

# Living, working and COVID-19

## First findings – April 2020

### Introduction

In the space of just a few weeks, the COVID-19 pandemic has radically transformed the lives of people around the globe. Apart from the devastating health consequences on people directly affected by the virus, the COVID-19 pandemic has had major implications for the way people live and work, affecting their physical and mental well-being in a profound way.

To capture the immediate economic and social effects of this crisis, Eurofound launched a large-scale online survey across the European Union and beyond on 9 April. Entitled *Living, working and COVID-19*, the aim of the survey is to investigate the impact on well-being, work and telework and on the financial situation of people living in Europe. It includes a range of questions relevant to people across various age groups and life situations. Most of the questions are based on Eurofound's European Quality of Life Survey (EQLS) and European Working Conditions Survey (EWCS), while other questions are new or were adapted from other sources, such as the EU Statistics on Income and Living Conditions (EU-SILC).

By 30 April, more than 85,000 people had already taken part in the e-survey.<sup>1</sup> The survey will remain online over the next few months in order to capture the impact across time of the COVID-19 pandemic on life and work in the EU and the final results will be published in September 2020. This fact sheet presents the first main findings recorded in April 2020 when most European countries were under lockdown regimes introduced by national governments in a bid to control and slow the spread of the COVID-19 virus among the population.<sup>2</sup>

The first results show a Europe grappling to respond to the crisis caused by the COVID-19 pandemic, with many respondents reporting high levels of loneliness coupled

with low levels of optimism about their future. Overall, people are showing some decrease in their well-being. Respondents are also reporting a dramatic fall in trust in the EU and their national governments, with low levels reported across many countries. The survey findings also confirm an increase in telework and, for a growing number of respondents, a feeling of insecurity regarding their jobs with a dramatic decrease in working time. Finally, the survey paints a stark picture of people across the 27 EU Member States who have seen their economic situation worsen and are deeply concerned about their financial future.

### Quality of life and COVID-19

#### Life satisfaction, happiness and optimism are below usual levels

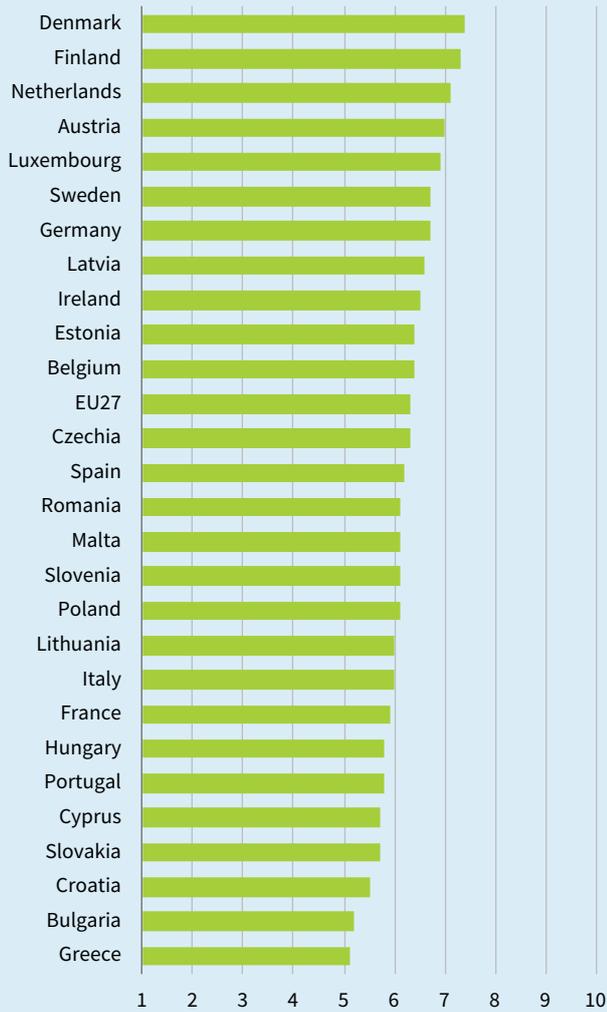
Respondents' subjective well-being in April 2020 was relatively muted: in the EU overall, people rated their life satisfaction on average at 6.3 and happiness at 6.4 on a scale of 1 to 10. Both of these are below the ratings given in face-to-face general population surveys, such as the European Quality of Life Survey (EQLS), which in 2016 measured EU average life satisfaction at 7.0 and happiness at 7.4. People aged 50 or over in the COVID-19 survey had somewhat higher satisfaction (6.4) and happiness (6.5) than young and middle age groups, which rated life satisfaction at 6.2 and 6.1 respectively, and happiness both at 6.3. People who were unemployed had significantly lower life satisfaction than the average at 4.7 points.

Life satisfaction across countries is shown in Figure 1 below. While predictably Denmark and Finland have the highest ratings at 7.4 and 7.3 respectively, interestingly France figures among the countries with the lowest average life satisfaction (5.9) – a position it does not generally hold in other surveys conducted before the COVID-19 crisis.

<sup>1</sup> All individual responses were weighted to reflect the demographic profile of the sample in terms of age, gender, region and education of each Member State and the EU27 as a whole. For further methodological information, please see <https://www.eurofound.europa.eu/topic/covid-19>

<sup>2</sup> Results from the fourth European Quality of Life Survey (EQLS) carried out in 2016 are mentioned throughout as contextual information; however, direct comparison is not possible due to the difference in survey mode.

**Figure 1: Respondents' life satisfaction by country**



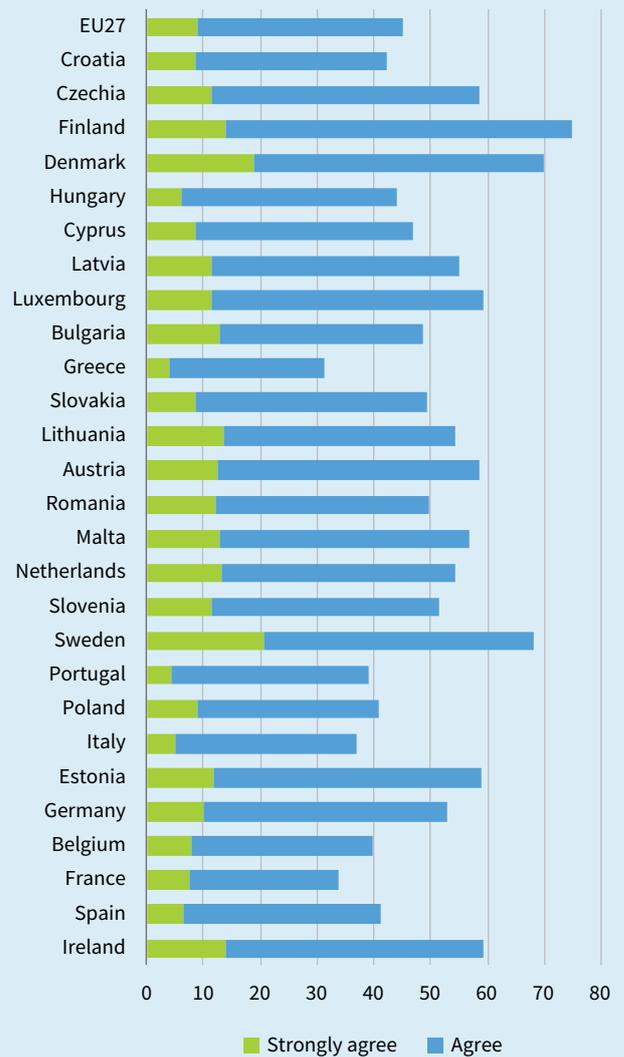
Source: Unless otherwise stated, all figures should be cited as Eurofound (2020), Living, working and COVID-19 dataset, Dublin

Evidently the crisis caused by the pandemic has had a huge effect on people's optimism about their own future, with just 45% stating they were optimistic about their own future in April 2020 – compared to 64% in the European Quality of Life Survey in 2016. Respondents from the EU countries most heavily hit (Belgium, France, Italy and Spain) were among those least optimistic about their future, their ratings falling below the EU average; in the case of Belgium and Spain, these had previously been more optimistic than the EU average in the EQLS.

Optimism decreased with increasing age, with 53% of those under 35 stating they are optimistic, compared to just 41% of those over 50. Unemployed people were the least optimistic about their future (26%), and there was also a notable difference between employees (50%) and the self-employed (43%).

When asked about whether they are optimistic about their children's and grandchildren's future, the ratings are even lower: the highest proportion was 36% among those in the middle-age group (35–49), compared with 33% in the youngest (18–34) and 32% in the oldest (50+) groups.

**Figure 2: Respondents' optimism about their future by country (%)**



This confirms the apprehension felt by respondents about their future.

### Young people and those not working have lowest mental well-being

The WHO-5 mental well-being index measures people's moods over the previous two weeks based on five statements of positive feelings.<sup>3</sup> Mental well-being is measured on a scale of 0 to 100. Among respondents to the COVID-19 survey, average mental well-being was relatively low at 59 (in the 2016 EQLS it was measured at 64). Interestingly, there were relatively small differences across countries, ranging from 56 in Greece to 65 in Denmark. At European level, mental well-being was lowest among those unable to work due to disability or illness (48) and the unemployed (49). People aged 50 or over had higher mental well-being (60) than those under 35 and those aged 35–49, scoring 56 and 57 respectively.

<sup>3</sup> The statements are: 'I have felt cheerful and in good spirits'; 'I have felt calm and relaxed'; 'I have felt active and vigorous'; 'I woke up feeling fresh and rested'; 'My daily life has been filled with things that interest me'.

One aspect of well-being that came into focus during the crisis is loneliness. At EU level, 16% of respondents – and 20% in the under-35 age group – said that they were lonely ‘all or most of the time’ over the previous two weeks. This is strikingly different from usual findings in other surveys: in the 2016 EQLS, loneliness was rated at just 6% overall and 4% for under-35s. This probably implies that young people feel they have been more affected by the restrictions than other age groups, with social events being cancelled and their inability to meet their friends and family outside the household (albeit older people have experienced more severe restrictions in many countries). Overall, loneliness was most common among respondents in France (23%) and least common in Finland (9%).

Anxiety due to the health, social and economic implications of the crisis has also been prevalent. When asked about feeling tense, 18% of EU respondents said they felt particularly tense most of the time over the past two weeks – this contrasts with just 11% in the 2016 EQLS.

The findings show that feeling tense was more common among respondents in the youngest and middle-age groups (both 21%) than for those over 50 (16%). People unable to work due to disability or illness, as well as the unemployed, were significantly more likely to feel tense (30% and 29% respectively) than employees (18%) and the self-employed (23%). Respondents from Bulgaria reported tension most often (30%) and those from Denmark least often (6%).

A slightly lower percentage reported feeling downhearted and depressed, with an average of 13% feeling this way most of the time – and 16% of young people. In the 2016 EQLS, however, this indicator was just 6% overall in the EU. Respondents from Bulgaria, Greece, Poland and France were most likely to report feeling down over the previous two weeks.

### Trust in healthcare and the police higher than trust in governments, the media and the EU

By striking at the foundations of our societies, the COVID-19 pandemic has greatly impacted on people’s trust in institutions and in service providers. The crisis could be seen as an opportunity for the media to reach more consumers, as people all over the world have been closely following the news about the spread of the virus and the containment measures. However, trust in news media was rated quite low in this survey: among EU respondents overall, it was just 4.6 on a scale of 1 to 10, with nearly two-thirds of EU countries having a rating below 5.

Respondents also indicated a low level of trust in national governments, the authorities mainly responsible for the measures put in place during the crisis: this was rated at 4.8 overall in the EU. Compared to trust in the media, there was higher variation between countries for this indicator, with respondents from Finland and Denmark having levels of trust over 7, and six other countries measuring under 4.

Interestingly, and perhaps reflecting the perceived lack of a coordinated strategy, trust in the European Union on average was even lower than overall trust in national governments: 4.6 across all EU countries, with respondents from Finland, Ireland and Denmark trusting the EU the most and those from France, Czechia and Greece the least (Figure 4). It is unusual that a survey measures trust in the EU lower than average trust in the government: the 2019 Spring Eurobarometer measured trust in the EU at the highest levels since the Great Recession and well ahead of trust in government (44% trusted the EU and just 34% trusted the national government).<sup>4</sup> In the COVID-19 survey, trust in the EU was lowest among unemployed people and those unable to work due to health or disability (both at 3.8).

Figure 3: WHO-5 mental well-being index by country



4 Press release, 5 August 2019: ‘Spring 2019 Standard Eurobarometer: Europeans upbeat about the state of the European Union – best results in 5 years’.

Figure 4: Trust in the European Union by country



Figure 5: Trust in the healthcare system by country



Respondents were also asked about their trust in two national institutions that play significant roles in combating COVID-19: the police and the healthcare system. Both of these were trusted more than governments by EU respondents (6.2 and 6.4 respectively). The healthcare sector has played an especially large role in the handling of coronavirus patients, with workers regularly putting their life in danger, and this has been widely covered by the media. As seen in Figure 5, respondents from Malta and Denmark had the highest trust in their healthcare system (8.1 and 8.0 respectively), and Hungary had the lowest (3.9). In the hardest-hit countries (notably Spain, also Belgium, Italy and France), trust in the healthcare system was higher than the EU average.

## Work, teleworking and COVID-19

### 5% of respondents in EU27 reported losing their jobs permanently and 23% temporarily

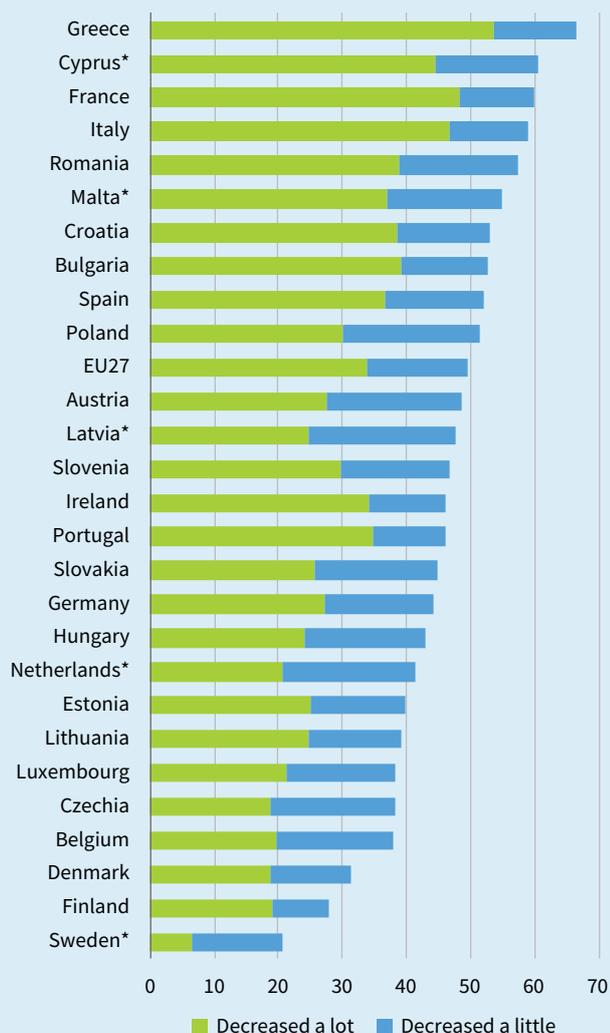
Measures to restrict physical contact in an attempt to halt the pandemic have led to the unprecedented closure of workplaces across the world. Bringing economic activity to a standstill has put many jobs at risk, with those lost in the first weeks of the confinement in March just a small trickle of the deluge that was to come, as Eurostat recorded that in March 2020 the unemployment rate increased to 6.6% from 6.5% the previous month (Eurostat LFS monthly update of 30 April 2020). This survey recorded that in April, 5% of respondents that were part of the EU27 labour force reported losing their jobs permanently due to the pandemic, with 23% stating they had lost their contracts or jobs temporarily. Men under 35 seem to be a group affected somewhat more than the rest of the population (6% and 24% respectively). However, estimating the implications of ‘temporary’ losses is complicated for both individual workers and policymakers, due to the fact that labour market adjustments included working time reductions and furloughing aimed at preserving jobs in the short to medium term – while structural changes in the economy may still occur later.

In terms of job insecurity levels, 16% of workers in the EU consider that they are likely to lose their jobs in the near future (7% think this is ‘very likely’ and 9% ‘rather likely’). Job insecurity is highest in several eastern and southern Member States, with 20% in Bulgaria and 15% in Greece stating they feel they are very likely to lose their job as a result of the crisis.

### Working time decreased for half of the working population

The results indicate that the 50% of the working population across the EU experienced a reduction in their working time (Figure 6). More than one-third (34%) of those in employment said their working time decreased ‘a lot’, and 16% that it decreased ‘a little’. Greece, France, Italy and Cyprus are countries where about half of all workers said their working time had decreased ‘a lot’. Reduction of working time may include the request to furlough and therefore imply a reduction in income.

**Figure 6: Changes in working time during the COVID-19 pandemic by country (%)**



**Note:** \*Due to the lower response rate, the results for Cyprus, Latvia, Malta, the Netherlands and Sweden have low reliability.

On the other hand, for 7% of workers on average in the EU, working time increased a lot, a similar proportion across many countries. The largest proportion of workers whose working time has not changed was reported in Sweden, Finland and Denmark (52%, 49% and 45% respectively).

### Almost 4 in 10 employees started teleworking

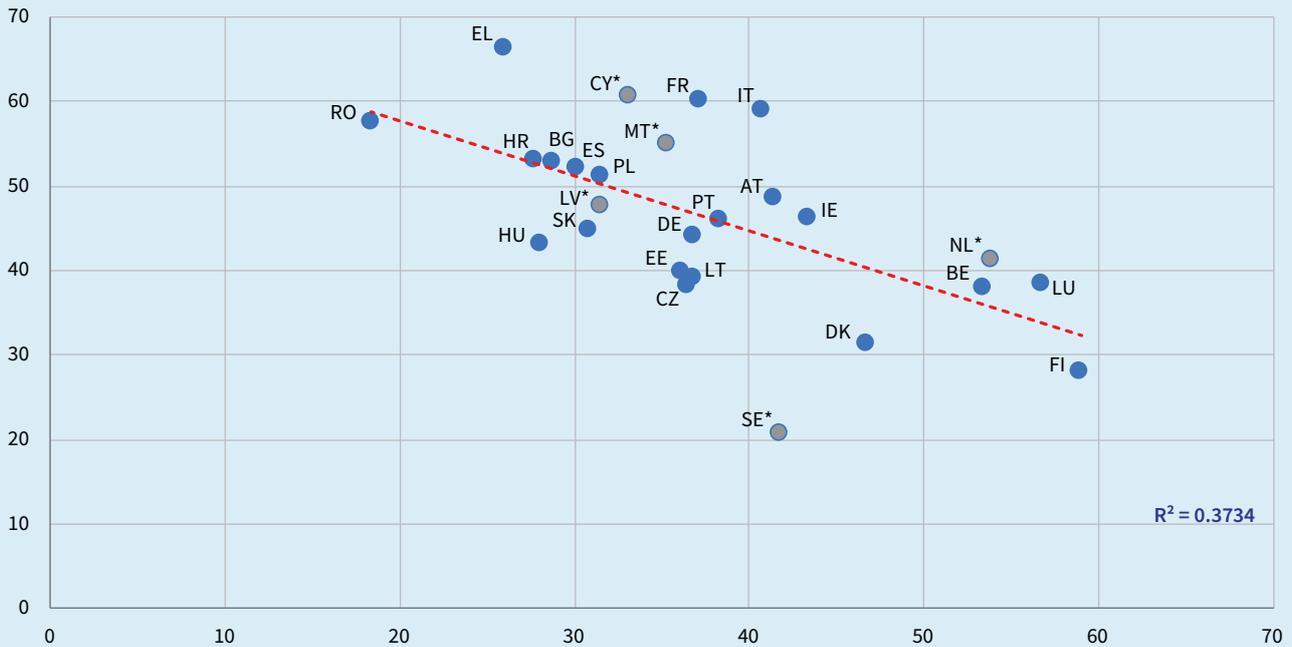
Over a third (37%) of those currently working in the EU began to telework as a result of the pandemic – over 30% in most Member States (Figure 7). The largest proportions of workers who switched to working from home are to be found in the Nordic and Benelux countries (close to 60% in Finland and above 50% in Luxembourg, the Netherlands, Belgium and Denmark, and 40% or more in Ireland, Sweden, Austria and Italy). In countries where more people began working from home as a result of the pandemic, fewer workers reported that their working time decreased.

**Figure 7: Proportion of workers who started teleworking as a result of COVID-19 by country (%)**



**Note:** \*Due to the lower response rate, the results for Cyprus, Latvia, Malta, the Netherlands and Sweden have low reliability.

Figure 8: Uptake of telework and decrease in working time by country (%)



Notes: Horizontal axis: % began working from home as a result of the COVID-19 pandemic, Vertical axis: % where working time decreased ('a lot' or 'a little'). \*Due to the lower response rate, the results for Cyprus, Denmark, Latvia, Luxembourg, the Netherlands and Sweden have low reliability. Malta and Slovenia not shown due to insufficient data.

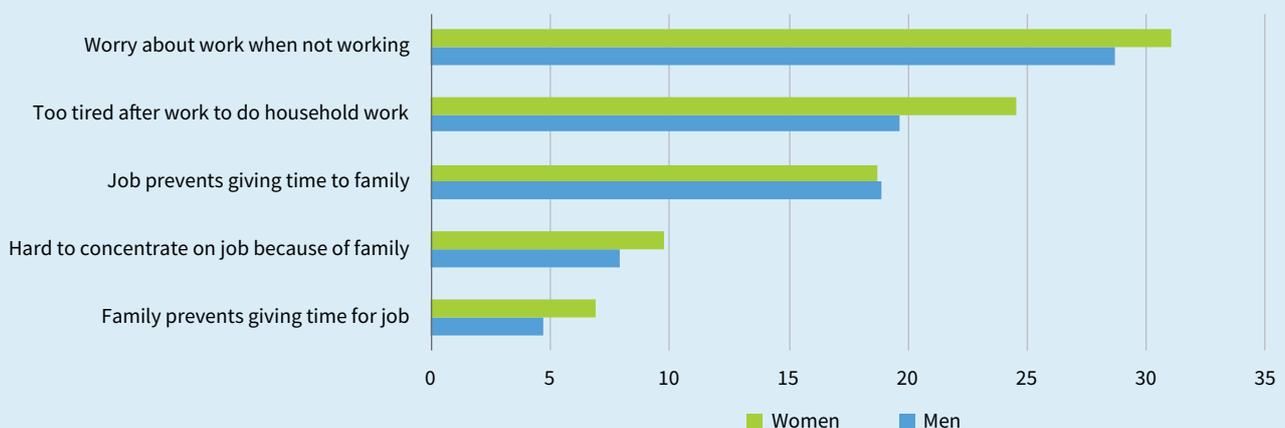
Those who switched to working from home during the pandemic are mainly people who have had previous telework experience, and this is also reflected in country differences. Some jobs and a range of essential services cannot be done remotely, while other jobs could benefit from an upgrading of technology and re-organisation. So far, among those who have never worked from home prior to the pandemic, the proportion who began teleworking is lower – 24% – compared to people who have teleworked previously at least sometimes (56%).

### 18% of all workers report working in their free time to meet work demands

The survey results reveal that 18% of all workers report working in their free time at least every other day; however, over one in four workers (27%) who work from home as a result of the pandemic state that they work in their free time to meet the demands of work (at least every other day).

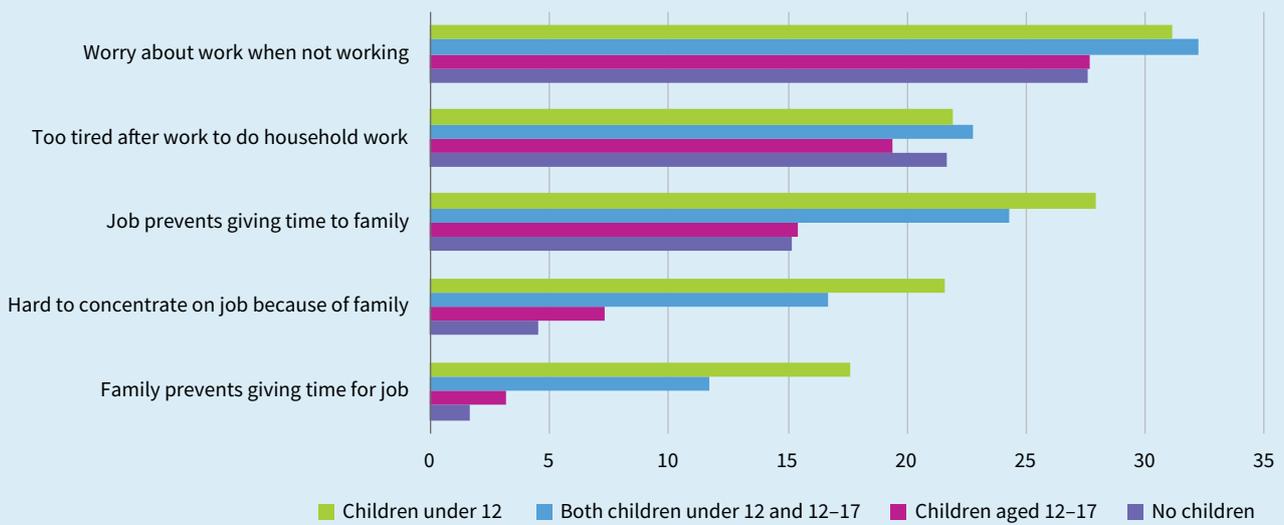
During the pandemic-related restrictions, the view was commonly expressed that telework would soon become a reality for most workers – the ‘new normal’. However, for it to be sustainable, the usual challenges – such as overtime work – that are related to ICT-enabled working ‘anytime, anywhere’ (teleworking) must be addressed.<sup>5</sup> Regardless of

Figure 9: Work-life conflict dimensions, by gender, EU27 (%)



<sup>5</sup> Eurofound (2017), Working anytime, anywhere.

**Figure 10: Work–life conflict dimensions, by type of household, EU27 (%)**



the mode of work, around 30% of workers on average report worrying about work when not working – the highest rating in terms of the five dimensions of work–life conflict that were included in the e-survey from the European Working Conditions Survey (EWCS). The top concern has changed compared to the 2015 EWCS, when ‘being too tired to do household jobs’ was the most commonly reported issue (Figure 9).

### Work–life balance is challenging for workers with young children

One group that is particularly challenged by the change in work patterns as a result of COVID-19 are people with children, given that in the present circumstances they cannot avail of childcare services and in some cases also have to supervise schooling at home. This is especially the case for parents of young children. For example, over one in five persons (22%) living with young children (under 12) reported difficulties in concentrating on their job all or most of the time, compared to just 5% of households with no children and 7% with children aged 12–17 (Figure 10). The work–family conflict experienced by people with young children has always been slightly more prevalent than among people with older children or with no children in the household. However, at present, the proportion of people with young children (under 12) finding it hard to divide time between work and family, as well as to focus on work, is larger by a huge margin compared to other groups.

Of those working from home at present, over a quarter (26%) live in households with children under 12, with another 10% living with children aged 12–17. It would be important to take the needs of this large group into consideration when designing arrangements for working time and workload, as well as in terms of leave and support measures in the new context of current or changing rules of life.

### Financial situation and COVID-19

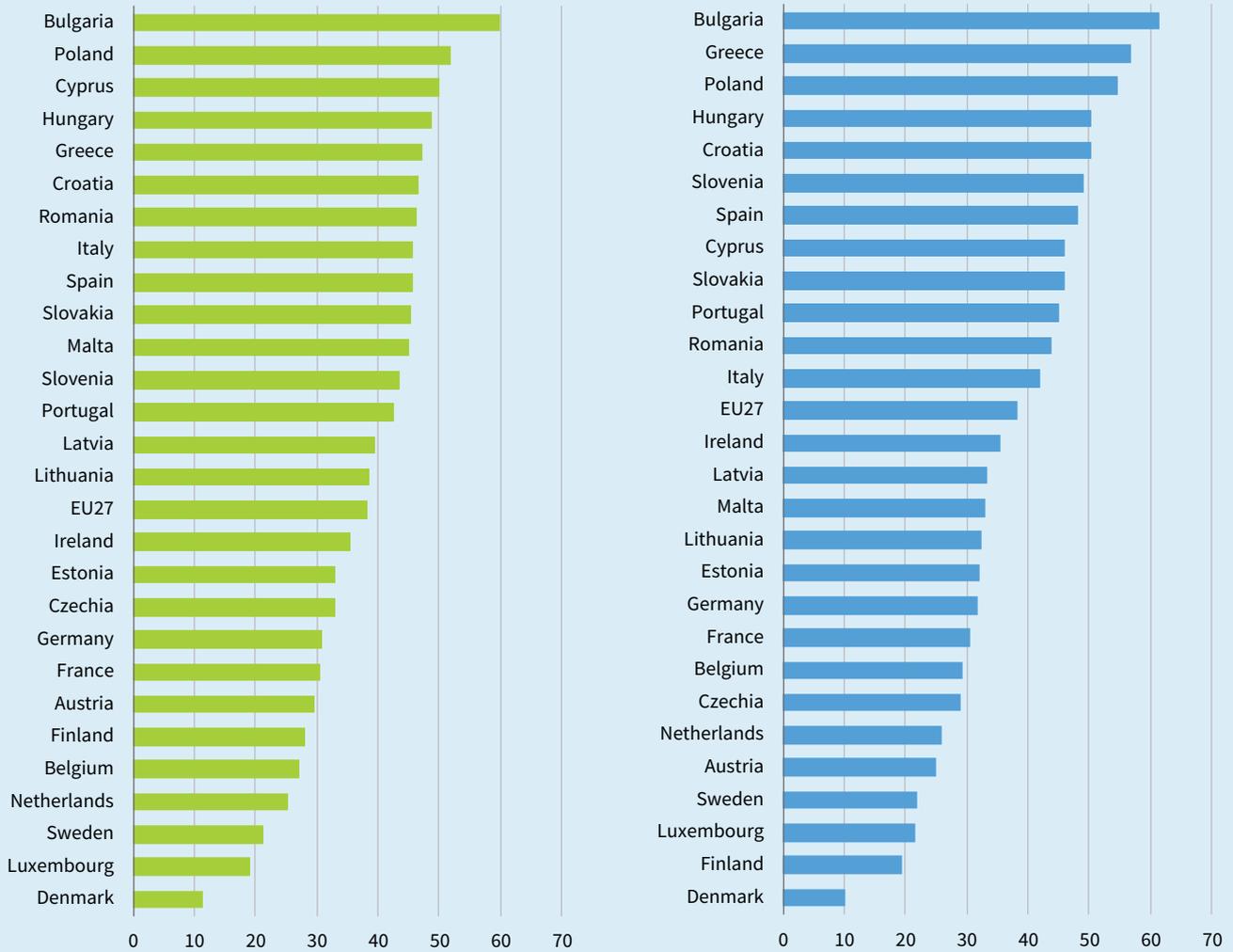
This final section looks at the impact of the COVID-19 pandemic on people’s living conditions and financial situation. With many people out of work or without income, the survey points to widespread economic insecurity among respondents.<sup>6</sup>

#### Around 4 in 10 respondents are pessimistic about their financial situation

A high proportion of respondents (38%) say their financial situation is now worse than before the COVID-19 pandemic, when the European Union was still experiencing strong economic growth (Figure 11). This finding is almost double that of the 2016 EQLS, when 21% of Europeans indicated that their situation had got worse. Furthermore, many people express concern about the immediate future, with 38% of respondents stating that they believe their financial situation will be worse in three months’ time.

<sup>6</sup> Under the SURE programme, the EU will set aside up to €100 billion in the form of loans granted on favourable terms to EU countries that request support. Assistance would finance national short-time work schemes, unemployment benefits and similar job protection measures.

**Figure 11: Respondents' financial situation three months ago and in three months' time by country\* (%)**



**Note:** \* Percentage saying situation is worse compared to three months ago (left) and percentage saying situation will be worse in three months' time (right).

Sharp differences are observed at country level, with a 48 percentage point gap between the Member State with the lowest (Denmark at 12%) and highest (Bulgaria at 60%) proportion of respondents reporting that their financial situation is now worse than three months ago. A slightly higher gap is found between the lowest and the highest country for those that expect their financial situation to deteriorate over the next three months (52 percentage point gap between Denmark at 10% and Bulgaria at 62%). The proportion of those who perceive that their financial situation has worsened since the onset of the COVID-19 crisis is higher among those aged 35 to 49 (44%) than among those aged over 50 (35%). Respondents in this middle-age group are also the least optimistic about their financial situation in three months' time (42% expect it to get worse).

Signals of financial distress are voiced most frequently by the self-employed and unemployed. Among both categories, around two respondents in three (64% and 66% respectively) are of the view that their financial situation has deteriorated since the onset of the crisis;

52% of self-employed respondents and 49% of unemployed respondents indicate that they are worried that their financial situation will get worse over the next three months.

### Over half of respondents have insufficient savings to cope without an income

Over half of respondents (56%) state that they are unable to maintain their standard of living for more than three months without an income: 27% have no savings at all and 29% have just enough to cover three months (Figure 12). Even in the wealthier Member States, over a third of respondents say they do not have sufficient savings to manage without an income for more than three months (for example, 35% in Luxembourg, 40% in Austria, 42% in Sweden, 43% in Denmark and 46% in the Netherlands). In the countries that have been hardest hit by the pandemic, there is strong variation in terms of this indicator. While in Italy the proportion that could get by for up to three months is similar to the countries listed above (45%), the proportions are much higher in Spain (53%) and France (59%).

Although in general older people tend to have accumulated more savings, close to half of the retired respondents in the sample indicate that they could only get by without income for less than three months. The situation is most pressing for unemployed respondents: three-quarters of this group would not get by for more than three months, with 45% stating they have no savings at all.

**Figure 12: Proportion of respondents with no savings or who can only maintain current living standards without income for less than three months by employment status, EU27 (%)**



### Financial insecurity most acute for those who have lost their jobs

Of the respondents who have lost their job permanently during the crisis, 90% reported that their household's financial situation worsened, 44% have no savings and 35% have just enough savings to maintain their current standard of living for three months (Figure 13). These results highlight the importance of social protection for

**Figure 13: Proportion of respondents with financial insecurities, EU27 (%)**



certain groups in the wake of the crisis. Given the limitations to utilising social contacts and getting informal support during the period of physical distancing, these people are particularly dependent on the adequacy and effectiveness of social protection policies.

### Around half of all households report difficulties in making ends meet

The survey results reveal that due to the economic implications of the COVID-19 pandemic crisis, more households are under financial strain than before the crisis began. Close to half of all respondents (47%) indicate that their household has difficulties making ends meet: one respondent in ten (10%) reports great difficulty, 13% say they have difficulty, and around one in four (24%) reports that their household has some difficulty making ends meet (Figure 14).

In comparison, the 2016 EQLS showed that 41% of Europeans were found to experience financial hardship. What is particularly notable is that the proportion reporting great difficulty is considerably higher (almost double) during the COVID-19 pandemic (10% compared to 6% for the EQLS).

The extent to which households have difficulties making ends meet varies greatly between countries. In the present survey, the proportion reporting great difficulty is lowest in Denmark (2%), Estonia (4%), the Netherlands and Austria (both 5%) and highest in Greece (24%), Bulgaria (20%), Croatia (18%) and Slovakia (17%). As a comparison, in the 2016 EQLS, the proportion reporting great difficulty was below 5% in 12 countries against only 2 countries recorded in this survey.

A very large proportion (82%) of respondents who are unemployed report that their household has difficulties making ends meet. This is twice that of households in employment, highlighting the urgent need for financial support to households that are out of work during the COVID-19 crisis.

**Figure 14: Difficulties making ends meet by employment status, EU27 (%)**

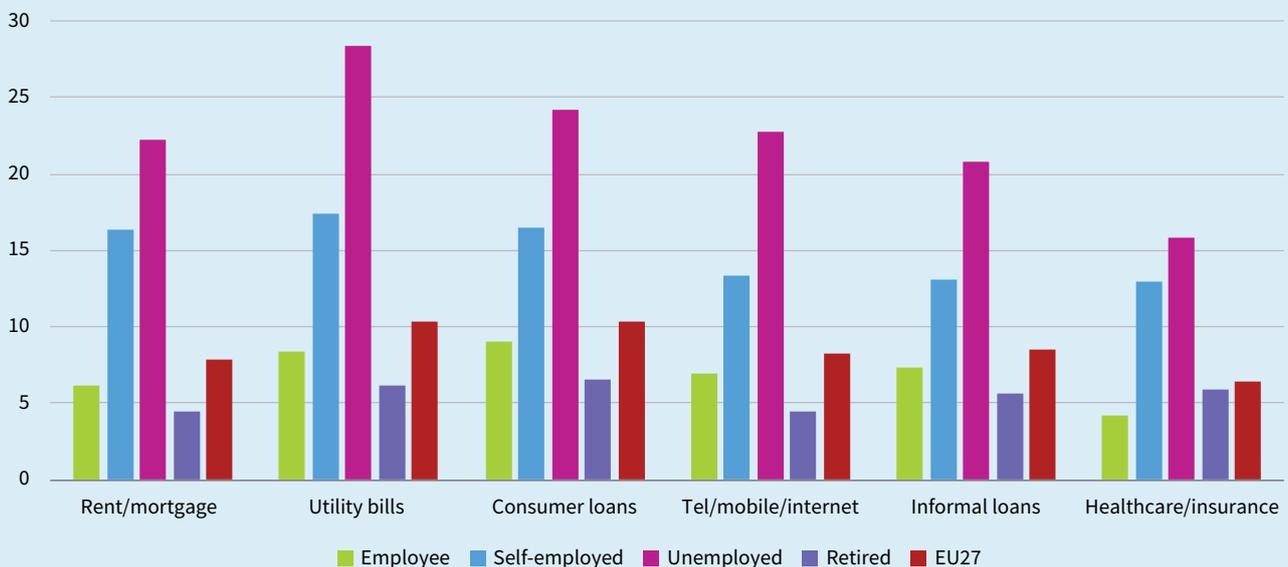


**Being in arrears is a significant problem for the unemployed and self-employed**

That financial hardship is particularly prevalent among the unemployed is evident also from the high proportion of respondents stating that their household has problems paying their bills: 28% of unemployed respondents are in arrears with utility bills; 24% are behind with repaying consumer loans; 23% have arrears on their telephone, mobile or internet connection bill; 22% report being in arrears on rent or mortgage payments; 21% are behind in repaying informal loans; and 16% are in arrears on payments for healthcare or health insurance. As can be seen from Figure 15, these figures are far above the survey average. The graph shows that the self-employed on average report more arrears – the proportions are much lower for respondents who are employed or retired.

There are large differences between countries for all types of arrears. Not being able to afford the rent or mortgage is a

**Figure 15: Proportion of respondents reporting household arrears, by employment status, EU27 (%)**



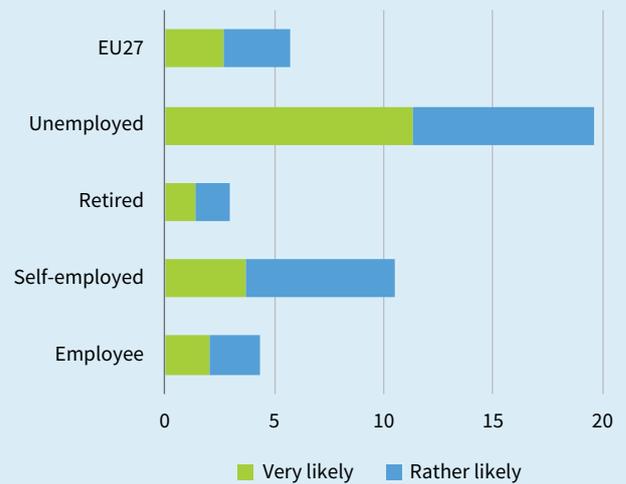
problem for 23% of respondents in Cyprus and 22% of respondents in Greece. In other Member States, the proportions range from 2% in Denmark to 15% in Bulgaria and Croatia.

**One unemployed respondent in five is fearful of losing their home**

While several Member States have put in place measures to avoid evictions of people from their homes, still 6% of all respondents indicate that it is ('very' or 'rather') likely that they will have to leave their accommodation within the next six months because they can no longer afford the rent (Figure 16). This share increases to 20% of those who are unemployed and 11% of those who are self-employed. One unemployed respondent in ten (11%) estimates this to be very likely.

Except for Cyprus (17%) and Greece (14%), the perceived threat of eviction in the other countries is 10% or less and lowest in the Netherlands and Austria (both 2%).

**Figure 16: Risk of losing home, EU27 (%)**



## Europe's responses to the COVID-19

At present, Member States and the EU are addressing these problems and concerns through the rapid implementation of a large range of support measures.

These first results highlight the impact on people's quality of life and work as a result of the COVID-19 pandemic.

The final results on the impact of these changes over time will be published in September. Eurofound is monitoring the evolving situation regarding measures taken by policy actors to combat the effects of the pandemic on living and working conditions. It will also provide in-depth analyses of specific topics. More information can be found at <https://www.eurofound.europa.eu/topic/covid-19>

### Further information

You can sign up to receive a copy of the final e-survey analysis *Living, working and COVID-19* in September 2020 at <http://eurofound.link/ef20059>

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