

## Article

# Impact of coronavirus on people aged 50 to 70 years and their employment after the pandemic

Qualitative findings from semi-structured interviews on the Over 50s Lifestyle Study. Looking at the impact of the coronavirus (COVID-19) pandemic on the lifestyles of people aged 50 to 70 years in Great Britain since March 2020, including their employment status, financial circumstances and health.

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# 1 . Main points

- The findings from this qualitative study showed that the coronavirus (COVID-19) pandemic has somewhat affected participants' decision to leave the labour market.
- There were participants who retired sooner than they were intending to as they had been made redundant during the pandemic.
- Others were put on furlough, and because of this, left their job as a paid employee to become self-employed.
- Participants who became self-employed during the pandemic did not intend to return to their previous job, as they preferred the work and flexibility.
- Overall, those in our sample generally moved or stayed out of the job market after the pandemic because of complex and interrelated factors, including being unable to find a job, their age, ill health, caring for others, concerns about catching COVID-19, and financial security (for example, from a pension or a spouse's salary).
- Others returned to part-time work as they needed to top-up their pension and pay for unforeseen costs (for example, needing to relocate because of caring responsibilities).
- There were female participants who reported being affected by the increase in retirement age from 60 to 66 years; they either lost several years of their pension or had to delay retirement.
- Although there were participants whose mental and physical health had been negatively affected by the coronavirus pandemic, changes to their health was not cited as a reason for them staying out of work.

## 2 . Overview

Recent findings, reported in [Movements out of work for those aged over 50 years since the start of the coronavirus pandemic](#), showed an increase in the proportion of people aged 50 years and over who have become economically inactive since the start of the coronavirus (COVID-19) pandemic. This reversed the historical falling trend in inactivity for this age group in the last 10 years.

The Over 50s Lifestyle Study (OLS) was designed to gather more information from adults aged 50 to 70 years who had told us in the Opinions and Lifestyle Survey (OPN) in 2021 that they had left work. The aim was to better understand the attitudes and motivations for leaving work and whether they intend to return.

This qualitative report presents the findings of a follow-on study from the new Over 50s Lifestyle Study (OLS). The Office for National Statistics (ONS) conducted 21 semi-structured interviews to explore the impact of the coronavirus (COVID-19) pandemic on the lifestyles of people aged 50 to 70 years. This project adopted a rapid qualitative research approach to provide timely insights into how the pandemic has affected participants' employment status, financial circumstances and health. It also looked into why there is a trend in people within that age group not returning to work after the pandemic.

This article is one of three analytical articles covering findings from this study. You can find out more about these articles in [Section 8: Related links](#)

### 3 . Employment

This section of the report will discuss why participants stopped working or became self-employed during or before the coronavirus (COVID-19) pandemic. It will also discuss whether they intend to return to work or not and why, and whether there is anything that can be done to help participants to return to work after the pandemic.

This analysis takes a thematic approach and examines participants' employment status, financial situation and health separately. However, there were complex, inter-related factors that led participants to stop working and, at times, multiple barriers that prevented them from returning to work. For example, there were participants who retired partly because of their age, and partly because of ill health. There were also participants who said they weren't looking for paid work because they would be paid less in benefits. These factors will be explored in more depth throughout the report.

#### Why participants retired or stopped working before the pandemic

There were participants who said they had retired before the pandemic on account of:

- feeling financially able to
- feeling ready to enjoy their retirement
- experiencing work-related stress
- increased pressures at work
- not wanting to work long hours anymore
- their age
- their caring responsibilities
- their poor health or disability

There were participants who were unable to work because of caring responsibilities and had left work before the pandemic. They:

- felt they had "no choice" but to stop their self-employed work to care for their spouse
- felt they might be "stretched far too thin" if they had to work and care
- could only complete "a very small amount of work" to still "receive carer's allowance", for example, gardening or selling things on online

There were participants who left work before the pandemic to fulfil caring responsibilities but returned to part-time work during the pandemic. They were unable to return full-time because of their unpaid family caring responsibilities.

There were participants who had become self-employed before the pandemic because they wanted more flexibility, the ability to make their own decisions and "control" of their income.

#### Changes in employment status

There were participants who said their employment status changed during the pandemic. For example, there were participants who said their employer had furloughed staff and made redundancies to cut costs during the pandemic. Those participants said they chose to take redundancy as they were planning to retire soon anyway. Therefore, the pandemic had "influenced [them] a little" to retire sooner.

## **Not returning to work after the pandemic**

There were participants who were not planning to return to work as an employee after the pandemic, but instead planned to stay in self-employment or retire.

## **Unemployed and economically inactive participants**

There were unemployed or economically inactive participants not planning to return to work because:

- they would not have the energy to work because of their illness
- returning to work would make them feel too anxious or stressed
- they would receive less money from paid employment compared with benefits
- they did not want to give up their voluntary work
- they were "quite happy with the life that [they've] got"
- they did not feel comfortable moving places of work and having to meet new people
- they found the new skills that were required complicated, for example, learning how to operate a cash register

## **Self-employed participants**

There were participants who became self-employed during the pandemic because their income had been significantly reduced on account of being on furlough (for example, while working as a teaching assistant). Those participants said they intended to stay self-employed because they had more flexibility and preferred the work.

## **Retired participants**

Retired participants generally said they had no intention of returning to work because they:

- were in a financially fortunate position and "didn't need to work anymore"
- felt they had worked for long enough and wanted to rest
- were enjoying the change of lifestyle "too much"
- felt their ill health prevented them from doing so
- felt there was an "age discrimination" barrier to them returning to work
- felt it would be hard to find a job during the pandemic because everything had "closed down"; however, despite coronavirus restrictions being lifted, those participants still had no intention of coming out of retirement because of their age, ill health and financial security
- felt they were too old to retrain and return to work
- felt it was not worth the "stress"
- did not want to risk catching COVID-19 and potentially passing it on - the pandemic made them "scared" to return to their job

There were also participants who were self-employed and semi-retired, who said:

- it would affect their tax
- they would only take on work which allows them to take their dog with them

## Barriers to finding work

Participants described the barriers to finding work. There were economically inactive or unemployed participants who lost or left their job prior to the pandemic and who were currently searching for a job, but had not returned to work after the pandemic because:

- there was "not much choice" and they had been unable to find a job they wanted
- they had been rejected for jobs - they felt this was because companies were less willing to employ older staff and only wanted to employ younger people with IT skills since the pandemic
- they felt it was unnecessary to "slog myself in a job I don't want", especially when they were in a comfortable financial position on account of their partner's salary
- of their health condition

Participants also indicated that online applications, age discrimination, and a lack of available help for carers may be barriers to finding work. Unemployed participants were asked if there was anything that would help them return to work. They said they would benefit from:

- help with filling out online application forms
- less age discrimination by employers

Participants who were not intending to return to work said having the opportunity for further training or developing their skills would not change their opinion on whether to return or not.

Participants felt there was a misconception that full-time carers use caring as an excuse not to work.

## Returning to the same sector

Participants were asked whether they would return to the same role or sector if they were able to return to work. There were retired participants who were not planning to return to work, but felt that if they did want to, they would struggle to return to the sector they worked in previously (for example, market research). This was because of age discrimination, and they suspected they might have to take a "lesser job" (for example, in a supermarket).

There were full-time carers who said:

- they would ideally return to the sector they previously worked in (for example, the motorsport engineering industry) on a self-employed basis, but would probably have to look for a job in the care sector as they had left the sector they previously worked in because of caring responsibilities
- they might be encouraged to apply the skills learnt in their caring role and would not necessarily be motivated by the financial aspects of a job

## Returning to work

There were self-employed swimming instructors and yoga teachers who were unable to work during the pandemic because of leisure facility closures, but did not receive financial support during this time. However, they have since returned to work.

There were semi-retired participants who said they had returned to, or continued with, part-time or occasional work (for example, yoga teaching, consultancy, or journalism) since retiring because they:

- needed extra funds to top up their pension
- needed to pay for unforeseen costs, for example, needing to relocate to be nearer elderly parents to visit them more often
- liked to earn extra money
- enjoyed the work they did previously

Additionally, there were those who said they hadn't considered fully retiring because they work from home and their work is not "physically demanding".

There were retired and economically inactive participants who cared for their grandchildren, however, there were mixed responses to whether the amount of care had changed during the pandemic. There were participants who:

- spent more time looking after their grandchildren as their children were employed during the pandemic and couldn't afford childcare; this affected their decision to return to work because they would rather spend time with their grandchildren than work
- thought the amount they cared for their grandchildren decreased during the pandemic because their children could work from home

## 4 . Financial situation

Participants' financial situations were varied with examples of having improved, worsened, and stayed about the same during the coronavirus pandemic. There were participants who said their financial situation had worsened since the start of the pandemic and were concerned:

- about the rise in energy prices
- about the lack of availability of cheaper products in the supermarket
- that they would start to "struggle to pay the bills"

There were also:

- full-time unpaid family carers who had "a lot less money now" compared with the start of the pandemic, because they had to stop working to provide full-time care for their spouse
- participants who worked as teaching assistants and were unable to work and were furloughed - they found the payments insufficient and enrolled on universal credit before becoming self-employed
- participants who had since returned to employment in a Higher Education Institution who said the cost of living had increased since the start of the pandemic because of "more costs running the house" when working from home

Other participants said their financial situation had not changed on account of the pandemic because:

- their pension was good, so they were not significantly affected, despite losing income from working on a part-time, or a semi-retired and self-employed basis
- their income from letting out property was unaffected by the pandemic as their tenants continued to pay rent
- despite the cost of living (including council tax) increasing, their situation had stayed "flat" as they had also started receiving pension payments - there were participants with caring responsibilities "cut as many corners" as possible to reduce expenditure, for example, not going to the pub and not having a car or TV
- they did not feel it had added any "financial burden", as despite leaving their job at the start of the pandemic, they had personal savings, could rely on their partner's salary, or had already paid off their mortgage

There were retired participants who said their financial situation, if anything, had "improved" during the pandemic because:

- their expenses decreased, for example, from not going on holiday, using less petrol, and not going on days out; however, their expenditure has increased recently as they are "making up for lost time" by going on more days out or holidays
- their stocks and shares investments did "exceptionally well" because some technology companies' share prices increased; however, they said the stock market is now "dropping back" on account of political tensions
- they have moved into a caravan to be mortgage free, and to live cheaply
- a family member had died of COVID-19 and/or another illness so they inherited property and savings - they were able to rent out the house and give up full-time work, living on the rent until their pension came through
- their spouse had started receiving their pension during the pandemic, which led to an increase in joint income

## Financial impact of not returning to work

Participants were asked whether concerns about their financial situation would affect their decision to return to work after the pandemic. There were participants who would not return to work because:

- "retirement is really good" and is a reward for years of hard work
- they "place freedom higher than money"
- they would be unable to give up caring for their spouse full-time, or return to work because of ill health, despite concerns about their financial situation and the rising cost of living

Others said their loss of income from self-employed work during the pandemic did not affect their decision to return to work, because their expenditure reduced during lockdown.

However, there were participants who would return to work on account of their financial situation because they:

- had previously come out of retirement at 60-years-old and gone back to work because their pension would not allow them to retire at that time
- said they might have to take on more self-employed work if their energy bills continued to rise (they were semi-retired)
- would only return to work if their financial position drastically changed, for example, if their spouse died

There were retired participants who funded their retirement using:

- a private or state pension
- investments
- inheritance
- income from a property
- savings
- disability allowance and carers' benefits

Although male participants generally did not report being affected by changes to pension schemes, there were female participants who said they were because:

- the retirement age was raised from 60 to 66-years-old without sufficient notice to change employment plans, so they lost several years of pension and associated benefits
- they had to delay retirement and work for additional years
- they felt "bitter about the unfairness" and "very angry"
- they had the option to drawdown their pension when they retired (subject to a penalty) but chose not to, as their spouse was still working and could support them both

There were other notable findings. For example, there were:

- economically inactive participants who funded their time out of work by using their spouse's salary to support them
- participants who supported their family with their finances, for example, helping them to buy property

## 5 . Health

### Physical health

Participants reported mixed experiences about changes to their health during the coronavirus pandemic. There were participants who said their health had stayed the same or improved during lockdown, as they lost weight from an improved diet and increased exercise. However, others said their physical health had worsened during the pandemic on account of:



- living a more sedentary lifestyle and eating low-cost foods, which exacerbated their back pain or led to weight gain
- being diagnosed with cancer
- their health condition, which prevented them standing for long periods - this made preparing healthy meals difficult
- a lack of advice, treatment, or face-to-face appointments with their doctor

## **Mental health**

Participants' mental health was affected by the pandemic in differing ways, with more examples of negative impacts than positive. There were retired participants who had "enjoyed" lockdown or said the isolation didn't "bother them". However, others said their mental health somewhat worsened because they felt "lonely", frustrated about not being able to go out or on holiday, or anxious about catching COVID-19 and their personal circumstances, for example, poor health.

Participants also said they felt anxious as it seemed the world had gone into "turmoil". However, they said that wouldn't prevent them from returning to work in the future, as their reasons were not "work-related".

Participants who were out of work because of illness or poor mental health said their mental health had:

- stayed the same during the pandemic, on account of having support from friends or taking anti-depressants
- worsened because of the pandemic, as they experienced isolation from their family, were confronted with mortality, bereavement, a loss of income and anxiety about contracting COVID-19

There were also participants who found returning to work as an employee "overwhelming" after shielding during the pandemic.

## **Access to healthcare**

There were mixed views about access to NHS healthcare during the pandemic. There were participants who said access to NHS healthcare had been fast and "flexible", as they were able to arrange appointments for the same day and attend online consultations rather than face to face. However, other participants described access to healthcare during the pandemic as "pretty poor". Participants said they:

- felt they had "more chance of getting an appointment with God"
- felt the NHS "weren't really there for us" during the pandemic
- had paid to see a doctor privately
- had to wait for minor surgery, and as a result have experienced discomfort or a worsening of their health condition
- had concerns about hospital wait times in case they had, for example, a heart attack, particularly as their local hospital can get "swamped"

# **6 . Glossary**

## **Economically inactive people**

People not in employment who have not been seeking work within the last four weeks and/or are unable to start work within the next two weeks.

## Opinions and Lifestyle Survey

The Opinions and Lifestyle Survey (OPN) is currently a weekly survey with a focus on collecting information on how the coronavirus (COVID-19) pandemic is affecting people and households in Great Britain.

### Purposive sampling

Purposive sampling is a type of non-probability sampling, where participants are selected for their characteristics in line with the objectives of the study.

### Retired people

A retired person is defined as anyone who describes themselves as "retired", or anyone over minimum National Insurance pension age describing themselves as "unoccupied" or "sick or injured but not intending to seek work".

### Self-employed people

Self-employed people are those who define themselves as working for themselves, rather than receiving a wage or salary from an employer.

### Semi-structured interview

A semi-structured interview is a qualitative data collection method where the researcher asks participants a set of pre-determined but open-ended questions.

### Unemployed people

Unemployed people are without a job, have actively sought work in the last four weeks and are available to start work in the next two weeks. Or, they are out of work, have found a job and are waiting to start it in the next two weeks.

### Unpaid family carer

A carer is anyone who looks after or gives help or support to anyone because they have a long-term physical or mental health condition or illness, or problems related to old age. The care they give is unpaid.

## 7 . Data sources and quality

### Methods

The Office for National Statistics (ONS) conducted 21 semi-structured interviews with a structured topic guide over Microsoft Teams or the telephone. Interviewers were trained in conducting interviews on sensitive topics.

This project adopted a [rapid qualitative research approach](#). Interviewers were paired with a trained observer, who took detailed notes in a standardised observation sheet. The pair debriefed each interview to compare and compile findings. This cross-validation helped to assure quality and allowed the research team to collate high-level findings as interviews proceeded.

### Sampling and recruitment

All participants took part in the Opinions and Lifestyle Survey (OPN) between January and December 2021, as well as the follow-up Over 50s Lifestyle Study (OLS) between 8 and 13 February 2022. Participants had consented for the ONS to contact them about taking part in future research.

All participants were aged 50 to 70 years, and the purposive sample consisted of a mix of genders and participants from urban, suburban, and rural locations. The sample consisted of:

- eight fully retired participants, including one who had caring responsibilities at the start of pandemic, which prevented them from returning to work
- five self-employed participants, including people who were unpaid family carers and/or semi-retired
- five economically inactive or unemployed participants, including those who were unemployed because of illness or disability
- three participants who were unpaid family workers - carers who cared for a spouse full-time, including one who had left work before the pandemic because of caring responsibilities, but has returned after the pandemic for financial reasons

The sample included those who left work during the pandemic and those who left before. There were participants who fitted more than one sample criteria, for example, those who were unpaid family carers and self-employed, or those who were semi-retired and self-employed. Of the eight retired participants, three retired during the pandemic, and the other five retired before.

Participants who were unemployed or economically inactive were mostly aged under 60 years, whereas self-employed and unpaid family carers were mostly aged under 65 years. Retired or semi-retired participants were generally aged 65 and over. None of the retired participants were aged under 60 years.

There were participants whose job or sector was affected because of the pandemic, which led to a change in their employment status. For example, those who worked in the leisure, education, engineering (motorsport) and real estate industries.

## 8 . Related links

### [Early insights from the Over 50s Lifestyle Study, Great Britain: 1 March 2022](#)

Headline | Released 1 March 2022

Attitudes and reasons behind those aged 50 to 70 years leaving the labour market at some point in 2021, in Great Britain between 8 to 13 February 2022.

### [Movements out of work for those aged over 50 years since the start of the coronavirus pandemic](#)

Article | Released 14 March 2022

The movement of people in the UK aged 50 to 70 years leaving the labour market during the coronavirus (COVID-19) pandemic and how this has changed for different sectors and demographic groups. Data from the Labour Force Survey.

### [Reasons for workers aged over 50 years leaving employment since the start of the coronavirus pandemic](#)

Article | Released 14 March 2022

Main findings from the Over 50s Lifestyle Study, looking at motivations for those aged 50 to 70 years leaving work during the coronavirus (COVID-19) pandemic in Great Britain from March 2020, including why they left and whether or not they intend to return.

### [Changing trends and recent shortages in the labour market, UK: 2016 to 2021](#)

Article | Released 20 December 2021

Explores changing trends and shortages in the labour market and how this affects different occupations and demographic groups. Looks at where workers have entered or left the workforce and how this has changed in recent years.

### [An introduction to rapid qualitative evaluation](#)

Blog post | 19 June 2020

A blog post on the Social Research Association website, which discusses the rapid approach to conducting qualitative research.