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## **FEARS AND ASSUMPTIONS IN THE PANDEMIC CRISIS IN HUNGARY**

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### **Abstract**

*The pandemic that erupted and escalated in 2020 has brought unprecedented changes to our daily lives. The new situation has challenged everyone. We have had to face unprecedented constraints, change the way we used to work, and experience a new level of uncertainty. Not only households but also businesses and entrepreneurs faced serious problems. Businesses were faced with a huge challenge in terms of disrupted supply chains and the loss of labor. Jobs were lost and jobs became precarious as a result of the pandemic. All these challenges proved to be not only livelihood but also psychologically stressful for the average person. Many feared for their economic livelihoods*

*and even worried about their health. In this study we want to show what were the fears and worries people had about the overnight austerity measures in 2020 and the unprecedented pandemic emergency, according to the results of a primary survey conducted in Hungary.*

**Keywords:**

Pandemic, Risks, Crisis, Change, COVID-19

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## **1. Introduction**

The COVID-19 (SARS-CoV-2) virus emerged in Wuhan, China, at the end of 2019 and shortly afterwards became a worldwide epidemic (König & Winkler, 2021). In early 2020, the number of cases rose rapidly and, following cases in Asia, it soon caused cases in Europe (LoGiudice et. al., 2020). COVID-19 has now become one of the most serious health, economic and social problems around the world (Nikola et al, 2020). The economic and social impact of the pandemic can still only be estimated. Nearly 500 million positive confirmed cases have been found worldwide, affecting a significant proportion of the world's population. According to WHO, the number of deaths from the virus is close to 6.2 million (WHO, 2022). In addition to health and mortality data, COVID-19 also had a huge negative effect on economic performance. After the 2008 crisis, the global economy seemed to be returning to normal and markets calmed down, although GDP levels still did not reach pre-2008 levels. The virus has not only caused a health crisis, but a very serious economic and moral crisis too. It has attracted the interest of many researchers, whose research has repeatedly provided insights into human behaviour during the coronavirus pandemic (Maison et. al., 2021). They have examined the impact of the coronavirus pandemic on almost everything. The Google search engine gives us more than 4 billion hits in just 0.68 seconds for the term COVID-19, making the virus one of the most searched terms. Certain effects can be expressed quite well in numbers (such as changes in economic performance), but others are difficult to measure quantifiably.

## **2. Literature Review**

These can be identified mainly in social terms. The virus has not only influenced the way we work but has also altered our human and social habits and relationships. In some respects, its toll on society can be seen as even more serious than the economic problems. Inward-looking has become a general phenomenon. Depression and alienation began to grip more and more people (Long et. al., 2021). The mental and psychological health of individuals was considerably

damaged. At the same time, consumer habits and ways of working have changed. Online living, online education and the home office have become more prevalent. Online commerce has increased and for many people the intimate family home has been transformed into a place of work. It is almost impossible to list all the changes that have resulted from the COVID-19 pandemic. There is hardly a person or organization in the world today that has not directly or indirectly encountered the challenges and problems caused by the coronavirus. This study aims to join the research that has already been initiated to explain the impact of the COVID-19 pandemic. The primary research presented in this study sought to focus on the fears and concerns that people have in the wake of the coronavirus situation.

The COVID-19 pandemic opened a new chapter in human history. The viral situation has forced us to learn to work together again, it has reshaped our educational methods (e-learning and hybrid education), it has promoted the use of digital tools in everyday life, and we have realised that the use of online technologies can indeed make our lives easier. In addition to its many negative effects, the virus has also brought new insights for humanity. Ling et. al. (2022) called the situation caused by the epidemic the "New Normal". They emphasize that the consequences of the virus are still ongoing, and in this situation, people have had to adapt significantly to new patterns of work and life (Ling et. al., 2022). The viral situation has really shown how well we can manage change and adapt, and the improvement of resilience has become fashionable. The latter has turned into a new buzzword for modern management and leadership theories, but it is also increasingly evolving into a strategic concept in national economic policies. In the new EU budget programming period (2021-2027), resilience is already a specific objective and resilience building tools have been adopted (Recovery Plan - NextGeneration EU) (European Commission, 2022). The aim is to emerge from the crisis and build a capacity that can make us more resilient and stable in future crises. The study of the impact of the coronavirus should be divided into distinctive phases: 1) the pre-virus phase, 2) the process of the crisis caused by the virus, and 3) the post-crisis phase. This will allow better modelling and expression of when and by what factor each economic agent was more directly affected, and thus better understanding of the patterns of behaviour observed in each phase (Rattanaprichavej, 2021). This is not the only perspective from which the effects of the virus need to be separated. The amplification of the virus in several waves did not always generate the same numerical effects. Kutsar & Käosaar (2021) pointS out that the second wave of the COVID-19 pandemic was characterised by more intense fatigue and boredom in children, which

influenced family relationships. The first waves of the virus caused a major shock, while the later waves were more of an adaptation and reapplication of previous 'tried and tested' crisis management methods (e.g. reintroduction of wearing masks). At the same time, the virus has been prolonged over time with repeated waves and this has perhaps been one of the most negative ramifications on society. Reinforcement of the mental health problems mentioned above was also highlighted by Tušl and his co-authors, who also explain stress, depression and anxiety by worsening working conditions or loss of jobs (Tušl et. al., 2021). It cannot be disputed that one of the most unpleasant consequences of the economic crisis caused by the coronavirus was the rise in unemployment. This has not only affected the income opportunities of individuals (or households), but has also led to an increase in the depressive state of society more broadly. One of the worst aftereffects of unemployment is that it reduces an individual's (or household's) disposable income, thus contributing to increased poverty. Tools such as short-time work (Alipour et. al., 2020) can help to overcome this, as its use creates opportunities to retain and sustain the employment of the employees (Zhuravleva & Chechenova, 2021). All the national economies have tried to promote employment in their own way. Perhaps this is why the unemployment rate was kept under control during the pandemic period

Although there is much talk about mitigating the economic impact of the crisis, less is said about how the negative and bad attitudes, fear and anxiety that have developed in members of society will be addressed. Fear is an emotional state in response to a real or perceived threat (Kalat & Shiota, 2007). Fear becomes anxiety when attempts to cope with the threat fail and the fear persists. Together, these two can have an even greater effect on an individual's condition and performance. As a result of the COVID-19 pandemic, many people felt threatened by the loss of their jobs, the loss of their businesses or the impossibility of running them. Many people were desperate to find a new job, and in vain, because of the extreme difficulties in certain sectors (such as tourism and hospitality). Two studies should be highlighted in particular with regard to the repercussions of the COVID-19 pandemic on society. They both came to the conclusion that the fear of coronavirus is associated with higher levels of depression and general anxiety in adults (Ahorsu et. al., 2020; Lee et. al., 2020). Fear of the COVID-19 virus has primarily been expressed by individuals in the form of concerns about food shortages, perceived vulnerability to disease or economic problems. They also developed a well-founded dismay that their situation would be worse than it had been in the past. This was aided by the fact that we had to live in relative isolation

for a long time, and the exercise of social human relations was on several occasions restricted by rules. And the home office has minimised human contact. Several studies (Fiorillo & Gorwood 2020) highlight the extent to which COVID-19 can affect people's well-being and, in particular, cause mental health crises in countries (Sakib et. al., 2021) where large numbers of people are disturbed by the illness. Fear is an adaptive response to the presence of danger (Mertens et al, 2020). Given that a crisis is typically not a short-term phenomenon, it has ample time to foster bad feelings, anxiety or despair in members of society without appropriate measures or rapid interventions. This is ultimately the basic nature of crises. According to Song and his co-author (2020), COVID-19 erupted at the worst possible time. An era in which uncertainty among economic actors was significantly high (Song & Zhiu, 2020). Fear of the virus has strongly influenced our consumption patterns (Mawani et. al., 2021), so it is not only the restrictive measures taken that have had an impact. Any change is painful, especially if it is perceived negatively by the economic actors. At such times, everyone is more afraid of uncertain circumstances and the crisis can only add to this uneasiness. This is also the source of the fear that many families and businesses have experienced since COVID-19, the level of which is not always sufficiently (or not at all) reflected in society. The findings from the primary research presented in this paper relate to this and attempt to map the extent to which respondents are experiencing uncertainty and fear about the epidemic situation or the austerity measures.

### **3. Material and Method**

The primary results presented in the study are the results of a quantitative study conducted in Hungary between May and October 2020, immediately after the closures due to the coronavirus pandemic. At the beginning of the data collection, the closures were still in place and the restrictions were only gradually lifted, which led to very vivid recollections of the respondents' answers to our questions. We conducted an online survey, where subjects were recruited through a snowball sampling method, using our own active students as the first base, by sharing the online research tool directly to their email address. This resulted in 6803 evaluable questionnaires. The research tool contained only closed questions, at nominal measurement level (in the form of single-choice and multiple-choice questions), and metric scales (Likert scale and semantic differential scale). The research questionnaire examined the impact of the pandemic in a complex approach. The questionnaire measured changes in financial awareness, changes in consumer habits, but also

the effect of digitalisation. SPSS 22.0 software was used to process the quantitative results. In the present study, we use frequency counting and cross tabulation analysis to examine the main fears of respondents about the pandemic during the main period of constraints caused by the coronavirus crisis by age and education level. The distribution of the sample is shown in the table below:

**Table 1:** *Distribution of The Sample Along the Factors Analysed*

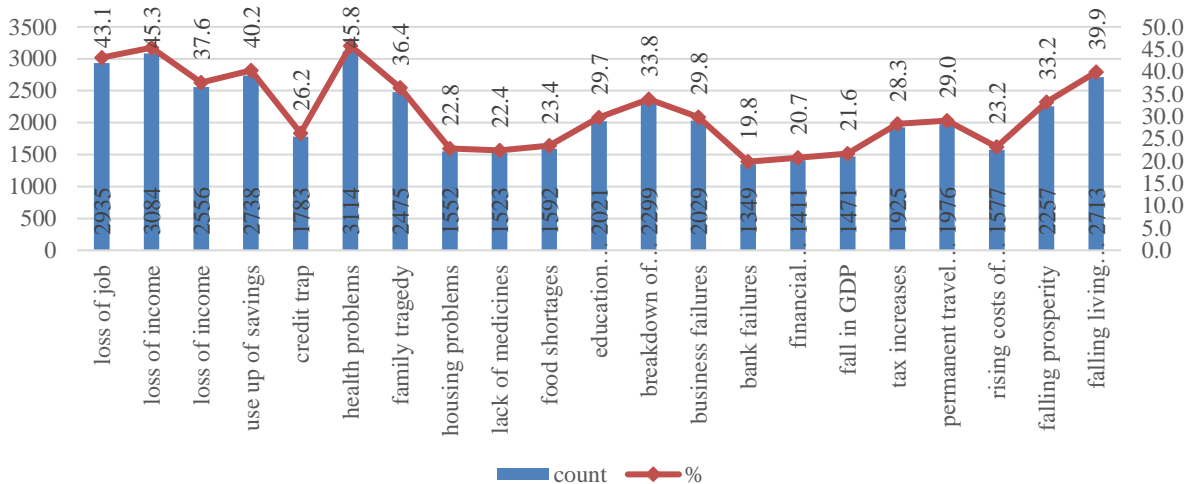
|           |                    | Count | %    |
|-----------|--------------------|-------|------|
| Education | Primary            | 480   | 7,1  |
|           | Secondary          | 3907  | 57,4 |
|           | Tertiary - BA, BSC | 1782  | 26,2 |
|           | Tertiary - MA, MSC | 634   | 9,3  |
| Age       | 18-25 years        | 2688  | 39,5 |
|           | 26-35 years        | 1489  | 21,9 |
|           | 36-45 years        | 1156  | 17,0 |
|           | 46-55 years        | 882   | 13,0 |
|           | 56-65 years        | 349   | 5,1  |
|           | Over 65 years      | 239   | 3,5  |

(Source: Own Research, 2020, N = 6084)

## 4. Results

In the research presented in this paper, we wanted to explore how the coronavirus crisis, which exploded and escalated in the first quarter of 2020, has generated fears based on the subjective perceptions of respondents. The changed living conditions, unprecedented foreclosures, difficulties for businesses, and the employer crisis have put many households at risk. The chart below shows which items were the most dreaded in the minds of respondents, what they feared the most and the least in their changed living situation due to the coronavirus pandemic. The greatest worry was the health risk (45.8% of respondents), which is understandable given that the world was facing a completely new and then completely unknown virus, with no known cure, no vaccine and it was taking lives. The second greatest fear was the loss of income. Cited by 45.3% of respondents. This is quite understandable, since every crisis is associated with a deterioration in living conditions, a reduction in well-being and, most of all, the loss of earnings. The third biggest fear was the loss of jobs, which is closely linked to the reduction of income (43.1%). The

risk of using up savings and a loss of wealth and living standards was also relatively high according to respondents. Of the fears listed, it is interesting to note that macroeconomic problems did not receive any significant attention at all in the respondents' opinion. The least alarming were bank failures and difficulties in public finance. Nevertheless, every crisis has an impact on the macro-economy, tax revenues are falling, public revenues are diminishing, and banks are also facing difficulties with customers who are taking their money and savings out of the banking system, and are having troubles repaying their loans. This will inevitably cause complications in banking operations. It is also interesting that respondents were not very worried about businesses shutting down, nor about a possible increase in taxes or the inability to repay their debts. Despite the fact that the loss of jobs and income also brings these items with them. The results obtained show that it is important to increase knowledge about the nature of crises, which also means improving financial literacy. It would be essential to educate society to have a better understanding of the short-, medium- and long-term consequences of such potential crises.

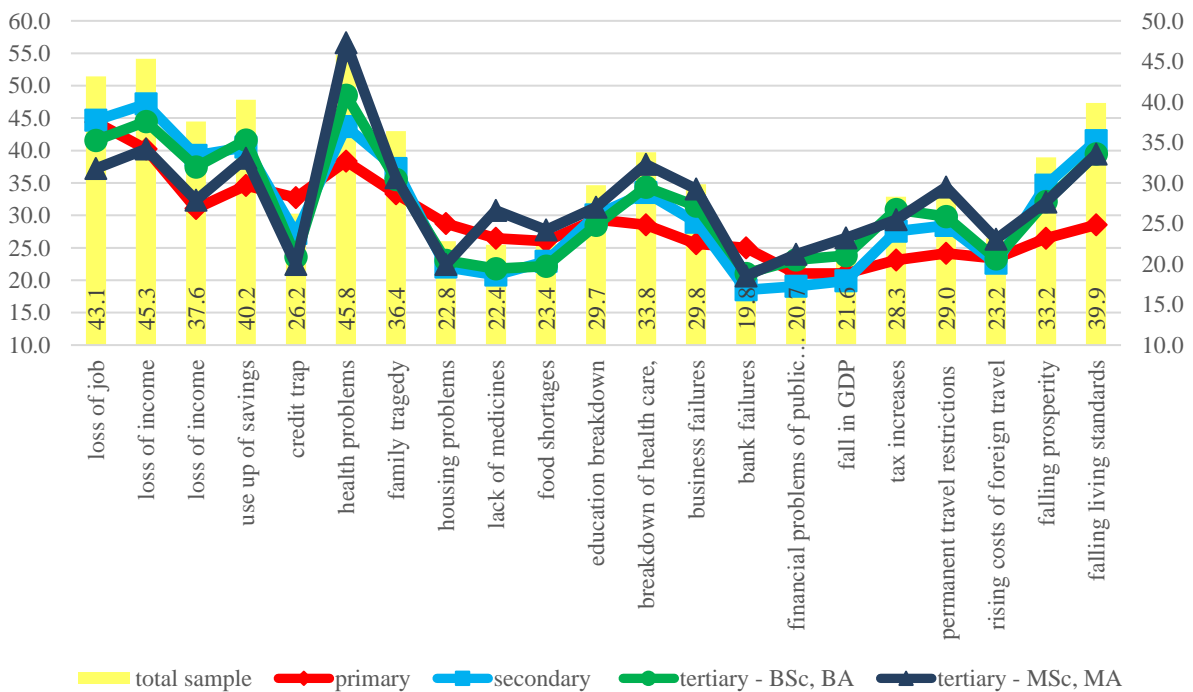


**Figure 1: Perceptions of The Risks of a Coronavirus Pandemic Crisis Based on The Opinions of The Total Sample**

(Source: Own Research, 2020, N = 6084)

We now analyse the risks of the crisis by the educational level of respondents. There are significant differences in the perception of risks and fears across the groups according to educational attainment. The biggest fear of respondents with primary education was the loss of their job, followed by the loss of income and fears of health problems. For respondents with secondary education, the same three items were the strongest, but the order was different for them. They were most worried about losing income, followed by losing their job, and health problems

came third. Those with primary education were least anxious that public finances would be in difficulty, but they were also less afraid of a fall in GDP and of an increase in taxes. Bank failures were the least feared by respondents with secondary education, but they were also not concerned about the development of public revenues and the decline in GDP to any notable extent. For respondents with higher education and a bachelor's degree, health problems were the most prominent, followed by loss of income and loss of savings. In their case, there was also a slight fear of bank failures, but interestingly, they were not afraid of a shortage of medicines or even food. These three factors scored the lowest for their group. Higher educated respondents with a Master's degree were worried about health problems, falling incomes and a drop in living standards too. They were also the least afraid of bankruptcy, and they had no fear of loan repayments or housing problems. All this shows the variation in personal perceptions of such crises depending on the level of education. Respondents with higher education, due to their higher income, have a completely different focus. For them, health problems emerged as the main worry. Although they also feared losing their income, they were more concerned about losing their savings or their standard of living. Bank failures were also not particularly feared by them either, as they are able to switch providers at any time. The differences in living standards and in the sense of security that respondents perceive to be associated with higher income related to higher levels of education are clearly visible.

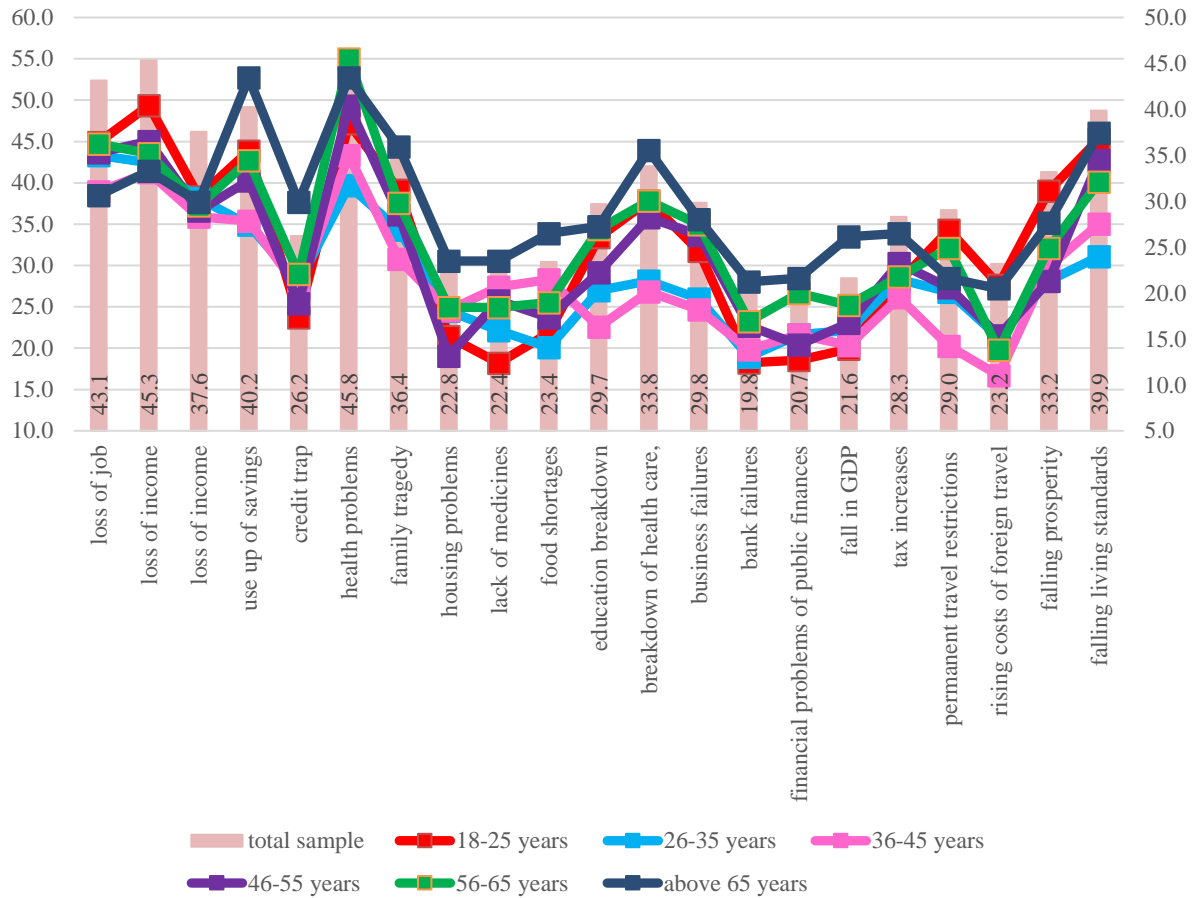




**Figure 2: Perceptions of the Risks of The Coronavirus Pandemic Crisis in Groups by Educational Attainment**

*(Source: Own Research, 2020, N = 6084)*

Segmenting respondents by age also shows interesting rankings. The youngest respondents were most worried about falling incomes, health problems and declining living standards. They were least afraid of the shortage of medicines, bank failures and the development of public incomes. This is most likely because, despite their young age, they felt that they would not be affected by the current health crisis, and many were still living within the parental home, so other factors were not a concern. Respondents aged 26 to 35 also feared job and income loss and health problems the most, and were least worried about bank failures, food shortages and the rising cost of travelling abroad. These respondents tend to have stable and well-paid jobs, and the vast majority are graduates, which gives them a considerable sense of security. For the next age groups, the ones between 36 and 45, the podium positions are the same. They were most concerned about health problems, loss of income and jobs, and least anxious about the rising cost of travelling abroad, bank failures and travel restrictions. These factors were the only items that appeared as least feared. For the 46 and 55 age groups, the first three positions were the same as for the age group before them. These respondents were least afraid of housing problems, changes in public incomes and rising costs of travelling abroad. This is because they own their own home, which is usually already credit-free, so their fears in this respect are virtually minimised. Respondents in the older age group, those aged between 56 and 65, prioritised the same three factors as the previous two age groups. They were least worried about rising travel costs, bank failures and housing problems, for the reasons already described. For the oldest age group, health problems again ranked high as the main fear. However, they were also more concerned about the risk of running up savings, as this is essentially a retirement age group, and therefore a decline in quality of life could be a strong risk factor. They were least afraid of an increase in travel costs abroad, bank failures and changes in public incomes. The results clearly show the age preferences and situations that can be seen in terms of generational differences. Middle-aged respondents were more concerned about their well-being, while the older age groups were more worried about their health. Amenities such as increased travel costs matter less to older people, but they are more aware of any other issues.



**Figure 3: Perceptions of The Risks of a Coronavirus Pandemic Crisis in Age Groups**  
 (Source: Own Research, 2020, N = 6084)

Finally, we also wanted to investigate whether there was a considerable correlation between the perception of each risk factor and the grouping criteria, based on the factors described above, such as age or education. For this purpose, Chi-square values were calculated, where a significant relationship is assumed for a value below 0.05. Education shows a clear association for 18 of the 21 risk factors listed. It can be seen that education does not affect the perception of family tragedies, educational breakdown or the cost of travelling abroad. By age, where no meaningful relationship is found is the loss of income and the increased tax burdens.

**Table 2: Chi-Squared Values to Measure the Correlation Between the Examined Risks and Factors**

|             | Education | Age   |
|-------------|-----------|-------|
| Loss Of Job | 0,002     | 0,014 |

|                                       |       |       |
|---------------------------------------|-------|-------|
| Loss Of Income                        | 0,001 | 0,000 |
| Loss Of Income                        | 0,000 | 0,764 |
| Use Up of Savings                     | 0,036 | 0,000 |
| Credit Trap                           | 0,000 | 0,000 |
| Health Problems                       | 0,000 | 0,000 |
| Family Tragedy                        | 0,280 | 0,000 |
| Housing Problems                      | 0,011 | 0,000 |
| Lack Of Medicines                     | 0,000 | 0,000 |
| Food Shortages                        | 0,014 | 0,000 |
| Education Breakdown                   | 0,537 | 0,000 |
| Breakdown Of Health Care,             | 0,012 | 0,000 |
| Business Failures                     | 0,004 | 0,000 |
| Bank Failures                         | 0,003 | 0,000 |
| Financial Problems of Public Finances | 0,001 | 0,000 |
| Fall In GDP                           | 0,000 | 0,000 |
| Tax Increases                         | 0,003 | 0,146 |
| Permanent Travel Restrictions         | 0,001 | 0,000 |
| Rising Costs of Foreign Travel        | 0,230 | 0,000 |
| Falling Prosperity                    | 0,002 | 0,000 |
| Falling Living Standards              | 0,000 | 0,000 |

*(Source: Own Research, 2020, N = 6084)*

## **5. Conclusion and Afterword**

The research findings presented in this study clearly highlight the biggest fears of ordinary people in a crisis. However, the downturn and crisis caused by the coronavirus pandemic was very novel in a way that the crisis was not triggered by the economy, but by the negative evolution of the health situation. The main fear of the people is certainly one that threatens their lives and their standard of living. Loss of jobs and income, health problems, ill health, or perhaps the loss of a family member are serious risk factors. The responses also suggest that we are less interested in things far outside of our own lives, such as public finances, tax revenues, banks or even GDP

trends. In a crisis situation, we worry about ourselves and our families. However, we must be aware that we may also be negatively affected by a crisis or downturn from outside our immediate environment. Based on the results obtained, it would be absolutely important to launch and implement awareness-raising campaigns on the natural history of crises. It would be worthwhile to develop financial literacy in a direction that covers the functioning of the macro-economy and its effects on us as well. This study plainly identifies the direction of educational campaigns that could be useful in such cases. It also provides a good basis for communication campaigns that can address and allay these fears, both at national and international level. The coronavirus continues to be a part of today's world. Its impact will be felt for many years to come, so research must not take its focus off its study. The effects of the crisis will only really be felt in these years, so the impact of the coronavirus will continue to be studied with great attention. In addition, the Russian-Ukrainian conflict is having a severe impact, which together make the study of crisis management of great importance. Terms such as crisis resilience, preactivism and flexible business models have emerged. All points to the need to work harder in the future to ensure that our economic and social systems are truly resilient. Crises are a regular feature of our lives, so we must learn to be prepared and to come up with solutions that will help us to overcome them. Crises will continue to happen in the future, so we must continue to prepare and to support our preparations, whether through research or through academic work.

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