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SATISFACTION WITH COVID-19 MEASURES AND FINANCIAL EXPECTATIONS IN TURKEY

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ABSTRACT. With the spread of the COVID-19 pandemic in 2019, many countries and the World Health Organization (WHO) began to take urgent measures to control the disease and its effects. This article explains and evaluates satisfaction with the measures taken by Turkey and WHO against COVID-19 and the impact of the pandemic on financial prospects. The level of satisfaction and financial expectations of Turkish citizens towards COVID-19 were compared with Chi-square analysis in terms of age, gender, education, social class, and occupations. According to the results of the analysis among Turkish citizens, individuals over the age of 56 and those in the middle class differ significantly from others in terms of satisfaction with the measures taken by the government. In terms of satisfaction with the measures taken by WHO, the middle class, high school graduates, and skilled workers aged 26–35 are proportionally more satisfied than others. Moreover, the difference in these categories was statistically significant ($p<0.05$). Categories of gender, social class, and occupation show statistically significant differences in terms of those who expect a serious impact of Covid-19 on the personal financial situation of individuals. Among those who think that the country's economy will be seriously affected, education, social class, and occupation categories show statistically significant differences ($p<0.05$). Turkey has taken many radical economic, administrative, and legal measures, especially in the field of health, to combat COVID-19. While the measures taken by the government were received with general approval, satisfaction with the measures taken by the World Health Organization was found to be lower. The expectation is high that COVID-19 will have a serious financial impact, however, statistically significant differences were found between social classes in the analysis in terms of both satisfaction and financial expectations ($p<0.05$).

JEL Classification: C81, D84, H0, I18

Keywords: COVID-19, satisfaction, expectation, longitudinal survey, Turkey

Introduction

The SARS-CoV-2 virus, which was first encountered in China's Hubei province in December 2019, emerged as a global pandemic in March 2020, with an emergency declaration by the World Health Organization. As of November 9, 2021, when these lines were written, there were 251,252,276 confirmed cases and 227,469,739 recovered cases in the world, while 5,075,036 patients died due to the virus (Ritchie et al., 2021). New written and unwritten norms and restrictions on movement were imposed upon a large portion of the world's population. During this unprecedented period, many parts of the economy shrank significantly because businesses that weren't essential had to close. While service sectors such as tourism were seriously affected, the retail sector, which was temporarily closed, entered a bottleneck. It is predicted that the virus-induced recession will cause a serious deterioration in all world economies in terms of demand, supply, and finance. On the demand side, it is expected to reduce revenues and affect private spending due to quarantines, layoffs, and reduced working hours, while on the supply side, uncertainty is expected to create negative net demand with the decrease in investment expenditures (UNCTAD, 2020).

This process is now referred to as the COVID-19 recession in the literature. In the World Bank's June 2020 report, it was stated that the closure measures to control the pandemic dragged the global economy into a serious shrinkage. Again, according to the World Bank forecasts, the global economy will shrink by 5.2% in 2020. This situation is thought to represent the deepest recession since the Second World War (World Bank 2020). The emergency measures taken for this recession broadly consist of three channels on stimulating employment, protecting jobs and workers, and at the same time supporting those who are severely deprived of income support. Short-term work supports, paid leave and some subsidies, financial and tax regulations in micro and small-medium enterprises are measures that are generally attempted globally (Nicola et al., 2020).

Turkey has taken several serious measures in the public and private sectors to prevent the spread of COVID-19. While the government has not yet seen any cases in the country, especially to develop appropriate responses to the WHO's statements and recommendations; In January 2020, the Coronavirus Scientific Committee was established under the Ministry of Health to combat the disease. In addition, while airports were closed to some countries, medical equipment such as masks and disinfectants began to be supplied. On March 11, Health Minister announced that a Turkish man who contracted the virus while traveling to Europe was the country's first case of coronavirus. It was determined that people in the same family as the first patient also carried the coronavirus, and thus the number of confirmed cases in Turkey reached six with the detection of another citizen returning from Umrah (Koca, 2020a). About a month after the first case was announced, individuals over the age of 65 were banned from going out in Turkey. It soon included those under the age of 20. The curfews, which continued intermittently throughout April 2020, were stretched with a series of rules that President Recep Tayyip Erdoğan declared as the new normal on May 4, 2020, and bound to new rules. The obligation to wear a mask, which is the most controversial among the measures taken against COVID-19 in Turkey immediately after the declaration of the pandemic, is the first measure that is still being implemented (Bakır, 2020). Apart from these, it has led to the taking of radical decisions with many important effects and results in social, economic, political, economic, administrative, legal, military, religious, and cultural fields in Turkey. To mitigate the monetary impact of COVID-19, naturally, all countries, including the United States, enacted all-encompassing laws that were directed toward significant portions of the population. In order to prevent employment and the labor market from being negatively impacted, preventative measures such as flexible working hours, dismissal prohibitions, tax reductions and exemptions, income supports, and credit facilities have received a lot of attention (OECD, 2021;

Demirbilek et al., 2020). The epidemic, on the other hand, has clouded our view of the distribution of wealth. It demonstrates that the economic and social repercussions of COVID-19 are visible in the country's examples that have been widely researched, particularly in terms of social classes, between the working class and the bottom impoverished class (Buheji et al., 2020). In their research, Sumner et al. (2020) evaluated the effects of household consumption and income contraction on poverty. Based on their findings, they came to the conclusion that COVID-19 will disrupt the United Nations' efforts to achieve its sustainable development objectives. For instance, the status of socioeconomically deprived areas has worsened in European urban centers. This is the case in a number of countries. (Mari-Dell'Olmo et al., 2021). The results of the measures that were taken regarding the sickness showed a gradient difference according to education level and social class. In countries with low incomes, the measures implemented to combat the epidemic had a detrimental impact on households based on their socioeconomic position, but they also produced other difficulties, such as food insecurity and an inability to get medicine and essential commodities (Josephson et al., 2021). It is not easy to contain the impacts of the pandemic, particularly in regions that are socioeconomically vulnerable. Yet, it is necessary for governments to take their aims and policies in this direction (Rocha et al., 2021). It has also been observed that during this time period, when households suffer a loss of income and wealth as a result of the lockdown, they anticipate increased unemployment and greater levels of uncertainty in the future, in addition to lower levels of inflation. The extent to which macroeconomic policies, such as those pertaining to money and finance, are successful is directly proportional to the expectations of households. Therefore, taking into consideration people's expectations is necessary for effective planning of the actions that governments will take in response to COVID-19 (Coibion et al., 2020).

The aim of this study is to examine the satisfaction and financial expectations of Turkish citizens regarding the COVID-19 measures taken by the government and WHO. The Eurobarometer 93.1 questionnaire provided the data for this study, which was based on four items. The first two questions that are asked concern the degree to which individuals are satisfied with the COVID-19 measures that have been put into place by the government and WHO. The third and fourth questions concern the manner in which COVID-19 will affect individuals' personal financial situations as well as the economic situation that exists in the country. For the purpose of comparison, Chi-square analysis, which is one of the statistical analysis methods, was utilized in the study. When viewed in this light, it is believed that the absence of a study that is comparable to this one on Turkey will fill the void in the literature and will direct future investigations.

1. Methodological approach

In the study, Eurobarometer 93.1 (2020) data collected by Kantar company between July 2020 and August 2020 and provided by the GESİS Data Archive was used. The population of the study consists of the relevant nationalities of the Member States of the European Union and the population of other EU citizens aged 15 and over, residing in each of the 28 Member States, as well as Turkey, North Macedonia, Montenegro, Serbia, Albania, and the Turkish Cypriot Community. In this study, only the part of this questionnaire related to Turkey was used. The population consists of 33059 units and 539 variables. There are 1015 interviewees from Turkey in the raw data. Information including descriptive statistics regarding the data used for Turkey is presented in Table 1.

Table 1. Variables used in analysis

Variables	Categories	n
Age	15-25	258
	26-35	291
	36-45	223
	46-55	98
	56+	55
Gender	Man	44
	Woman	471
Education	Primary education	144
	Secondary education	45
	High School	596
	University & Master	140
Social Class	The working class of society	216
	The lower middle class of society	211
	The middle class of society	438
	The upper middle class of society	60
Occupation	Responsible for ordinary shopping, etc.	162
	Student	85
	Unemployed, temporarily not working	53
	Retired, unable to work	44
	Farmer	34
	Owner of a shop, craftsmen, Business proprietors, etc.	79
	Professional (Lawyer, Doctor, Management etc.)	30
	Employed position, at desk, travelling, service job etc.	129
	Skilled manual worker	265
	Unskilled manual worker, etc.	44

Source: *own data*

Since individuals who answered "I don't know" or "I don't want to answer" to the satisfaction variable used in the study were excluded from the analysis, data on 925 individuals was used. The Eurobarometer data used in this study were selected at random based on population size and density (GESIS, 2020). According to TURKSTAT (2021) data, the number of people aged 15+ in Turkey is 65,704,310. Since the number of universes is known, the representativeness of the sample can be checked with the following formula suggested by Spiegel & Stephens (2018) to obtain the ideal sample size:

$$n = \frac{Z^2 \sigma^2 N}{e^2(N-1) + Z^2 \sigma^2}$$

n = the size of the population sample to obtain.
N = the size of the total population.
σ = the standard deviation of the population.
Z = is the value obtained through confidence levels.
e= represents the acceptable limit of sampling error

If σ is not known, it is common to use a constant value that is equivalent to 0.5. Sampling error generally ranging from 1% (0.01) to 9% (0.09). A value of 0.05 was taken in this study.

$$n = \frac{1.96^2 * 0.5^2 * 65{,}704{,}310}{0{,}05^2 * (65{,}704{,}310 - 1) + 1.96^2 * 0.5^2} = 384{,}16$$

According to this result, the sample size is sufficient for analysis. Satisfaction levels were measured with a Likert-type scale (1: Very satisfied, 2: Satisfied, 3: Rather not satisfied, 4: Not at all satisfied) in the survey. The first and second levels are combined as "satisfied", and the third and fourth levels are "not satisfied". Expectations regarding financial situations are discussed in two sentences. The first is that "the coronavirus epidemic will have very serious financial consequences for you personally" and the second is that "the coronavirus epidemic will have very serious economic consequences for Turkey". The answers given to these sentences (1: Totally agree, 2: Tend to agree, 3: Tend to disagree, 4: Totally disagree) are at the level measured with a Likert type scale. The first and second levels were recoded as "agree" and the third and fourth levels were re-coded as "disagree." The age variable was reduced to five categories. The education variable was determined as four categories. In the social class variable, only one individual is in the "high social" class and is included in the "upper middle social" class. Occupational groups, which were eighteen categories in the raw data, were brought together and reduced to ten categories.

1.1. Statistical method

All variables of this study are categorical. There are a limited number of methods that can be applied to such variables. For this reason, chi-square analysis was preferred (Hazra & Gogtay, 2016; MacDonald & Gardner, 2000). It is assumed that the cell probabilities in a two-way probability table are equal to certain constant values π_{ij} , in chi-square analysis. Considering n samples with cell numbers n_{ij} and mean μ_{ij}, values of $\mu_{ij} = n\pi_{ij}$ are called expected frequencies. To test H_0, n_{ij} is compared with n_{ij} . In the chi-square test for H_0 :

$$\chi^2 = \sum \frac{(n_{ij} - \mu_{ij})^2}{\mu_{ij}}$$

If is H_0, true, n_{ij} will be close to μ_{ij} in each cell. Chi-square test, which can be the most appropriate analysis to test the hypotheses, was determined as the analysis method (Agresti, 2019). The chi-square test is an omnibus test, as it measures whether there is a difference between the frequencies of the cells. If a 3x3 contingency is to be examined, the omnibus test will only make sense if the two are significantly different. If it is desired to discover which cells are statistically significant, a Post Hoc test should be applied in addition to the chi-square test. In this study, the Post Hoc procedure was applied, and *z tests* were performed for column ratios for each row with the Bonferroni correction. This is also tantamount to eliminating the alpha inflation problem identified for hypothesis testing. A Bonferroni correction is applied for the number of tests within each row (MacDonald & Gardner, 2000). This means that for *j* columns;

$$p_B = p.\frac{j(j-1)}{2}$$

The p_B shown here represents the corrected p values and the p value represents the normal p value. For example, when we consider a table consisting of 3 categorical columns;

$$p_B = p.\frac{3(3-1)}{2} = p3$$

which means that each p-value is multiplied by 3 and only then compared to Or only z-tests yielding an uncorrected $p < 0.015$ are labelled significant.

2. Results

The analysis of satisfaction with the measures taken by the government and WHO against COVID-19 in Turkey will be conducted separately. Then, the expectations of individuals regarding the personal financial situation of COVID-19 and their expectations regarding the country's economy will be analyzed separately.

2.1. Analysis of satisfaction with Covid-19 measures

There is a comparison of the degrees of satisfaction that Turkish individuals have with COVID-19 in several different categories provided in Table 2. Accordingly, there is no significant difference between the variables with the same letters. There is a significant difference between the groups in terms of age ($p<0.05$).

Table 2. Chi-square analysis of Turkish citizens' satisfaction with the government's measures against COVID-19

Variables	Categories	Count*	(Row) Ratio	*z*	χ^2	*p*
Age	15-25	164_{a}	0,27	-0,78	12,883	0,012**
	26-35	$200_{a, b}$	0,33	1,39		
	36-45	134_{a}	0,22	-1,96		
	46-55	$62_{a, b}$	0,10	-0,5		
	56+	46_{b}	0,08	2,92		
Gender	Man	306_{a}	0,00	1,19	1,406	0,236
	Woman	300_{a}	0,05			
Education	Primary education	103_{a}	0,17	1,65	6,669	0,083
	Secondary education	33_{a}	0,05	1,13		
	High School	373_{a}	0,62	-2,52		
	University & Master	97_{a}	0,16	1,02		
Social Class	The working class of society	120_{a}	0,20	-3,52	15,386	0,002**
	The lower middle class of society	$135_{a, b}$	0,22	-0,53		
	The middle class of society	307_{b}	0,51	2,78		
	The upper middle class of society	$44_{a, b}$	0,07	1,32		
Occupation	Responsible for ordinary shopping, etc.	107_{a}	0,18	0,16	8,512	0,483
	Student	54_{a}	0,09	-0,4		
	Unemployed, temporarily not working	37_{a}	0,06	0,68		
	Retired, unable to work	35_{a}	0,06	2,01		
	Farmer	23_{a}	0,04	0,27		
	Owner of a shop, craftsmen, Business proprietors, etc.	55_{a}	0,09	0,8		
	Professional (Lawyer, Doctor, Management etc.)	21_{a}	0,03	0,53		
	Employed position, at desk, travelling, service job etc.	81_{a}	0,13	-0,7		
	Skilled manual worker	162_{a}	0,27	-1,78		
	Unskilled manual worker, etc.	31_{a}	0,05	0,71		

* There is no significant difference between the variables with the same letters
** $p<0.05$
Source: *own calculation*

As a result of the Post Hoc tests, the group that makes the difference stems from the individuals in the 56+ age group with the highest level of satisfaction. There was no significant difference between the groups in terms of gender ($p>0.05$). Considering their educational status, it was found that 62% of high school graduates were satisfied with the measures taken by the government for COVID-19, while the difference between the groups was not statistically significant ($p>0.05$). There was a significant difference between the groups in terms of social class ($p<0.05$). According to the post hoc results, it is seen that the groups that create the significant difference are the working class and middle-class individuals. Among the ten occupational groups, the most satisfied ones were skilled manual workers with a rate of 27% and the responsible for ordinary shopping, etc. group with a rate of 18%. There was no significant difference between the groups in terms of satisfaction with the occupational groups ($p >0.05$). While 16% of elderly individuals are not satisfied with the government's COVID-19 measures, 84% are satisfied.

Satisfaction with the COVID-19 measures of the WHO was examined by chi-square analysis according to various variables and the results are given in Table 3. There was a significant difference in satisfaction in terms of age ($p<0.05$). It is the individuals in the age groups of 26–35 and 36–45 that create the significant difference.

Table 3. Chi-square analysis of Satisfaction of Turkish Citizens with the measures taken by the WHO against COVID-19

Variables	Categories	Count*	Ratio	*z*	χ^2	*P*
Age	15-25	$120_{a, b}$	0,28	0,01	11,787	0,019**
	26-35	157_{b}	0,37	3,08		
	36-45	91_{a}	0,21	-1,95		
	46-55	$41_{a, b}$	0,10	-0,98		
	56+	$21_{a, b}$	0,05	-1,27		
Gender	Man	205_{a}	0,48	-0,80	0,636	0,425
	Woman	225_{a}	0,52			
Education	Primary education	56_{a}	0,13	-1,99	8,632	0,035**
	Secondary education	$23_{a, b}$	0,05	0,64		
	High School	$273_{a, b}$	0,63	-0,56		
	University & Master	78_{b}	0,18	2,38		
Social Class	The working class of society	74_{a}	0,17	-4,12	17,64	0,001**
	The lower middle class of society	101_{b}	0,23	0,46		
	The middle class of society	225_{b}	0,52	2,82		
	The upper middle class of society	$30_{a, b}$	0,07	0,56		
Occupation	Responsible for ordinary shopping, etc.	83_{a}	0,19	1,33	19,486	0,021**
	Student	34_{a}	0,08	-1,26		
	Unemployed, temporarily not working	22_{a}	0,05	-0,75		
	Retired, unable to work	13_{b}	0,03	-2,31		
	Farmer	14_{a}	0,03	-0,63		
	Owner of a shop, craftsmen, Business proprietors, etc.	27_{b}	0,06	-2,29		
	Professional (Lawyer, Doctor, Management etc.)	12_{a}	0,03	-0,72		
	Employed position, at desk, travelling, service job etc.	70_{b}	0,16	1,91		
	Skilled manual worker	135_{b}	0,31	1,72		
	Unskilled manual worker, etc.	20_{a}	0,05	-0,14		

*There is no significant difference between the variables with the same letters
** $p<0.05$
Source: *own calculation*

In terms of gender, 48% of men and 52% of women were satisfied, but no statistically significant difference was found. There is a significant difference in terms of education levels ($p<0.05$). According to post hoc results, it is primary education, higher education, and master groups that make the difference. The comparison made in terms of social classes shows that there is a statistically significant difference between the groups ($p<0.05$). The difference is due to the working class and the lower middle class. Individuals' satisfaction differs according to their occupations ($p<0.05$). Occupational groups that cause difference: Retired, unable to work, owner of a shop, craftsmen, business proprietors, employed position, at desk, traveling, service job, skilled manual worker.

2.2. Analysis of the impact of Covid-19 on financial expectations

The comparison results made with the variables of age, gender, education, occupation, and social class regarding the impact of COVID-19 on the personal financial expectations of Turkish citizens are shown in Table 4. The highest rate of expectation (32%) that personal financial situations will be adversely affected is in the 25-36 age group.

Table 4. Chi-square analysis of expectations of Turkish citizens regarding the impact of COVID-19 on their personal financial situation

Variables	Categories	Count*	Ratio	*z*	χ^2	*p*
Age	15-25	198_a	0,27	-1,17	3,280	0,512
	26-35	237_a	0,32	1,12		
	36-45	176_a	0,24	-0,14		
	46-55	81_a	0,11	0,88		
	56+	41_a	0,06	-0,89		
Gender	Man	372_a	0,51	1,98	3,937	0,047**
	Woman	361_b	0,49			
Education	Primary education	119_a	0,16	1,09	5,866	0,118
	Secondary education	33_a	0,05	-1,00		
	High School	462_a	0,63	-1,74		
	University & Master	119_a	0,16	1,82		
Social Class	The working class of society	173_a	0,24	,4	10,108	0,018**
	The lower middle class of society	181_b	0,25	2,7		
	The middle class of society	337_a	0,46	-1,6		
	The upper middle class of society	42_a	0,06	-1,8		
Occupation	Responsible for ordinary shopping, etc.	$132_{a,b}$	0,18	0,77	19,530	0,021**
	Student	$66_{a,b}$	0,09	-0,38		
	Unemployed, temporarily not working	$47_{a,b}$	0,06	1,74		
	Retired, unable to work	$31_{a,b}$	0,04	-1,47		
	Farmer	20_b	0,03	-2,99		
	Owner of a shop, craftsmen, Business proprietors, etc.	70_a	0,10	2,15		
	Professional (Lawyer, Doctor, Management etc.)	$23_{a,b}$	0,03	-0,35		
	Employed position, at desk, travelling, service job etc.	$98_{a,b}$	0,13	-0,99		
	Skilled manual worker	$210_{a,b}$	0,29	0,00		
	Unskilled manual worker, etc.	$36_{a,b}$	0,05	0,43		

*There is no significant difference between the variables with the same letters
** $p<0.05$
Source: *own calculation*

However, the age variable was not statistically significant in terms of the difference between the groups (p>0.05). In terms of gender, women show statistically significant differences and expect their personal financial situation to be worse (p<0.05). Among those who think that COVID-19 will have serious effects on their personal financial situation at their education level, the rate of high school graduates is 65%. However, the difference between the groups was not statistically significant (p>0.05). In terms of social classes, the working class differs from the middle and lower middle classes in personal financial expectations. In particular, middle-class individuals are more pessimistic about their financial expectations (p<0.05). The expectations of individuals according to occupations differ significantly. Accordingly, skilled workers are rather pessimistic compared to other groups. This group is followed by people who do not currently have a job and are responsible for general shopping and maintenance of the house. The groups that make up the significant difference are farmers and craftsmen, business proprietors, and other self-employed groups who think that COVID-19 will not have serious consequences for their personal financial situations (p>0.05). The chi-square comparison results of Covid-19's expectations regarding the country's economic situation in terms of age, gender, education, occupation, and social class variables are shown in Table 5.

Table 5. Chi-square analysis of expectations of Turkish citizens regarding the impact of COVID-19 on country financial situation

Variables	Categories	Count*	Ratio	*z*	χ^2	*p*
Age	15-25	210_a	0,28	-0,32		
	26-35	243_a	0,32	0,78		
	36-45	177_a	0,23	-1,20	3,197	0,525
	46-55	85_a	0,11	1,28		
	56+	44_a	0,06	-0,41		
Gender	Man	382_a	0,50	1,62	2,637	0,104
	Woman	377_a	0,50			
Education	Primary education	124_a	0,16	1,38		
	Secondary education	37_a	0,05	0,03	7,059	0,070
	High School	475_a	0,63	-2,51		
	University & Master	123_a	0,16	1,94		
Social Class	The working class of society	$178_{a, b}$	0,23	0,15		
	The lower middle class of society	185_b	0,24	2,42	8,497	0,037**
	The middle class of society	$352_{a, b}$	0,46	-1,27		
	The upper middle class of society	44_a	0,06	-1,82		
Occupation	Responsible for ordinary shopping, etc.	134_a	0,18	0,24		
	Student	72_a	0,09	0,67		
	Unemployed, temporarily not working	48_a	0,06	1,66		
	Retired, unable to work	33_a	0,04	-1,25		
	Farmer	27_a	0,04	-0,41		
	Owner of a shop, craftsmen, Business proprietors, etc.	73_b	0,10	2,51	20,126	0,017**
	Professional (Lawyer, Doctor, Management etc.)	27_a	0,04	1,15		
	Employed position, at desk, travelling, service job etc.	98_b	0,13	-1,94		
	Skilled manual worker	207_a	0,27	-1,98		
	Unskilled manual worker, etc.	40_a	0,05	1,57		

*There is no significant difference between the variables with the same letters
** p<0.05
Source: *own calculation*

Among those who think that the country will be seriously affected by the coronavirus pandemic, the most pessimistic group is individuals between the ages of 25-35, but the difference between the groups is not significant ($p>0.05$). Although the differences are not statistically significant, approximately 50% of men and women tend to think that the virus will have serious consequences for the country's economy ($p>0.05$).

Although high school graduates expect serious economic effects in terms of education levels, there is no significant difference between the groups ($p>0.05$). The most optimistic group in terms of financial prospects is the upper middle social class; only 6% of them think that the country's economy will be badly affected. Among those who think that they will have serious financial problems, the middle class becomes prominent with 46%. There is a significant difference between the groups. According to the post hoc test, the group that created the difference was the upper middle social class ($p<0.05$).

The unemployed or temporarily unemployed, retirees, farmers, professionals, and unskilled workers tend to be less involved in the serious impact of COVID-19 on the country's economy. However, skilled workers, those who do not currently have a job and are responsible for the general shopping and maintenance of the home, service sector workers and business proprietors, craftsmen, and other self-employed workers tend to participate more. There is a statistically significant difference between occupational groups. According to post hoc results, the difference is mostly due to tradesmen, craftsmen, and other self-employed workers ($p<0.05$).

3. Discussion

The measures taken by the government are largely welcomed. Although elderly people in Turkey are relatively satisfied with the measures taken by the government, they think that there will be no significant change in the financial situation. There is no significant difference in satisfaction by gender. These results are similar to some other studies (Williems et al., 2020; Enria et al., 2020; Hoşgör et al., 2021). Although not in terms of satisfaction with the government's measures, it has been found that older individuals are more satisfied with their situation than young people in studies that are evaluated in terms of life satisfaction in the COVID-19 period in general (Bizdan-Bluma et al., 2020). The older people who are more satisfied are in a relatively risk-free group compared to the younger population, who are afraid of losing their social life and job. There are scientific studies that show that the elderly population in Turkey is stigmatized with COVID-19 from time to time and is especially exposed to psychological violence. However, at the beginning of the process, Turkey was a country that had managed the process of determining and meeting the needs of the elderly well with various social support programs. Similarly, social support programs across disadvantaged groups can be a determinant in determining satisfaction with the measures taken by the government. In addition, the fact that there was no shortage of supply of medical equipment and supplies, as in some countries, right after the first case was seen in Turkey, and even the aid given to some countries, may be another factor in the satisfaction of Turkish citizens with the COVID-19 measures (Koca, 2020b; Buzgan & Güner, 2020). In addition, the fact that Turkey has a good public health and intensive care infrastructure against COVID-19, has a strong organizational capacity, and implements social and economic measures urgently may be the reason for satisfaction (OECD, 2021; Bakır, 2020).

The WHO has been subjected to serious criticism due to the delay in the declaration of the pandemic, China's failure to act transparently in reporting cases to WHO, and the delay in the declaration of the pandemic. Donald Trump’s naming of COVID-19 as the "Chinese virus" and the WHO's claim that it has adopted pro-China policies and that it will suspend financial contributions have led to more monitoring of the organization's activities (Buzgan & Güner,

2020). One of the interesting findings of this study is that 53.5% of the participants in general are not satisfied with the COVID-19 measures of the WHO. In association with the level of trust in the scientific committee and WHO, in another study conducted for Turkey, similar results were obtained (Hoşgör et al., 2021). A study for the USA found that over 38% of individuals doubted WHO's ability to manage the pandemic, and 38% had some confidence. Conservatism and nationalism have been found to be associated with distrust of the WHO (Bayram & Shields, 2021). In particular, the protests of a group so-called the "Plandemic Resistance Movement" against WHO in Turkey continue widely in the press and on Twitter. It is known that politicians such as Fatih Erbakan, the head of the New Welfare Party, which is among the conservative parties in Turkey, also supported this movement (Al-Monitor, 2021). Intuitively, it might be thought that conservatives in Turkey are dissatisfied with WHO's COVID-19 measures.

However, the reasons for the difference in satisfaction with the WHO's COVID-19 measures in Turkey by almost half need to be determined by more comprehensive research. In this study, the findings for Turkey have been concluded that the satisfaction of the better educated individuals in society with the measures of WHO is relatively higher in those with higher education levels. While the lower social classes are relatively dissatisfied, the proportion of non-professionals, including doctors, is higher than those who are satisfied.

In this study, which analyzes the financial expectations of individuals, the age group consists of young people aged 25–36 who think that their personal financial situation will be greatly affected by the pandemic. It can be thought that the combination of the youth unemployment phenomenon, which Turkey has been struggling with for a long time, and COVID-19 caused such a result. One study found that with COVID-19, 45% of youth are concerned about their career and education, and 39% about their personal economic situation (Ranta et al., 2021). Considering the effect of COVID-19 on youth unemployment and poverty, which deepened especially after the 2008 crisis, it is an important issue that Turkey should make more efforts to prevent the financial fragility of young people working in the service sector (Bayırbağ et al., 2018). One of the important findings for Turkey is that there are significant differences in expectations regarding their personal financial situation in terms of social classes. Accordingly, it can be said that the financial concerns of the working and lower middle classes in society are higher than those of the other groups. This result supports the emphasis in similar studies that the impact of COVID-19 on economic expectations is significantly determined by income and wealth and that individuals from low-income and disadvantaged social classes should be supported (Hanspal et al., 2020; Buheji et al., 2020; Sumner et al., 2020; Mari-Dell'Olmo et al., 2021). More than 80 percent of the unemployed or temporarily unemployed, those engaged in daily chores such as housework and shopping, owner of shop, business proprietors and craftsmen, and unskilled workers predict that their personal financial situation will have more serious consequences with Covid-19. On the other hand, only half of the farmers have pessimistic expectations. Due to the relatively narrow gap between high-paid and low-paid professions in Turkey, the impact of the supply and demand shocks created by COVID-19 on professions will be similar. As a matter of fact, the thought that COVID-19 will have serious consequences for Turkey in terms of its financial and economic situation is higher than 70 percent in all occupational groups, excluding farmers. This may be since farmers think that the low flexibility of agricultural products will be reflected in their earnings, or it may be related to their situation in the agricultural sector in Turkey. In a field study conducted by the Ministry of Agriculture, the tendency to be satisfied in terms of earnings satisfaction is around 40%. In addition, the percentage of households with non-agricultural additional income is 61%, and more than half of them do not borrow in any way (KKB, 2020).

The expectation that COVID-19 will create serious consequences for the country's economy is at a high level. When the ratios of the lower middle class and upper middle class are compared in social class levels, the difference in their expectations is around 14.5%. The pessimistic economic expectations of the unemployed, unskilled workers, professional occupational groups, and individuals performing occupations in the ownership of shops, business proprietors, and craftsmen groups are above 90%. Considering that individuals who are more concerned about the impact of COVID-19 on the economy have higher inflation expectations (Del Rio-Chanona, et al., 2020), they expect higher GDP when the number of cases decreases (Meyer et al., 2020), economic concerns increase during the epidemic (Li, et al., 2020), and their pessimistic feelings are generally considered to be this (Fetzer et al., 2020). It is known that these effects cause dissatisfaction with democracy (De Simone et al.,2021; Karabulut et al., 2021) According to the findings of the study, we can exercise some influence. Accordingly, the Turkish government should act more carefully while developing its policies during and after the pandemic period. The results cannot be generalized, but at least it is vital to provide more deeply organized social support and employment packages for individuals and occupational groups at the working- and middle-class rungs of the socioeconomic ladder. Women are statistically more likely than men to believe that COVID-19 will have serious economic consequences in the future. Consider women's pessimistic expectations; it is critical to carry out projects that can provide employment and income to women, a disadvantaged sector in Turkey. Priority must be given to the lower socioeconomic strata and the disadvantaged sector of the population to mitigate the negative consequences of COVID-19.

Conclusion

In this study, the satisfaction, and financial expectations of Turkish citizens from COVID-19 measures according to their various demographic characteristics were investigated. According to the results found, expectations and satisfaction are heterogeneous in terms of age, social class, and occupations. In particular, social class was found to be determinant in all four analyses in terms of both satisfaction and financial expectations. There is a significant difference between age and social class groups in terms of satisfaction with the government. A significant difference was found between age, social class, education, and occupational groups in terms of satisfaction with WHO. While there is a significant difference in terms of gender, social class, and occupational groups in terms of people's expectations regarding their own financial situation, there is a significant difference only between social class and occupational groups in their expectations regarding the economic situation of the country. There are also some limitations to this study. The data used in the study are secondary data obtained shortly after the pandemic was declared. Considering that the World Health Organization said that the effects of the pandemic will last for many years, it is essential for policymakers to take health, education, social, and macro and microeconomic measures to cope with the impact of COVID-19 in the long term. For this reason, it is important for future generations to monitor the reflections of COVID-19 on society with other studies and new and comprehensive data. The study is also expandable with analyses to be made for the EU and other EU candidate countries.

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