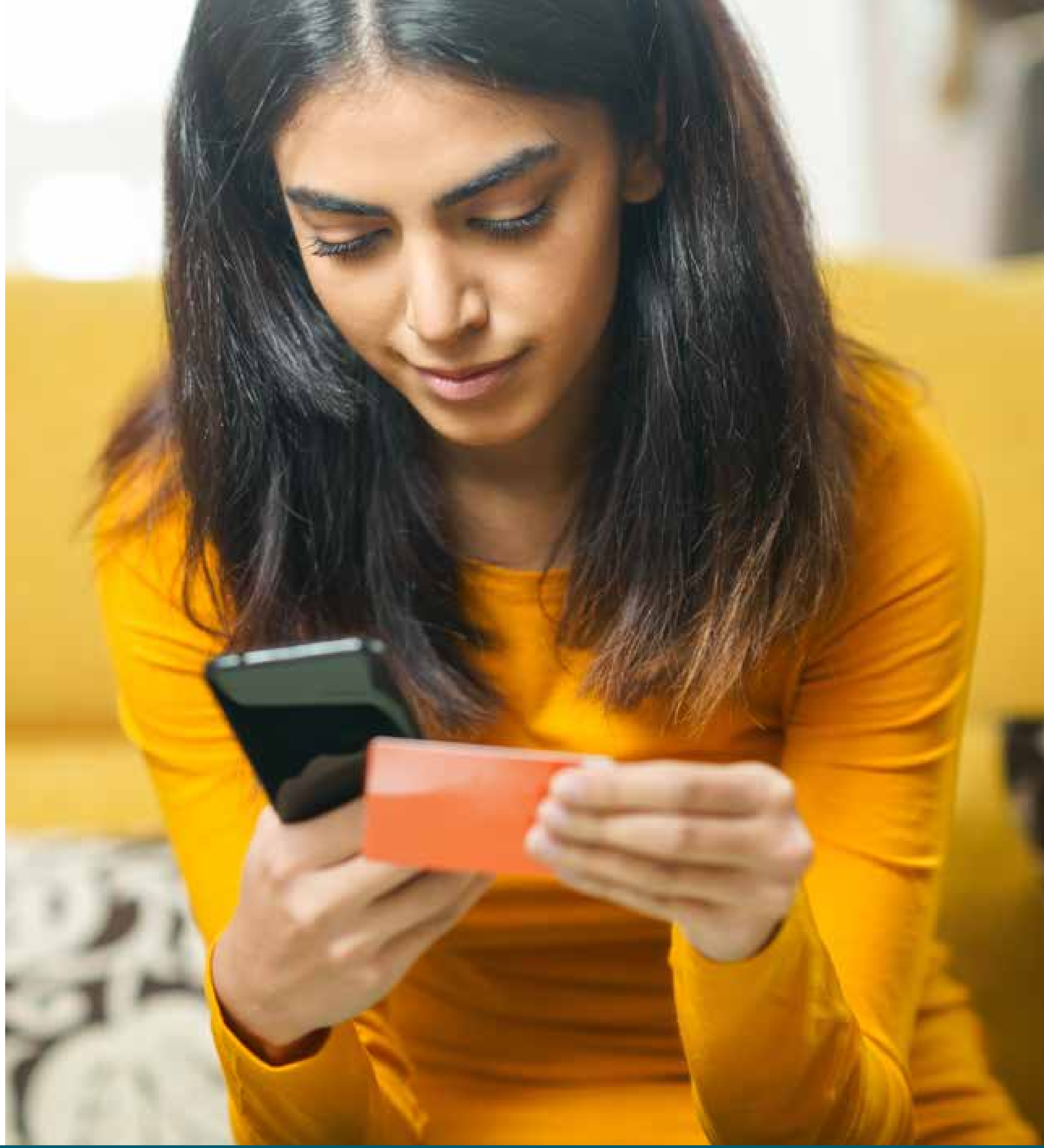
"Treat" purchases for UK adults during the Covid-19 pandemic

Item purchased during pandemic	Percentage of UK adults who bought this item
Clothes / shoes	54%
Smartphone / tablet	34%
TV	25%
Garden furniture / equipment	25%
Gaming equipment	18%
Kitchen appliance e.g. air-fryer, bread-maker	24%
Hobby equipment	19%
Jewellery	16%
Home gym equipment / sports equipment	16%
Voice-activated assistant e.g. Amazon Echo, Google Assistant	16%
Computer equipment for personal use	20%
Tools / carpentry equipment	15%
Musical instrument	8%
Pizza oven	6%
Pedal cycle	9%
Sport hobby equipment e.g. fishing, golf	9%
Scooter	5%
Hot tub / jacuzzi	5%



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But now millions of Britons are facing a twinge of buyer's regret.

The latest Aviva research suggests many of these items are gathering dust, with 9% of buyers saying they no longer use certain pandemic purchases, 11% confessing they used items less than expected and 8% admitting they didn't use them at all. Other items have found new homes, with 8% of people either selling or giving away items purchased during the pandemic.

This is scarcely surprising, with a quarter (26%) of people saying they have bought items as an impulse-purchase since the Covid-19 outbreak began. One buyer in 10 (11%) believes they paid too much for these possessions.

There are a range of reasons given for making these purchases. Most commonly – for two fifths of buyers – people say that they were going to buy items anyway and they just happened to do so during the pandemic.

However, other explanations include spending more time at home (27%), cheering themselves up (26%) and simply relieving boredom (20%).

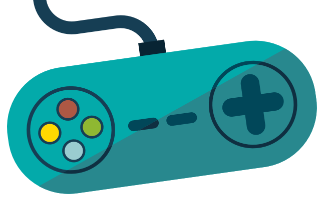
Almost a fifth (17%) of purchasers point to having more disposable income after losing out on holidays and social events, while one in eight (13%) say they needed equipment for a new hobby.

Buyers' biggest regrets

Amongst those who say they regretted items bought during the pandemic, gaming equipment was the most common culprit for buyer's remorse – with almost half of purchasers (45%) regretting games and consoles.

Clothes and tools tied for second place at 43%, with home gym equipment close behind for (39%) of people who bought these items.

Home gym equipment is also the item which is most likely to no longer be used, at 49% of purchases made during the Covid outbreak. This is closely followed by musical instruments, with 48% of pandemic-buyers no longer using them.



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Most regretted items purchased during the pandemic.

Item purchased during the pandemic	Percentage of people who regretted their purchase (of people who bought this item)
Gaming equipment	45%
Tools / carpentry equipment	43%
Clothes / shoes	43%
Home gym equipment	39%
Musical instrument	37%
Pizza oven	37%
Hot tub / jacuzzi	36%
Sport hobby equipment e.g. fishing, golf	34%
Scooter	32%
Garden furniture	32%
Jewellery	32%
Kitchen appliance e.g. air-fryer, bread-maker	31%
Voice-activated assistant e.g. Amazon Echo, Google Assistant	31%
Smartphone / tablet	30%
TV	30%
Hobby equipment e.g. art / crafting	30%
Computer equipment for personal use	28%
Pedal cycle	27%

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"So much has **changed since the start of 2020**. The way we **work**, how we **interact** with others – and it seems the contents of our homes too. Faced with weeks or months at home, many of us made purchases to entertain ourselves – often costing hundreds or even thousands of pounds.

If people have made **significant purchases for their home**, it's important that they check they have appropriate cover. Many insurers have a single item limit of around £2,000 for items in the home, so if anyone has splashed out on a lockdown purchase, it's a good idea for customers to let their insurer know, in case it needs to be listed separately on their policy.

Even if items are now gathering dust – and our research suggests many are – they may still be valuable, so it's best to make sure cover is in place, particularly if there's a chance of picking up that hobby again one day."

Nicki Charles, GI UK&I Customer & Marketing Director, Aviva

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Chapter two:
Living arrangements of the future

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For millions of people, the shock of a global pandemic has brought home the importance of family. Faced with not being able to see loved ones for months on end, many have reconsidered their living arrangements both now and in the future.

A previous How We Live study found that one in three UK homes has a multigenerational set-up, accounting for around 9 million UK households.

In this study, four per cent of people said they were living with extended family as a result of the pandemic. This latest report finds this arrangement could be set to grow even further.

The November 2021 Aviva How We Live study questioned more than 4,000 UK adults about their living arrangements.

Three fifths (60%) of UK adults say they have older relatives - such as parents or grandparents - living at a different address.

One in three (33%) of this cohort (who have older relatives living at a different address), say they would consider living in the same home as them. This attitude is more prevalent among younger adults, with almost half (45%) of under-35s feeling comfortable about living with more mature members of their family.

A further 10% of this group say they already live with older family members, but would consider adding to their household with further senior relations.

Whose house?

The logistics of these living arrangements vary slightly. People are most likely to say they would invite their older relatives to live with them at their current home (56%) or buy a new home (55%) that could accommodate the extended family.

Marginally fewer people say they would move into the home of their older relatives (50%) or rent a home to accommodate everyone (48%).

The pattern is similar for respondents who had adult children living at a different address. Almost a third of (30%) would be happy to invite their grown-up children to live with them – although again the older hosts would prefer to stay put, with 57% of this group saying they'd ask the younger relatives to move into their existing home.

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Why do people want to live with extended family?

Reasons for wanting to live with older family members most commonly focus on care and love for relatives. Two fifths (39%) of people who would consider living with older relatives would do so in order to provide care and support for them. A similar number (37%) say it would give them peace of mind, while 34% would simply like to spend more time with their older family members.

Financial and practical advantages are noted too. More than a quarter (26%) of people in this group say they would enjoy the financial benefits of not needing to maintain two houses. Just under a quarter (23%) pointed to childcare and sharing chores, while 21% say they couldn't afford care home fees for older relatives.

Reason for wanting to live with older relatives	Percentage of people with older relatives at a different address who have this view
It would allow me to support / care for my older relatives	39%
I would like to spend more time with my older family members	34%
It would give me peace of mind, knowing my relatives are close	37%
There are financial benefits for us all living together – we wouldn't need to maintain two separate households	26%
It would have practical benefits e.g. looking after children, sharing chores etc.	23%
I feel I owe it to my older relatives	27%
It's just the right thing to do for family members	33%
I couldn't afford care-home fees if required in the future	21%
It's traditional / commonplace within my family / culture	14%

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These views are echoed by older people who would consider living with younger relatives, with 38% saying they would like to spend more time with younger family members.

Financial benefits are front of mind for many in this bracket too. More than a third (34%) are attracted by the money-saving advantages of living in one home, while 35% reference the practical benefits of childcare and sharing chores.

The cost of care is also a consideration for older generations, with 22% saying they would consider living with family because they couldn’t afford care home fees in the future.

The concerns of co-habiting

Overall, more than half of UK adults (54%) would have concerns about living with another generation of their family.

The most common worry is around a loss of independence, a consideration for 49% of respondents with concerns. This figure rises steadily with age, with 70% of those aged 75+ taking this view.

Other apprehensions include a belief that the home would not feel like one’s own (43%), that there would be arguments amongst family members (38%) and practical concerns, such as queues for bathrooms and not enough bedrooms (41%).

It is poignant that around one in five (18%) would be concerned they couldn’t provide the level of care required by their loved ones, while 40% of those aged 75+ would worry about being a burden on their family.

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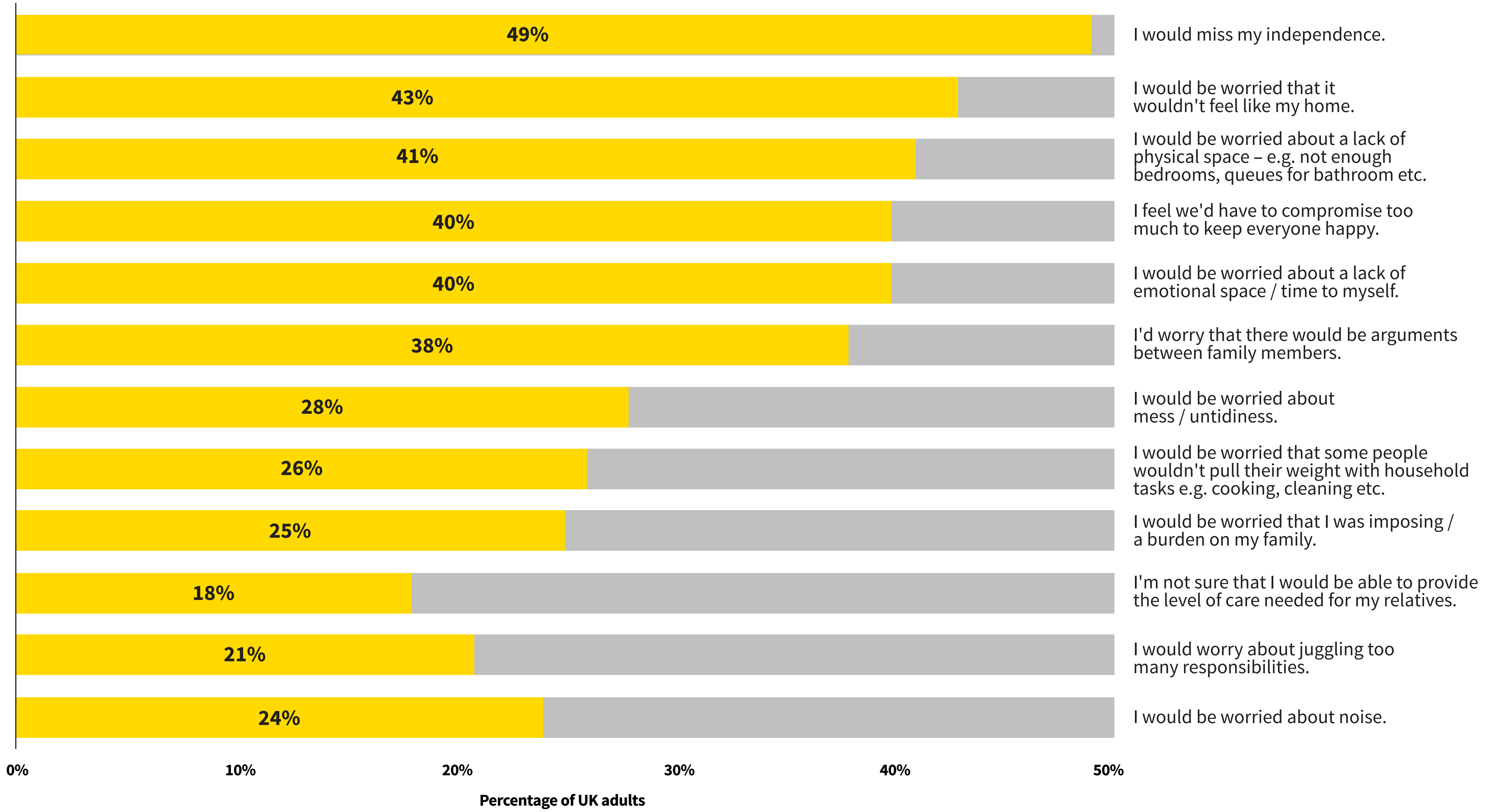
Concerns about living in a multi-generational household.



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“The **Covid-19 pandemic** heightened our sense of **family** and the need to **connect** with **loved ones**. Previous How We Live research discovered UK adults had **moved in with their extended families** during lockdowns and our latest report suggests this living arrangement could become a permanent fixture for some UK families.

Alongside the **emotional benefits**, many are considering the **financial** and practical advantages that **multigenerational households** can enjoy. Care costs – for elderly relatives and children alike – are on people’s minds and the option of maintaining one property rather than two is appealing.

That said, living as part of an extended family isn’t for everyone and a considerable number have concerns about the practicalities and emotional realities of co-habiting under one roof. Households are evolving and there is no one-size-fits-all approach for the homes of today.”

Nicki Charles, GI UK&I Customer & Marketing Director, Aviva

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Chapter three:

How our career aspirations have evolved

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The latest How We Live report suggests the pandemic is still having an impact on people's professional aspirations, with two thirds (65%) of workers now hoping to make changes to their careers. This is an increase of five percentage points, compared to the previous study compiled in February 2021, and indicates that 22 million workers[2] are seeking some sort of change.

The intended changes vary greatly, ranging from reducing hours, to moving roles within an organisation, to choosing a different career path completely – but there is clear evidence of itchy feet.

Taking each particular career aspiration individually, the variations since February 2021 are small. However, some of the changes point to a trend, particularly as some figures have increased incrementally since July 2020.

For example, the number of people planning to set up their own business has increased from 6% to 8% since July 2020 - now equivalent to around 2.7 million[2] workers - while the proportion planning to get a similar role in a different company has risen from 5% to 8% over the same period.

The proportion of workers planning to retrain or learn new skills now stands at 11%, although this figure increases to 15% among those aged 35-44, suggesting people are taking stock of their careers. A similar situation is true for those wishing to take a different career path: 9% of workers overall, but 14% of those aged 25-34.

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Career aspiration	Percentage of workers July 2020	Percentage of workers February 2021	Percentage of workers October 2021
I plan to find a role which will allow me to work from home	10%	10%	10%
I plan to retrain / learn new skills	9%	10%	11%
I plan to gain more academic qualifications	8%	8%	9%
I plan to follow a completely different career path	7%	9%	9%
I plan to find a role which helps others / makes a difference to those in need	6%	8%	8%
I plan to set up my own business / work for myself	6%	8%	8%
I plan to increase my working hours (e.g. part time to full time)	6%	7%	8%
I plan to reduce my working hours (e.g. full time to part time)	6%	7%	9%
I plan to move companies but stay in the same industry/role	5%	6%	8%
I plan to find employment after losing my job	4%	4%	4%
I plan to retire	4%	6%	7%
I plan to find a new role but with the same organisation	4%	6%	7%

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Flexibility at work

The study also provides an insight into how the last two years have changed working patterns – and how people feel about this situation.

Overall, employees believe the pandemic has had a positive effect regarding flexibility at work. Two thirds (66%) say recent events have helped companies to improve their approaches to flexible working, although four fifths (79%) believe more could be done by organisations to support their workers in this respect.

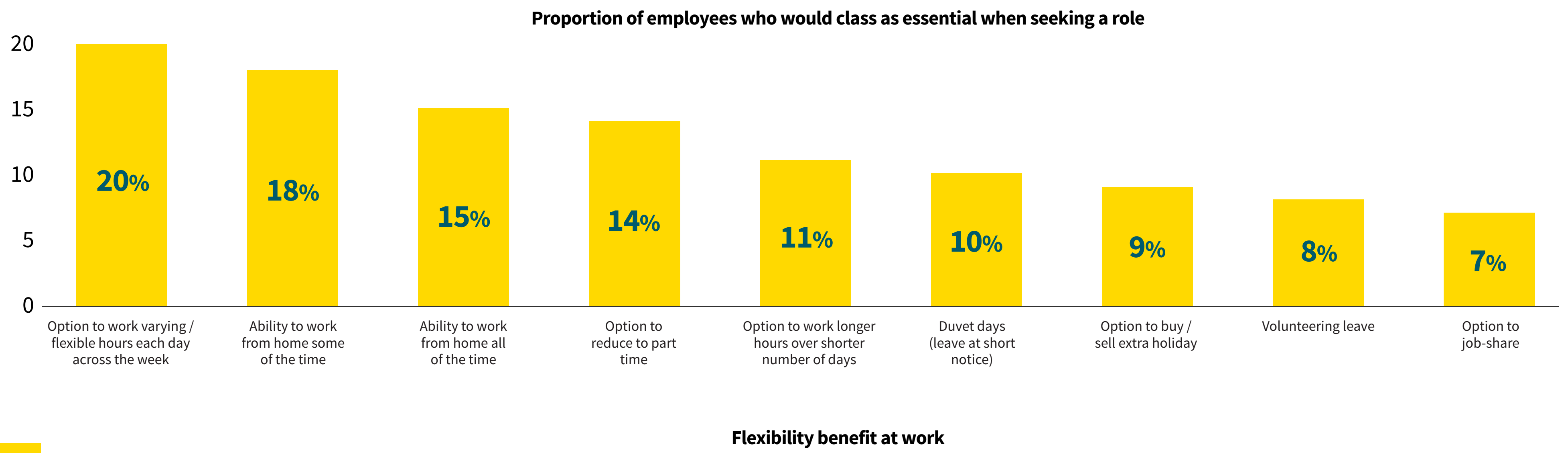
There are certain aspects of employment that people now class as ‘deal-breakers’ when it comes to flexibility.

The option to vary daily hours across the week is the most common must-have, with one in five workers classing this benefit as “essential” when looking for a role. This is closely followed by the ability to work from home some of the time (18%) - and even the option to work from home all of the time, the request of 15% of employees.

Other essential benefits include the ability to reduce to part-time hours (14%) and being able to take leave to volunteer for worthy causes (8%).

As a general rule, people in the 25-34-year age bracket are most likely to view these benefits as essential to their role, although the request for childcare flexibility is common among the 25-44 age group (23%) and the desire to work from home some of the time is critical for one in five people aged 25-54.

However the need for a “duvet day” is most common amongst under-25s – the absence of which is a deal-breaker for 15% of people in this age group.



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Attitudes to returning to the workplace

During the pandemic, millions of workers were advised to work from home. People have now started returning to their pre-pandemic workplaces and this latest study examines the opinions of around 1,500 employees who switched to home-working during the Covid outbreak.

There are mixed views regarding returning to the workplace, after many have spent months working at home.

There are positive outlooks, with people commenting that they have enjoyed the return to work more than they expected (12%) and that they are now able to make a better distinction between home and work (15%). One in 10 workers (9%) state they are enjoying putting on work clothes again, and 16% feel the pandemic has brought new freedoms, with flexibility that didn't exist in the workplace before.

However, others are taking time to adjust, with 12% saying they are more stressed than when able to work from home, as they juggle different priorities. Others say they find it difficult to concentrate at the workplace since working at home (11%), while others say they don't feel safe in the workplace (9%).

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"Although **flexibility at work** was growing in popularity before the pandemic, the Covid-19 outbreak has expedited progress. Benefits that were **once seen as luxuries** are now being viewed as essentials, particularly amongst workers who have dependents or those who have long commutes.

While the pandemic has been devastating in so many ways, people are seeking out silver linings and a more progressive approach towards working is just one of these outcomes. The majority of employees feel that companies' approaches towards flexibility have improved.

After working at home for many months, some people will inevitably take time to **adjust to the return to the workplace**. But **hybrid working enables the best of both worlds** and doubtless is here to stay."

Nicki Charles, GI UK&I Customer & Marketing Director, Aviva

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Chapter four:

How we fell in love with the staycation

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The latest How We Live report suggests the staycation is firmly established for the nation's holidaymakers, with 71% of people planning a break in the UK over the next 12 months. This is almost back to pre-pandemic levels of 75%, when Aviva's report series research was first conducted in December 2019.

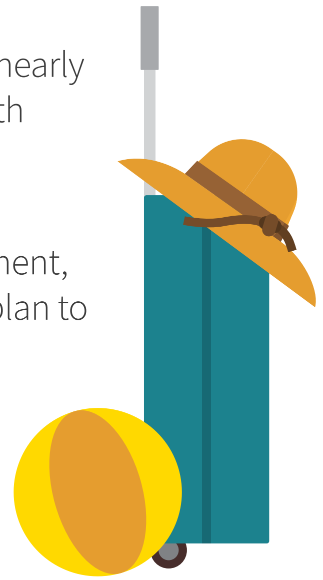
The number of people planning to take holidays overseas in the next 12 months has also risen considerably since the last report was published in April 2021, when 37% planned to take a holiday abroad in the coming year. This figure now stands at just over half of UK residents at 51%.

UK breaks

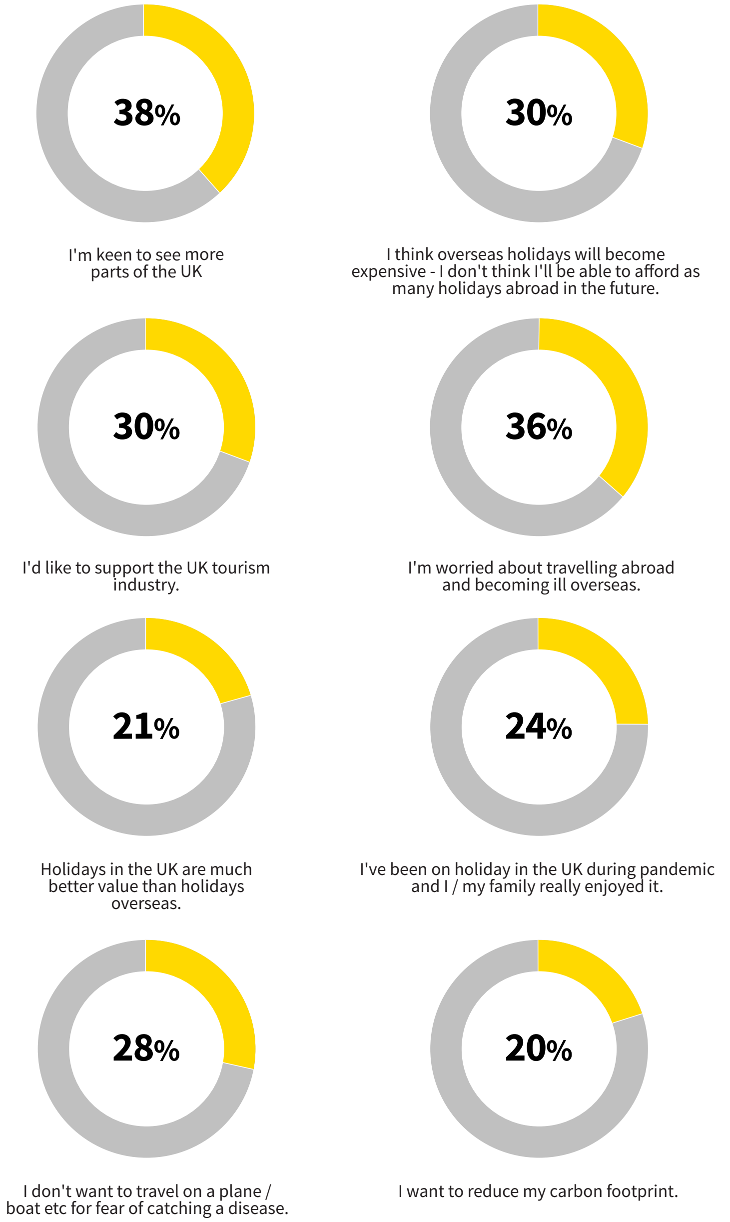
The reopening of hotels and B&Bs means that city breaks and short hotel stays are now back in the top spot as the most popular type of UK holiday planned in the next 12 months. More than a quarter (26%) of UK residents are intending to enjoy this type of trip.

Visits to family and friends are a close second at 24%, while nearly as many people are optimistic about the British weather, with 23% planning a UK beach holiday.

Self-catering breaks are also among the front-runners, with almost one in five (18%) planning to hire a cottage or apartment, while the great outdoors is calling to 16% of residents who plan to go camping or caravanning.



The popularity of the staycation – reasons why



Proportion of people intending to holiday in the UK saying this

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Type of UK holiday	Percentage planning a holiday of this type in the next 12 months
City breaks / hotel short stay	26%
Visit family or friends	24%
Beach	23%
Cottage/apartment/villa (e.g. self-catering)	18%
Camping / caravanning	16%
Theme parks	11%
Spa	8%
Driving tour	6%
Coach tour	6%
Activity (e.g. wildlife, sailing)	5%
Cruise	5%
Backpacking / touring	5%
Skiing / winter sports	3%
Other type of holiday	2%

Type of overseas holiday	Percentage planning a holiday of this type in the next 12 months
Beach	23%
City breaks / hotel short stay	13%
Visit family or friends	11%
Cruise	8%
Cottage/apartment/villa (e.g. self-catering)	6%
Theme parks	6%
Spa	4%
Activity (e.g. safari, sailing)	4%
Driving tour	4%
Camping / caravanning	4%
Skiing / winter sports	4%
Backpacking / touring	4%
Coach tour	4%
Other type of holiday	2%

Holidays planned for 2022	35%
In the UK	16%
In Europe (not in the UK)	15%
Overseas (not in Europe)	8%

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Overseas breaks

Perhaps predictably, beach holidays are the most popular choice for overseas holidays, with almost a quarter of UK residents (23%) planning to enjoy sun, sea and sand abroad in the year to come. This style of holiday is almost twice as popular as the next contender, with 13% of people planning an overseas city break. Around one UK resident in 10 (11%) hopes to see family or friends overseas in the next 12 months.

Of particular note is the heightened interest in overseas cruises. Data from Aviva's September 2020 How We Live report showed that just 4% of UK residents planned to take a cruise in the next 12 months. This has now doubled to 8%, back to pre-pandemic levels.

The study also suggests that many people are not planning to wait around for their next holiday. The report found that 43% of UK adults are planning to take a holiday before the end of the year, including 25% who plan to holiday within the UK, 13% who intend to go to Europe and 8% who expect to go further afield.

More than a third of people are also thinking ahead for next year, with 35% of UK adults having booked a holiday for 2022 already. In line with the plans outlined above, 16% of people have reserved their UK holidays, closely followed by 15% of people booking European vacations for 2022. And the passion for long-haul holidays has returned with 8% reserving their places already for next year.

The surge of the staycation

Recent events appear to have had a positive effect on people's plans for holidays on their home soil. Almost half (44%) of people interviewed in the How We Live study said they would be more likely to take a vacation in the UK, as a result of the pandemic.

The most common reason for wanting to holiday in the UK, is simply that people would like to see more parts of the country (40%), while others want to support the UK tourism industry after a difficult time (30%). On a positive note, 24% of people enjoyed home-turf holidays during the pandemic so much, that they would like to go within the UK again.

However, more than a third of people are concerned about becoming ill overseas (36%) and almost as many (31%) are worried that overseas holidays will become too expensive.

A significant number (20%) also say they would like to reduce their carbon footprint. Interestingly, this is most common among the 65-74 age group, with 30% of holidaymakers signing up to this view.

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A much smaller proportion of people (11%) say they are less likely to want to holiday in the UK.

Within this group, more than a fifth (22%) feel that UK breaks are more expensive than abroad, while the same (22%) find the UK too busy and crowded in the summer.

Roughly one in seven (15%) like to have a change of scene when on vacation, and 17% are simply seeking sun.

One in eight feels they have missed out during the pandemic and are looking forward to travelling abroad, whereas 6% are hoping to hit the slopes with a winter sports holiday.

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“**Holidays** have been on so many people’s **wish-lists** since the pandemic began and it’s a joy to see that people are beginning to travel again. Holidaymakers’ plans are almost at pre-pandemic levels, particularly for UK breaks, although some people still have concerns about going overseas.

It’s heartening to hear that people want to **support the UK tourism industry** and the appeal of the **staycation is still strong**.

We’d encourage people to consider their **travel insurance options** even if they are holidaying in the UK. While many travel providers are offering COVID guarantees, travel cover can provide a valuable lifeline if people need to cancel for a range of reasons - from jury service to redundancy - not just COVID-related matters.”

Nicki Charles, GI UK&I Customer & Marketing Director, Aviva

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Chapter five:

How we get around

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The latest How We Live study documents how people's attitudes towards transport are shifting in line with social trends, working habits and environmental considerations.

The Aviva research finds that almost two thirds (64%) of UK adults say they are making a conscious effort to use more environmentally-friendly forms of transport, such as walking, cycling and electric vehicles. More than a third of people in this camp say they are 'very much' influenced by environmental impacts when making their transport decisions.

The desire to choose "greener" options is more prevalent among younger age groups, with 82% of under-25s saying they are actively seeking these methods to get around. This falls to around half (52%) of people aged over 65, although there are naturally mobility considerations to be taken into account amongst older people.

Location and the accessibility to different transport options are also important factors. People are most likely to look for eco-friendly modes in London, with 73% of respondents stating this. There is a suggestion that this goal may be easier to achieve in London than in some regions, due to good public transport links and the prevalence of hire schemes for bikes and e-scooters.

People also claim to have been influenced by the Covid-19 outbreak regarding their transport decisions. Nearly three quarters (73%) of those looking for more environmentally-friendly modes, say they have been prompted to do so by the pandemic.

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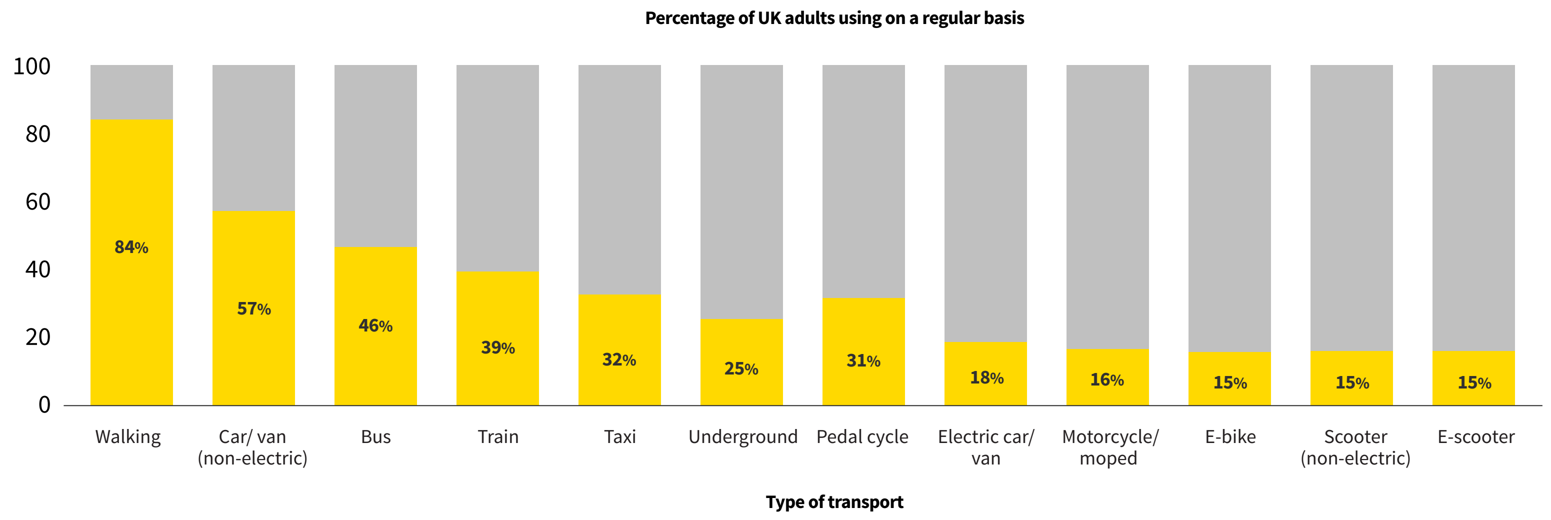
How we get around

Do our green transport ambitions match the reality?

However, in spite of people's green ambitions, the latest How We Live study suggests there is still a way to go to achieve them. While walking is far and away the most common form of "transport" (regularly employed by 84% of UK adults), the report data indicates non-electric cars and vans are regularly used by 57% of the population – way ahead of electric vehicles (18%).

Pedal cycles are used by almost a third of the population (31%), while 15% are using e-scooters on a regular basis.

Forms of public transport - which are generally viewed as a greener alternative to private vehicles - are in the middle of the pack, with 46% of people using buses on a regular basis, and 39% using trains.



Chapter five:

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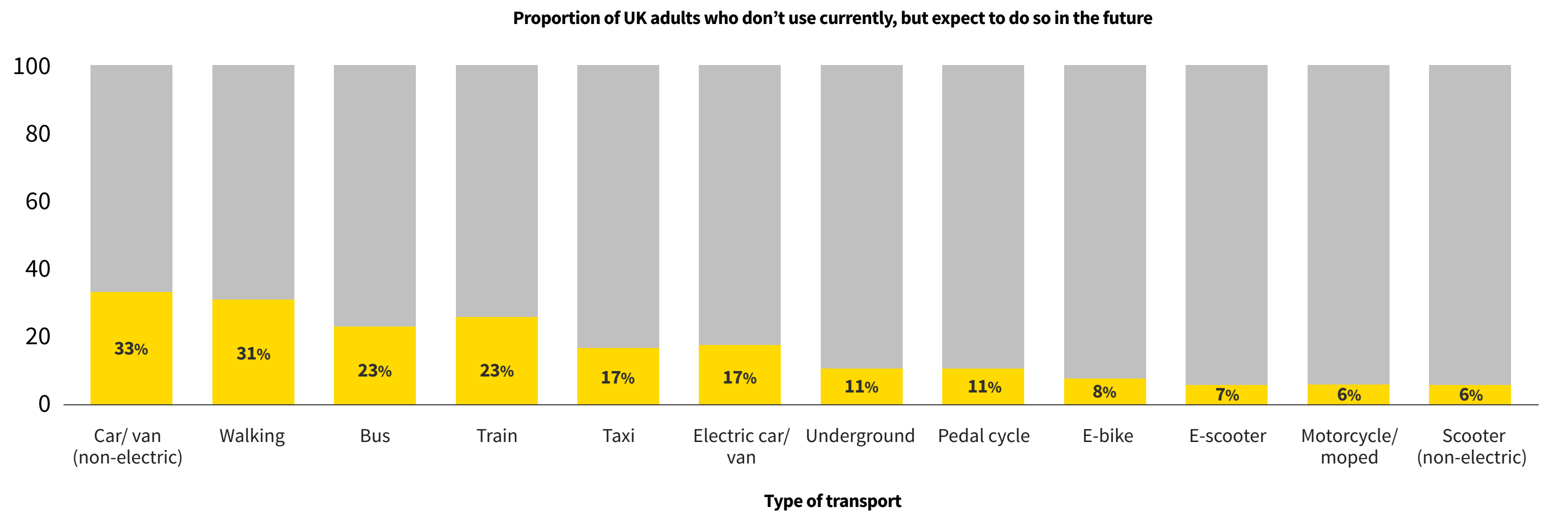
However, it is around transport plans for the future where the real interest lies. While people claim to be seeking more environmentally-friendly options, people still expect to be turning to less "green" modes in the future.

A third (33%) of people who don't currently use non-electric cars expect to do so in the future – roughly twice as many people who predict they will be using e-cars in years to come (who aren't using currently.)

The proportion of people who aren't currently using pedal cycles and e-scooters now, but expect to in the future, is also relatively small at 11% and 7% respectively. So there appear to be some disparities between the desire to go green, and plans to take practical actions.



"We are already repairing electric vehicles every day in Solus workshops and we're definitely seeing more and more drivers using electric and hybrid models. Looking after the repair of an electric car or van, is already 'business as usual' in our centres.

All of the Solus locations across the UK have trained technicians, ready and able to look after a wide range of customer vehicles, safely and efficiently.

We also stay at the forefront of the latest developments in vehicle technology - be they hydrogen-powered models or autonomous pods. So whatever customers use in the future, we will be ready.

Aviva's motor policies take into the needs of electric vehicles and customers don't need to buy a specialist electric vehicle policy. If anyone is thinking of buying an electric or hybrid vehicle, we would urge them to check that their insurer has the capability to manage electric vehicle repairs."

Simon Smith,
Managing Director & Aviva Repair Lead,
Solus Accident Repair Centres

Chapter five:
How we get around

The Covid impact

The latest How We Live report also suggests that the number of cars per UK household may have decreased as a result of the pandemic.

Almost a third (29%) of UK adults say they have reduced the number of cars for their home since the start of the Covid outbreak. This is more or less evenly split between households who have done this as a permanent measure, and those for whom it is a temporary arrangement.

A further four per cent of respondents say while they hadn't actually reduced the number of cars for their household, they had swapped at least one for a more eco-friendly vehicle.

With regard to why people have reduced the number of vehicles in their households, reasons include financial, practical and environmental motivations.

Green ambitions are in fact the most popular rationale for these changes, with a quarter (25%) of respondents in this group saying they wanted to reduce their impact on the environment.

A similar number (23%) say they needed to reduce running costs or required money from the sale of the car.

Others found there was less of a need to drive, either because they were spending fewer days in the office (16%), had moved house and were closer to public transport (18%) or the number of drivers at the address had reduced (19%).

A significant number of people also expect their annual mileage for their vehicle to change, compared to pre-pandemic levels.

More than a third of drivers (34%) predict that their yearly mileage will decrease, with an estimated average reduction of more than 6,141 miles.

However, there are others (17%) who expect to drive more than pre-pandemic, adding an extra 4,930 miles on average to their annual journeys.

Chapter five:
How we get around

“**Hybrid working** means that **commuter miles have reduced** for many. Alongside this, people are actively looking to use **“greener” modes**, including **walking**, **cycling** and in some cases **public transport**.

Many motorists were already considering purchasing an **electric car** for their **next model**, and the recent fuel crisis has only heightened people’s awareness of alternatives to petrol and diesel-powered vehicles. As vital conversations around sustainability and environmental impacts continue, we can expect this situation to evolve.”

Nicki Charles, GI UK&I Customer & Marketing Director, Aviva

Conclusion

This latest How We Live study begins where Aviva's previous report left off and continues the narrative of change.

For the last two years, Covid-19 has impacted so many aspects of our lives.

There is now a renewed sense of confidence as the world begins to get back on its feet. In the UK, employees are returning to workplaces, holidaymakers are able to go overseas and people can visit new places in their leisure time.

But Covid is leaving its legacy. The possessions we keep in our properties have changed. We are rethinking how we get around, where we go on holiday, how we work – even who lives in our homes.

This is only the beginning. The pandemic has offered opportunities for reflection. People know that they want to modify their behaviours and their lives. Whether this means a new career, a new member of the household, or simply a new type of vehicle, we can be confident there is more to come.

At Aviva we are following these trends as they evolve. What the future holds remains to be seen, but we are there to support customers through life's twists and turns. It takes Aviva to anticipate and understand our customers' needs. We are here to help and we are ready.

Nicki Charles
GI UK&I Customer & Marketing Director, Aviva

Methodology:

The Aviva How We Live Report November 2021 was developed using data from a survey of 4,003 randomly selected UK adults aged 16 and above in September 2021. The research was carried out by Censuswide Research on behalf of Aviva.

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Sources:

(1) Based on ONS population estimates of 54,353,665 million UK adults aged 16 and above (chapter one).
(2) Based on 33,926,000 economically active people in the UK June - August 2021: Source: ONS Labour Force Survey (chapter three).