

COVID-19

Living, working and COVID-19



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Country codes

AT	Austria	FI	Finland	NL	Netherlands
BE	Belgium	FR	France	PL	Poland
BG	Bulgaria	HR	Croatia	PT	Portugal
CY	Cyprus	HU	Hungary	RO	Romania
CZ	Czechia	IE	Ireland	SE	Sweden
DE	Germany	IT	Italy	SI	Slovenia
DK	Denmark	LT	Lithuania	SK	Slovakia
EE	Estonia	LU	Luxembourg		
EL	Greece	LV	Latvia	UK	United Kingdom
ES	Spain	MT	Malta		

Executive summary

Introduction

To capture the immediate impact of the COVID-19 pandemic on the way people in Europe live and work, Eurofound launched an e-survey across the European Union called *Living, working and COVID-19* in April 2020. To date, two rounds of the e-survey have been carried out (in April and July), hence making it possible to compare the situation among respondents at a time when many countries were in lockdown with the situation three months later when many countries were starting to relax the restrictions.

For the purposes of the e-survey, Eurofound collected data from people across the European Union about their living and working conditions during the COVID-19 pandemic. The e-survey is different from Eurofound's regular surveys on living conditions (the European Quality of Life Survey – EQLS) and working conditions (the European Working Conditions Survey – EWCS) in that the data is collected online, using a non-probability sampling methodology: snowballing methods were applied to promote the link to the survey's online questionnaire among and beyond Eurofound's network of stakeholders, reaching out to stakeholders in the Member States. In addition, the survey was advertised on Eurofound's website and on Facebook to broaden the outreach to as many people aged 18 and over as possible. The survey includes questions about respondents' employment situation, their work-life balance and their use of telework during the COVID-19 crisis.¹ It also examines quality of life and quality of society, with questions ranging from life satisfaction, happiness and optimism, to health and levels of trust in institutions. In the second round, new questions were added about people's job quality and health and safety at work, online schooling, use of online services, as well as a series of questions aimed at gaining insight on the extent to which respondents had requested and availed of government support schemes during the pandemic.

Policy context

The impact of the COVID-19 pandemic is of unprecedented scope and magnitude, affecting the health and socioeconomic situation of millions of

people across the globe. In the European Union, over 2.2 million people had contracted the virus by September 2020. The economic impact is equally grim. In July, the European Commission estimated that the European economy would contract by 8.3% in 2020 (European Commission, 2020a). The prediction is that divergences between Member States will widen because of large differences in the scale of the impact of the pandemic and the extent of recoveries.

In response, the European Union and its Member States have introduced many measures to tackle the social and economic consequences of the pandemic. At the centre of the efforts lie measures that aim to rebuild national economies, safeguard jobs and promote social cohesion. On 27 May 2020, Commission President Ursula von der Leyen announced plans to borrow €750 billion to support recovery efforts in the EU. On 21 July, the Heads of State and Government of the 27 EU Member States reached agreement on the plan at a special European Council meeting (the longest European Council meeting ever). The plan is still subject to negotiations between the European Parliament and the EU Member States.

The COVID-19 crisis highlights the importance of the equal right to social protection. Through the implementation of the European Pillar of Social Rights (EPSR), this right will be extended to all people, irrespective of their employment relationship, and extends the same coverage rights to self-employed people. The crisis also shows the importance of income protection – the EU framework for national minimum wages is about to be introduced as part of the implementation of the EPSR. With many jobs gone (at least temporarily), the crisis also underscores the need for urgent action to tackle unemployment – especially youth unemployment.

The *Living, working and COVID-19* e-survey provides an insight into the impact of the pandemic on people's lives. It helps to identify the areas of life and work most affected by the pandemic and provides data about both material and non-material aspects. The results will help policymakers understand where action is most needed in living and working conditions to bring about an equal recovery from the pandemic.

1 Eurofound published the first results of round 1 in early May 2020 (Eurofound, 2020a).

Key findings

Impact of the pandemic on people's lives

The *Living, working and COVID-19* e-survey makes the unprecedented economic impact of the crisis very clear:

- 8% of those working for an employer became unemployed since the onset of the COVID-19 pandemic. The likelihood of becoming unemployed was even higher for the solo self-employed (13%).
- Spain, which is among the hardest-hit countries by the pandemic, had the highest proportion of respondents to lose their job during the pandemic. Respondents in the youngest age group (18–34), and those with just primary or secondary education were also more likely to have become unemployed during the COVID-19 pandemic.
- A large proportion of respondents were obliged to work fewer hours during the pandemic. In the first round of the e-survey, about half of employed respondents indicated a decrease in their working hours. The number of hours worked increased in the second round of the survey, when just over a third reported that their working hours had decreased during the pandemic.
- While job insecurity levels were lower among respondents in July in comparison to April, this concern remains widespread among respondents on contracts of limited duration. Over four out of ten men aged 34–49 with a temporary contract indicate that they may lose their job in the next three months.

The second round of the survey reveals an improvement in the self-employed respondents' assessment of their prospects – albeit from the low baseline established in the first round, which coincided with peak virus transmission in most larger Member States. The employees in the sample tended also to be less pessimistic. However, the e-survey identifies groups of respondents who express significant concerns about their financial situation:

- The proportion reporting that their household has difficulties making ends meet in July continues to be highest among respondents who are unemployed – more than twice that of households in employment.
- The second round of the survey points to a rising proportion of unemployed respondents reporting arrears in their utility bills, telephone, mobile or internet connection bills and healthcare insurance payments.
- Respondents in the 35–49 age category are financially more vulnerable than other age groups: six out of ten report not being able to get by on their savings for more than three months, compared to around half of respondents in other age groups.

During both rounds, financial fragility was higher among women than men.

- The e-survey shows that while the risk of running out of money decreased for (self-)employed respondents between April and July, it increased somewhat among unemployed respondents.

With the re-opening of businesses, in the second round female respondents more often than male respondents reported difficulties in combining work and private life:

- While in general there was a decrease in the proportion of respondents reporting that the family prevents them from giving time to their job between April and July, this drop was less significant for women.

In July, there were signs of an improvement in levels of well-being, when comparing the two rounds of the survey:

- Countries that were most affected by the health crisis (France, Italy and Spain) were among those with the greatest improvement in mental well-being between April and July. There was a general improvement in mental well-being across all groups, but young respondents still had lower well-being than others in July.
- At the height of the pandemic, in April, significant proportions of respondents reported having negative feelings in the two weeks preceding the survey (loneliness, tension and depression). In July, the proportion of respondents in Bulgaria, France and Italy reporting these types of negative feelings decreased significantly.
- Although the youngest group remains most at risk of depression, the proportion in this group who felt depressed decreased from April to July.

Nevertheless, the toll from the pandemic on well-being levels remains evident, particularly for certain groups:

- Close to 4 out of 10 unemployed respondents in the second round indicate that they feel left out of society.
- Respondents with low job security are at risk of depression based on their average mental well-being score, which suggests that the feeling of job insecurity has a similar association with mental well-being as unemployment.

Optimism about one's future improved between April and July, but social differences persist:

- Men were already more likely to be optimistic than women in April and as men's optimism improved more than women's, by July this difference had increased.
- Employees were more optimistic in July than the self-employed and young respondents were more optimistic than older groups.

- Countries hardest hit by the pandemic in the spring (France, Germany, Italy and Spain) had the largest increases in optimism between April and July, while a decrease was measured among respondents in some countries with fewer restrictions (the Netherlands and Sweden). This may point to the impact of restrictions on the optimism of respondents living in countries that imposed full lockdown.

Resilience has proved to be a valuable personal trait that equips people to cope with the problems brought on by the pandemic and to return to normal. The e-survey highlights that certain groups are particularly susceptible to low resilience:

- In addition to unemployed people in the sample, low resilience is more often recorded among respondents up to age 49. Female respondents more often exhibit low resilience than male respondents and this gap increased between April and July.
- Better resilience is found among self-employed respondents, respondents with tertiary education and those aged 50 and over.

Working during the COVID-19 pandemic

The COVID-19 crisis has caused far-reaching changes over a very short period. Public health measures designed to stem the spread of COVID-19 have included the active encouragement of homeworking for those in a position to do so. With many workplaces in enforced closure from spring 2020, teleworking became the customary mode of working for many employees who had limited or no previous experience of working in this way.

- In July, nearly half of the employees in the sample worked at home at least some of the time during the COVID-19 pandemic. Of these, a third reported working exclusively from home.
- The experience of working from home during the COVID-crisis appears to have been a positive one for many employees. However, less than half (47%) indicated that their employer had provided the equipment needed to work from home – due to the transition to working from home being unplanned and ad hoc.
- Respondents who worked from home more often report working in their free time, especially when there are children in the household.

Overall, over three-quarters of employees in the July round of the e-survey indicated a preference to work from home at least occasionally if there were no COVID-19 restrictions. The preferred type of teleworking

cited was several times a week, with very few respondents indicating that they would like to telework daily. For many respondents, the preferred teleworking arrangement would entail a mix of teleworking and presence at the workplace.

The e-survey also provides a picture of job quality during the COVID-19 pandemic, as a small number of job quality items from the European Working Conditions Survey (EWCS) were included. The survey points to several elements of job quality where employees who worked exclusively from home scored less well than those working from other locations:

- they are less likely to feel they are doing a useful job
- they more often reported high quantitative demands
- they more often reported feeling isolated

Respondents working in the health sector more often report feeling emotionally drained, confirming the high exposure of healthcare workers to difficult and emotionally demanding situations during the pandemic.

Interestingly, the e-survey found teleworking had no impact on receiving help and support from colleagues or managers. Self-employed respondents have similar scores to employees in the selected job quality aspects regarding their work situation during the pandemic.

With return-to-work policies becoming more common in July, the findings from the second round of the e-survey show that:

- More than 4 out of 10 employees feel at risk of contracting COVID-19 because of their job. The perceived risk increases if employees are in direct contact with other people.
- Nearly 3 out of 10 employees who are required to wear specific personal protective equipment (PPE) at their place of employment receive it only sometimes or not at all.²

Moving out of the COVID-19 pandemic – the role of quality of society

The e-survey points to the effectiveness of the financial support measures implemented during the pandemic. Overall, one respondent in five received some form of financial support during the COVID-19 pandemic. The importance of financial support is supported by the following findings:

- Self-employed respondents – who received financial support more often than employees or unemployed respondents – are significantly more positive about their financial situation in July than they were in April.

² In the EU-OSHA Regulation (EU) 2016/425 on personal protective equipment, PPE is defined as 'equipment designed and manufactured to be worn or held by a person for protection against one or more risks to that person's health or safety' (Art. 3, paragraph 1(a) and as such is not the basis for the question ('for your job, are you required to wear personal protective equipment to prevent the spread of COVID-19?') included in the survey.

- Unemployed respondents are most concerned about their financial situation. Around six out of ten did not receive any form of formal financial support since the outbreak of the pandemic and reported that they often relied on informal support.
- Close to six out of ten respondents who say they asked for financial support but did not receive it express difficulties making ends meet, compared to around three out of ten who received financial support.
- Respondents who received financial support are more often optimistic about their own future than those who did not receive support.

Trust in national governments was higher in April than in July, whereas in July trust in the EU was higher. Trust in the EU among respondents went up in 13 Member States: the largest increases were recorded in Italy and Spain, two countries that were hard hit by the pandemic, and where respondents may have been more inclined to look beyond their national government for support. The survey shows that:

- Trust in both the national government and the EU is significantly higher among respondents who received financial support during the COVID-19 pandemic than it is among respondents whose request for support was rejected.

Policy pointers

- The survey shows that the financial measures implemented by governments and social partners during the pandemic succeeded in lessening financial hardship among those respondents who received support. Self-employed respondents benefited the most from such measures. Governments should ensure access is made available to all groups in need, including those who are not in employment. A usual imperative for social policy is to effectively identify and support those who are in need and lack both the formal and informal support to cushion the impacts of the economic difficulties.
- Monitoring the effects of unemployment during the pandemic, especially where it has increased significantly, will be important, as these impacts may be harder to alleviate with temporary supports. Revisiting unemployment protection standards and active labour market policies could be instrumental in dealing with anticipated changes in labour market structures.

- It is likely that the full impact of the crisis is yet to come, especially given the risk of rising unemployment. Safety nets have to maintain their capacity to deliver since respondents who did not receive the financial support they were seeking during the pandemic – 6% – experience difficulties making ends meet more often and are less likely to be optimistic about their future.
- The COVID-19 crisis presents a serious risk of rolling back decades of gains achieved in gender equality. The unintended consequences of measures put in place by governments in spring 2020 in an attempt to control the spread of the pandemic has been to increase considerably women's share of unpaid work. In this regard, telework has also proved to be burdensome for many working mothers as they juggle work, home-schooling and care, all in the same pocket of space. While some of the gender-unequal impacts of the current crisis might be temporary and could reverse at a later stage, others could have long-lasting consequences. It is essential, therefore, that the economic and social inclusion of women is at the core of recovery measures.
- Given that countries with a full lockdown and higher infection rates saw respondents' mental well-being levels significantly affected, governments should pay attention to ways of mitigating mental health risks in the case of further waves of the coronavirus. Particular focus should be given to balanced measures which enable young people to fully participate in society to restore their mental well-being, while protecting them from the virus.
- From a policy perspective, examining resilience at a time of crisis offers important insights about the groups of people needing extra support in getting back to normal and in coping with the issues brought on by COVID-19. As low resilience was more frequently recorded among unemployed respondents, this group may need specific supports to cope with the impact of the pandemic. Similarly, low resilience is more often reported among respondents with lower job quality.
- Teleworking is likely to become much more commonplace post-crisis based on the generally positive response of employees and employers to the COVID-19 teleworking experience. However, more extensive telework means increasingly blurred work-life boundaries. This makes it even more pressing to introduce 'right to disconnect' initiatives, in order to avoid large segments of workers being at risk of physical and emotional exhaustion.

- In anticipation of the increased incidence of teleworking post-crisis, when developing legal and collectively bargained frameworks, provisions can include clarification on the process for requesting and being granted telework including its voluntary nature and reversibility, the suitability of specific jobs/tasks to be carried out via teleworking, employer contributions to the expenses incurred by employees working from home and guarantees of equal pay and access to training for those working remotely.
- Teleworking accounted for a relatively marginal share of paid labour pre-crisis but is likely to become much more commonplace post-crisis based on the generally positive response of employees and employers to the COVID-19 teleworking experience. Implications for organisations include the requirement for further technological investment in connectivity and network security, as well as greater scheduling and operational complexity. It may also lead to a significant transfer of ancillary economic activity from business centres to residential and possibly rural areas and possibly some reversal of the trend to concentrate higher-value added economic activity in larger metropolitan centres.
- While all citizens are asked to cope with the unprecedented situation brought on by COVID-19, it is important to consider and develop new ways to deliver social and organisational support to workers also in times of extreme shocks, such as the current pandemic, in order to cultivate workers' motivation and engagement.
- Monitoring trust in institutions can be a useful measure to gauge public support for the COVID-19 measures, as governments juggle health protection with economic stability.
- Quality of society is important in times of crisis: the high levels of institutional trust recorded for respondents who benefited from support measures sends a clear message to national governments and the EU in this regard.

Introduction

Eurofound's COVID-19 e-survey

According to figures from the European Centre for Disease Prevention and Control (ECDC), by September 2020 there were over 30 million cases of COVID-19 worldwide, with close to 1 million reported deaths. In the European Union, over 2.2 million people had contracted the virus (ECDC, 2020). As awful as they are, these statistics are just part of the picture of the COVID-19 pandemic: besides being the largest health crisis since the 1918 influenza pandemic (Spanish flu), the current epidemic has quickly also become a socioeconomic crisis that profoundly affects people across the globe.

To capture the immediate impact of the pandemic on the way people in Europe live and work, Eurofound launched an e-survey called *Living, working and COVID-19* in April 2020. The survey consisted of two phases: the data collected up to 1 May were considered in the first round and a second round was carried out

in July. The first round took place at a time when most of the EU Member States were in lockdown. Respondents were asked questions on subjects ranging from life satisfaction, happiness and optimism, to health and levels of trust in institutions. The survey also included questions about people's work situation, their work-life balance and ability to telework during the first phase of the pandemic. In the second round, many of the questions asked during the first round were repeated to obtain a deeper insight into people's economic and social situation as COVID-19 restrictions were being relaxed across Member States. The second round also includes many new questions about people's working conditions, teleworking, self-employment, online schooling, use of online services³ as well as a range of questions aimed at gaining an insight into the extent to which respondents requested and availed of government support schemes during the COVID-19 pandemic.

Note on methodology

The *Living, working and COVID-19* e-survey is an online tool designed to quickly gather information from respondents via a weblink. Anyone aged 18 or older with access to the internet could complete the questionnaire online.

Unlike Eurofound's two regular population surveys – the European Working Conditions Survey (EWCS) and the European Quality of Life Survey (EQLS) – the e-survey applied a non-probability sampling method. Survey participants were recruited using snowball sampling methods and social media advertisements.

This method produces a non-representative sample. However, it is possible to adjust the composition of the sample using a number of known characteristics of the true population. To obtain data that is representative of the demographic profile of the EU27 as a whole and of each individual Member State, the sample was weighted on the basis of gender, age, education and self-defined urbanisation levels. Although large segments of the population have access to the internet, those without were by default excluded from the sample. Internet penetration levels vary by country and are lower among certain segments of the population, notably the elderly, people living in remote areas and people with low education. Taking part in an online survey also requires digital literacy. It is not possible to correct for the bias that is introduced by these factors.

Readers are reminded that the results of the e-survey are not directly comparable with Eurofound's two regular surveys. Where the report refers to the EWCS or EQLS, this is only to present results from these two surveys as a source of information.

Despite these limitations, the survey provides useful insights into the impact of the COVID-19 pandemic on people's lives. In total, 91,753 questionnaires were completed. While the survey was open to people across the globe, most respondents live in the EU27, where 87,477 questionnaires were completed (63,354 in round 1 and 24,123 in round 2). More information about the methodology of the e-survey can be found in the methodological annex available on the web page for this report.⁴

³ The analyses of online schooling and use of online services are not covered in this report.

⁴ Available at <https://www.eurofound.europa.eu/publications/report/2020/living-working-and-covid-19>. See also the methodological annex to round 1 (Eurofound, 2020b).

In this report, the two rounds of the survey are treated as individual cross-sectional samples. However, the survey includes a panel component as respondents who left their email address in round 1 were contacted again in round 2 (more information about the panel can be found in the online methodological annex and in a longitudinal analysis of the ‘panel’ respondents which will be produced separately).

Economic and labour market impact

The survey assesses the impact of the pandemic on people’s living conditions and financial situation in Europe. The advent of COVID-19 brought the world to a sudden halt, and the consequences for economies across the globe turned out to be far-reaching. The European Union has entered the deepest recession since World War II and further deepening of the impact of COVID-19 on the economy and the labour market will depend on the scale and duration of the pandemic and on the need for further lockdown measures. Even in the best-case scenario, the outlook is grim. On the assumption that there would not be a ‘second wave’ of infections, the European Commission already predicted on 7 July 2020 that the economic contraction for 2020 would be greater than forecast in its Spring Economic Outlook, at 8.3% as against 7.4%. Growth projections for 2021 were also adjusted, from 6.1% to 5.8% (European Commission, 2020a). The prediction is that divergences between Member States will widen as the differences in the scale of the impact of the pandemic and the strength of recoveries are even more pronounced than originally estimated. In particular, tourism and travel account for a large share of national GDP in France, Italy and Spain, countries that have been hit very hard by the COVID-19 pandemic.

Policy relevance

One of the aims of the e-survey is to help shape the response to the COVID-19 crisis. By September 2020, over 600 measures to support citizens and businesses during the pandemic had already been implemented at Member State level. Some 40% of the initiatives adopted from February to mid-September 2020 focused on supporting businesses to stay afloat, while around 20% of the responses implemented to date provide income protection to workers beyond short-time work.⁵

At EU level, a package of measures has been adopted aimed at supporting jobs and businesses. This includes the relaxation of EU state aid rules and the application of the full flexibility of EU fiscal rules to allow governments to provide liquidity to the economy to support businesses and jobs. A €540 billion emergency rescue package adopted in April 2020 includes a pan-European Guarantee Fund established by the European Investment Bank, which provides €200 billion in financing for companies (particularly SMEs) and the creation of a new fund of up to €100 billion to support Member States implementing short-time work schemes in an effort to safeguard jobs during the COVID-19 pandemic (known as the SURE initiative). The flexibility of the use of the structural funds has also been increased to allow Member States to transfer money between different funds and regions to mitigate the impact of the pandemic.


On 27 May 2020, Commission President Ursula von der Leyen announced plans to borrow €750 billion to support recovery efforts in the EU. On 21 July, the Heads of State and Government of the 27 EU Member States reached an agreement on the plan during what will go down in history as the longest European Council meeting ever. The plan is still subject to negotiations between the European Parliament and the EU Member States.

Upward convergence – whereby all Member States improve their performance while decreasing their differences – is one of the aims of the European Pillar of Social Rights and is key to sustaining the cohesion and legitimacy of the EU. Convergence towards better living and working conditions has always been an EU political promise, and failure to deliver is likely to fuel political discontent against the European project.

The results of this survey provide policymakers with further insight by helping to identify the areas in which support is most needed. Going beyond purely material issues, the survey provides data about people’s well-being and social capital. Research from the 2008 financial crisis has shown that ‘when material concerns are urgent, policymakers targeting recovery should account for the policy impacts on social capital’ (Sarracino and Piekatkiewicz, 2020).

⁵ Data downloaded on 15 September from Eurofound’s COVID-19 database (see also Eurofound, 2020g).

Part 1 – Impact of the pandemic on people's lives



Part 1 of this report presents cross-sectional analyses from the first and second round of Eurofound's e-survey on *Living, working and COVID-19* and sheds light on how the pandemic impacted on the situation of respondents in the European Union in April and July 2020.⁶ When the first round of the e-survey was carried out in April, most Member States were in lockdown. Three months later, when the second round was carried out, many countries had started to slowly re-open.

The first chapter examines the impact of the pandemic on people's employment situation: who are the respondents most affected? Are there differences between men and women, between different age groups, between self-employed respondents and employees and for different sectors? Chapter 2 examines the impact of the COVID-19 pandemic on the financial situation of respondents: did this get better between the April and July rounds of the survey? The focus of Chapter 3 is on work-life balance. What did it mean for people to be at home working while having to educate their children at the same time? What happened when the restrictions were lifted: did work-life patterns change and improve again? Aside from any direct consequences of the virus on people's health, it is clear that changes resulting from the pandemic to people's employment situation, work-life balance and their financial situation have impacted greatly on people's well-being: how this happened and who have been most affected is the subject of Chapter 4. This final chapter in Part 1 summarises the overall outlook of life between April and July 2020 and examines levels of resilience among respondents.

6 In this report, the two rounds of the survey are treated as individual cross-sectional samples.

1 Employment, working hours and job insecurity

10% of respondents left the workforce and 8% became unemployed

The July round of the e-survey records the employment status of respondents before the pandemic and at the time of the survey.⁷ Among respondents who said they were working before the pandemic, 8% indicated that they were now unemployed. Countries with the highest proportions of respondents who lost their job during the pandemic included Spain and Greece, while in five countries this proportion was under 5% (Figure 1).

In addition, 2% of respondents who were employed before the pandemic are now inactive: they have either retired, stopped working due to an illness or disability, or became homemakers or students. In total, 10% of respondents who were part of the workforce are now out of it. This proportion is largest in Greece and Spain (both 18%) and Hungary and Romania (both 14%). Conversely, only 3% of respondents who are currently

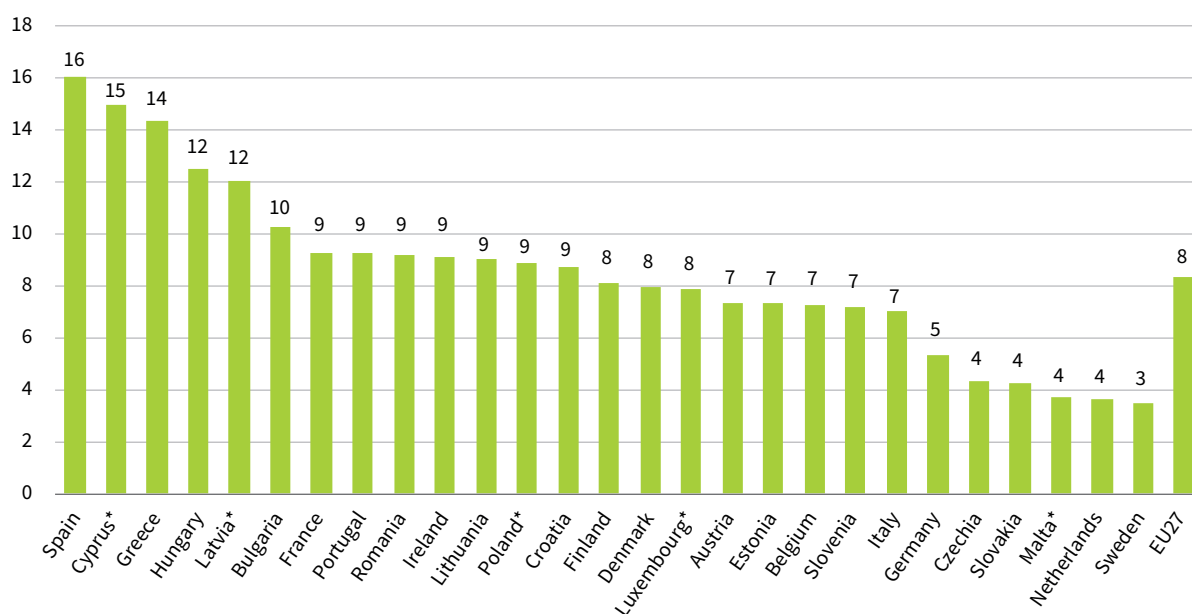
working entered the workforce since the pandemic began.

Young women and self-employed respondents were most likely to lose their job

There is a small difference between genders in respect of unemployed status: 9% of women and 8% of men have become unemployed. By broad age group, young respondents under the age of 35 were most likely to become unemployed, while women were slightly more likely to become unemployed than men (Figure 2).

When crossing age and gender groups among respondents, young women aged 18–34 were most likely to lose their job (11% – compared to 9% of young men), and men in the prime or middle age group (35–49) were the least likely (6% – compared to 9% of women in the same age group). Among those aged 50 or over, 8% of both men and women lost their job.

Figure 1: Respondents who became unemployed since the onset of the pandemic, by country (%)



Note: * Low reliability in July for Cyprus, Latvia, Luxembourg, Malta and Poland.

Figure 2: Respondents who became unemployed since the onset of the pandemic, by age, gender, employment status and education, EU27 (%)

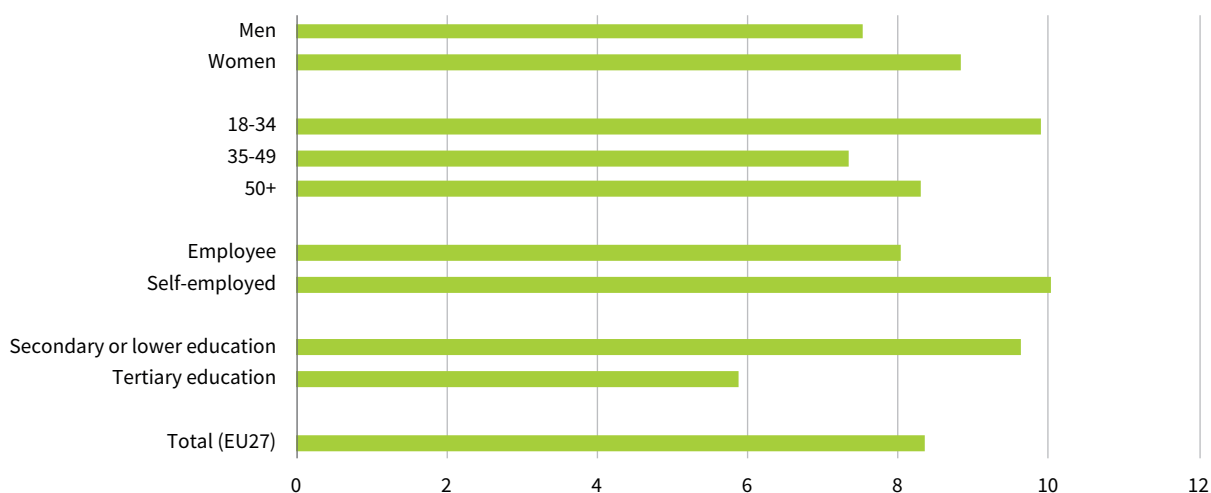


Figure 2 also shows that self-employed respondents became unemployed more often than employees, and those with secondary education or lower were much more likely to lose their job than respondents with tertiary education.

Some of these findings may be partially explained by the type of employment contract held by respondents. The July round of the e-survey shows that most respondents (81%) have an indefinite (permanent) contract and 16% have a contract of limited duration, while the remaining 3% have an agency contract, an apprenticeship or no contract. While there is no information on the previous contract type of those who lost their job in the survey, among those respondents currently still working, young women are the least likely to have permanent contracts (63%), while men in the middle age group, as well as women over 50 are the most likely (both 87%). Young men are also less likely to have a permanent contract (71%) than the survey average, although more often than young women.

Over a third of respondents had their working hours reduced

During the COVID-19 pandemic, many persons in employment were working fewer hours than normal. In the first round of the survey, roughly one respondent in two (49%) indicated a decrease in their working hours. This situation improved in the July round of the survey, when just 37% reported that their working hours had decreased. In addition, a growing number of respondents in July reported that their working hours during the pandemic had increased (26%, compared to 19% in April). Among July respondents, the decrease in working hours was most common among working women over 50 (41%), while the increase in working hours was most common among young men and young women (31% and 32% respectively).

Respondents who worked from home during the pandemic were less likely to say their working hours decreased (28%), compared to those who worked in

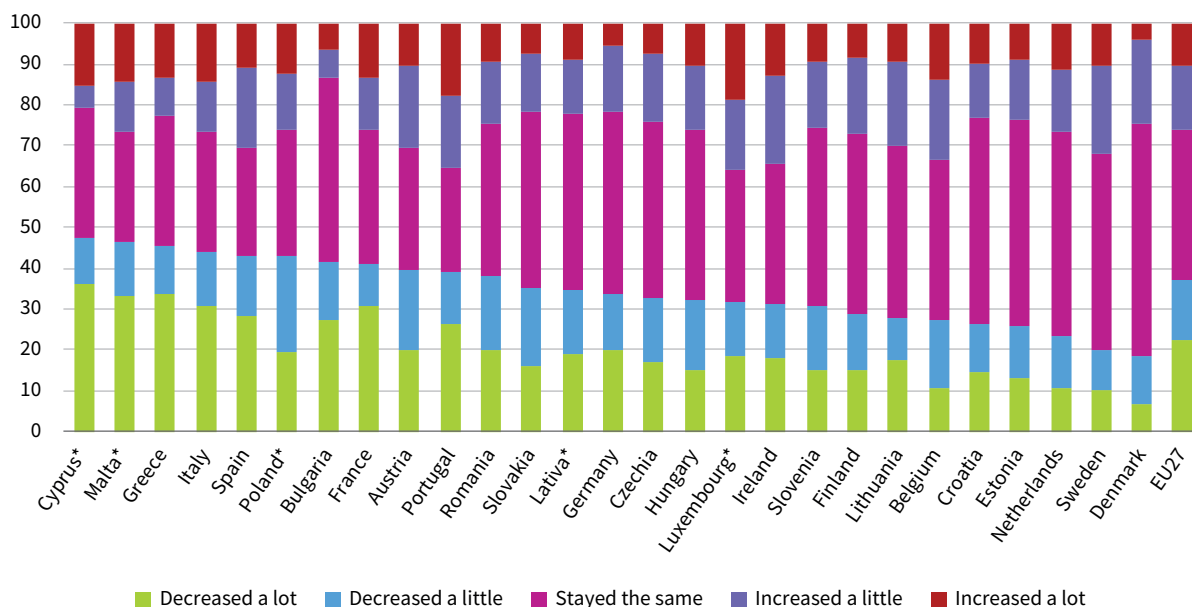
Box 1: What do official statistics say about contract type?

According to the latest Eurostat quarterly data, in the first quarter of 2020, 12.1% of all people of working age (15–64) in employment had a temporary contract in the EU27. These contracts were more common among young people aged 15–24 (45.6%) and less common among those aged 55 or over (5.1%).

Women are more likely to have temporary contracts than men (13.2% compared to 11.2% at working age); 47.1% of young women had a temporary contract in early 2020 compared to 44.1% of young men in the age group 15–24. At age 25–29, 25.6% of young women and 21.8% of young men worked on temporary contracts in 2019 (no data is available yet for 2020 for detailed age groups).

In the first quarter of 2020, temporary employment was most common in Spain (21.2%), Portugal (16.4%) and the Netherlands (16.1%), while it was comparatively uncommon in Czechia (5.7%), Malta (6.1%) and Slovakia (6.3%).

Source: Eurostat, *Part-time employment and temporary contracts - quarterly data*; *Young temporary employees as percentage of the total number of employees, by sex, age and country of birth*

Figure 3: Change in working hours, as reported in July, by country (%)

Note: * Low reliability in July for Cyprus, Latvia, Luxembourg, Malta and Poland.

their place of employment or other locations (38%), and those working from home reported an increase more often than the others (35% compared to 21%). (See Chapter 5 in Part 2 for more information about telework).

Working hours decreased a lot for respondents in Southern European countries, except for Portugal, where an increase and decrease was reported by a similar proportion of respondents (Figure 3). An increase in working hours was also common among respondents in Ireland and Belgium.

Decreases in working hours affected sectors of employment differently (Figure 4). Among the survey respondents, those working in commerce and hospitality and in construction were most affected (both 52%). Respondents working in transport and in industry also reported a huge drop in working hours (48% and 47%, respectively). Public administration and healthcare were least affected, with less than a quarter of respondents saying their working hours had decreased.

Box 2: What do the official statistics say about working hours?

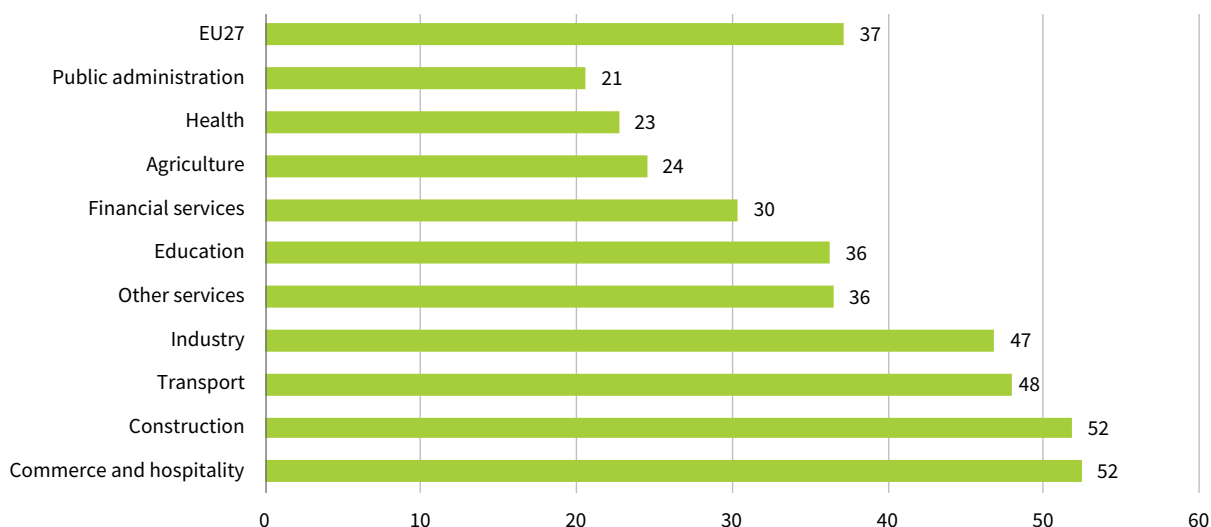
Official statistics point to a significant decrease in hours worked among EU workers. Eurostat notes that ‘while the effect of the COVID-19 pandemic on employment in persons was mitigated by government support schemes, the impact on hours worked is generally much more pronounced.’ According to the figures, the number of hours worked decreased by 3.7% in the euro area and by 2.8% in the EU in the first quarter of 2020, compared to the previous quarter.

Source: Eurostat, *Quarterly national accounts – GDP and employment*

Data from the Labour Force Survey (EU-LFS) show that most Member States experienced a drop in the index of total actual hours worked in the main job between the last quarter of 2019 and the first quarter of 2020. The highest decrease was observed in Italy (-9.7%), followed by Slovakia (-8.7%), Greece and Austria (both -7.9%). In contrast, Finland recorded an increase of +0.2%.

The decrease in working hours is more visible for women than for men: -5.2% for women compared to -4.9% for men. The countries where women were most affected during the early COVID-19 crisis are Italy (-10.3%) and Slovakia (-10.2%), followed by Greece (-8.3%), Austria (-7.8%) and Portugal (-6.3%). In total, there were 17 Member States where the working hours of women decreased more than those of men.

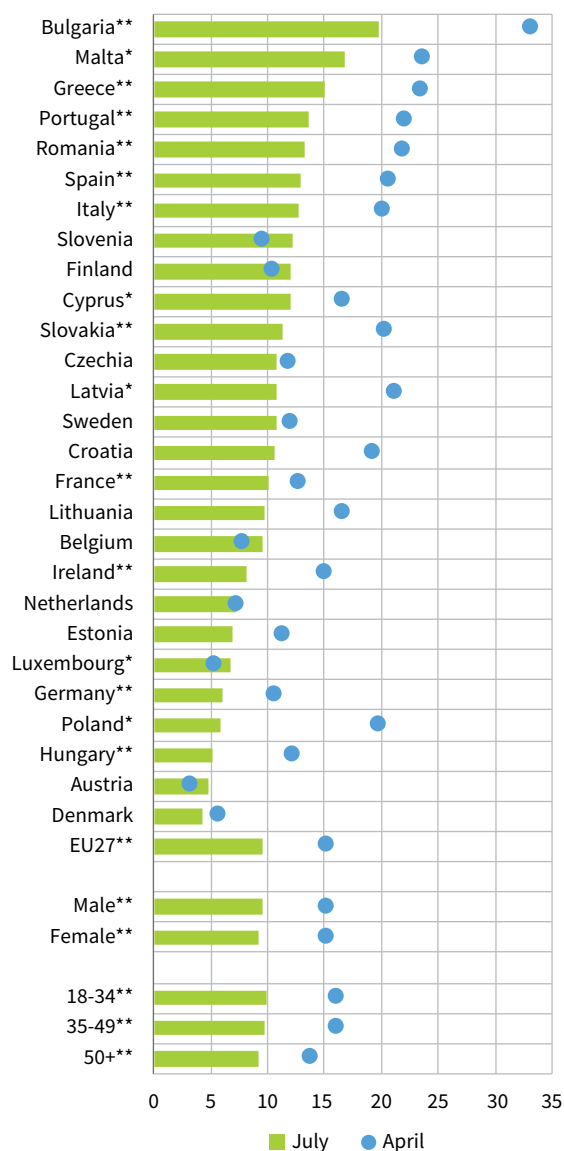
Source: Eurostat, *Fall in hours worked more visible for women in Q1 2020*

Figure 4: Decrease in working hours, by sector, EU27 (%)

Job insecurity goes down – from 15% in April to 10% in July

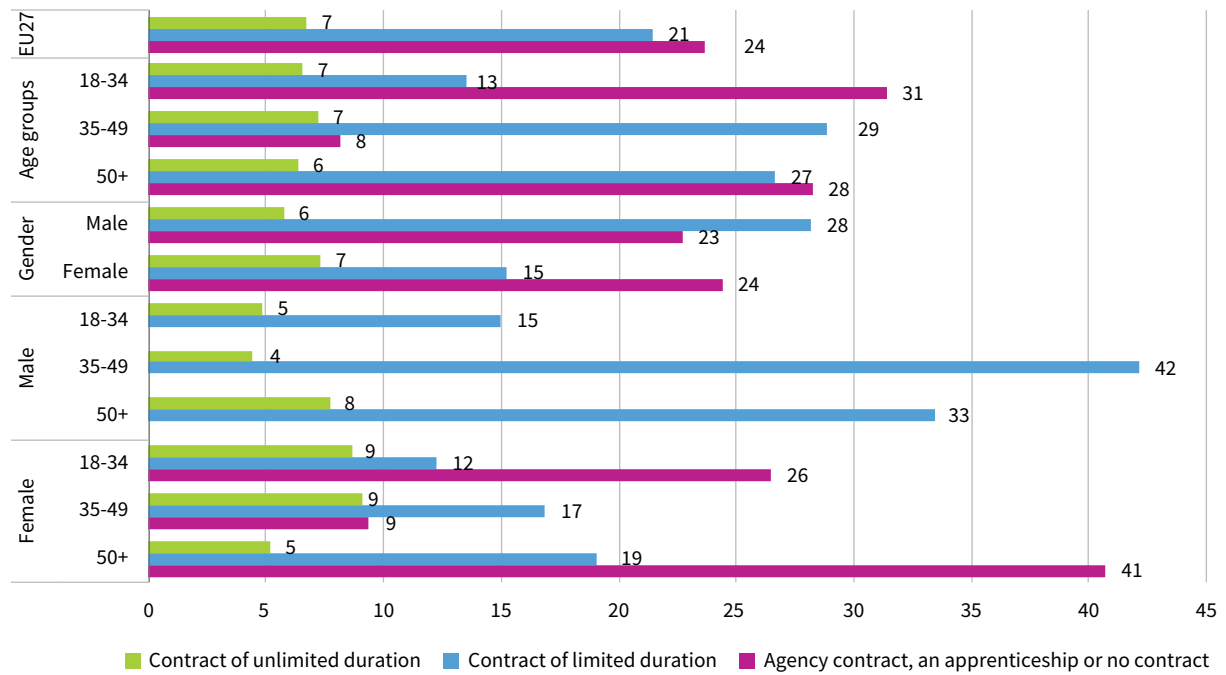
In July, 10% of employed respondents felt they were likely to lose their jobs in the next three months, down from 15% in April. Bulgaria (20%) and Greece (15%) had the highest proportions of respondents expressing this fear; the proportions were lowest in Denmark (4%), Austria and Hungary (5%). Respondents aged 18 to 49 worried about losing their job more often (16% in April and 10% in July) compared to persons aged over 50 (14% in April and 9% in July) – but the gap is now much smaller.

Over 2 out of 10 respondents without a permanent contract express concern about the likelihood of losing their job (Figure 6). Job insecurity is highest among male workers aged 35–49 on a contract of limited duration (42%).

Figure 5: Likelihood of losing one's job in next three months (very likely and rather likely), by country (%)

Notes: * Low reliability in July for Cyprus, Latvia, Luxembourg, Malta and Poland. **Statistically significant change ($p=0.05$).

Figure 6: Likelihood of losing one's job in next three months, by type of contract, EU27 (%)



Note: Sample size too low for men with agency contract, an apprenticeship or no contract.

2 Personal financial situation

At the height of the COVID-19 pandemic in April 2020, when most EU Member States were in a state of lockdown, the e-survey found evidence of widespread economic insecurity among respondents. This chapter examines the impact of the unexpected economic shock of COVID-19 on people's financial situation, as experienced by respondents to Eurofound's e-survey. The analysis compares cross-sectional data from round 1, fielded in April, and round 2, carried out three months later in July 2020.

More positive view of personal finances in July

Overall, fewer respondents in the July round of the e-survey express the feeling that their financial situation is worse than was the case in the April round (34% compared to 38%). The proportions went down significantly in Belgium, Bulgaria, France, Germany, Greece and Italy but only in Italy (-13 pp), Bulgaria (-10 pp) and Belgium (-5 pp) is this drop five percentage points or more. At the same time, there are also 10 countries (Finland, Germany, Hungary, Ireland, Italy, Lithuania, the Netherlands, Romania, Slovakia and Sweden) where in comparison to the first round of the survey a significantly larger proportion of respondents in July say that their financial situation is now better. The improvement is greatest in Ireland (+10 pp), Lithuania and Finland (both +5 pp).

The sentiment expressed by the majority of July respondents (61%) is that their financial situation has remained the same – that is to say, for most people their financial situation has not changed since the height of the COVID-19 pandemic. At country level, this view varies widely, from 47% in Hungary to 80% in Denmark (See Table 2 in the annex).

There are two socioeconomic groups where less than half feel that their financial situation has stayed the same: respondents who are unemployed (29%) and respondents who are self-employed (40%). With the majority of unemployed (69%) and self-employed persons (54%) indicating that their financial situation has worsened, it is clear that perceptions about one's financial situation are considerably bleaker for these two groups of respondents. Considering that

respondents to the first round in April were comparing their situation to before the COVID-19 pandemic and second round respondents compared their situation to April, this indicates that these respondents experienced considerable financial distress during COVID-19.

One respondent in ten reports being in arrears

In both the April and July rounds of the e-survey, around one respondent in ten reports being in arrears. At EU level, small but significant changes between the two rounds are found for arrears in utility bills, telephone, mobile phone and internet payments, as well as arrears in healthcare and health insurance payments, for which the increase is the largest (from 6.5% to 7.9% for the latter arrears). A forthcoming Eurofound report on access to care services shows that healthcare access seems to have become increasingly dependent on income and employment – for instance, through supplementary insurance, increased co-payments implemented in the aftermath of the financial crisis and reduced coverage within basic insurance packages (Eurofound, 2020c). While this increased dependency has worked in recent years as employment and income grew, the question arises as to what will happen in the event of a new crisis. The report argues that the impact of a future economic downturn may be even more intense – and more immediate. This may be even more the case for the COVID-19 crisis, with its health dimension (and possible healthcare bills which are due to increase) in addition to the economic impact.

As in the first round of the e-survey, the proportion of respondents stating that their household has problems paying their bills is much higher among those who are unemployed. The July round of the survey points to a rising proportion of unemployed respondents reporting arrears in utility bills, telephone, mobile or internet connection bills and healthcare insurance payments. The proportion of those reporting arrears with their rent or mortgage is slightly lower in July. Overall, self-employed respondents reported being in arrears in July considerably less often than in April.

Table 1: Proportion reporting arrears in April and July, by employment status, EU27 (%)

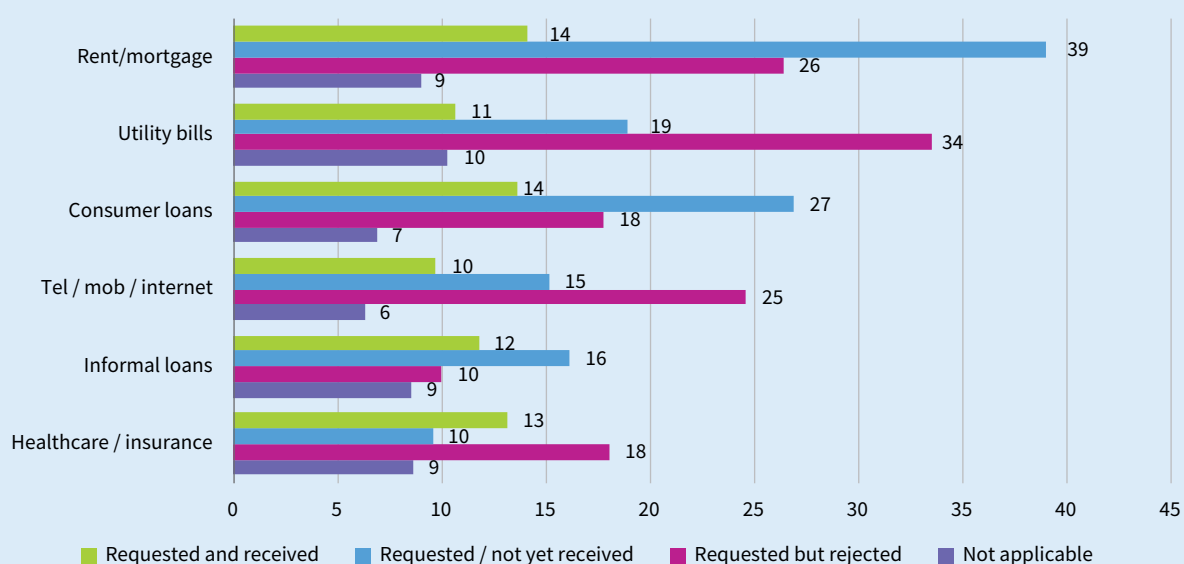
	Rent/mortgage		Utility bills		Consumer loans		Telephone/ mobile/internet		Informal loans		Healthcare/ insurance	
	April	July	April	July	April	July	April	July	April	July	April	July
Employee	6	7	9	9	9	9	7	7	7	7	4	5
Self-employed	16	12	17	12	17	11	13	9	13	10	13	11
Unemployed	22	20	28	32	24	25	23	30	21	22	15	22
Retired	5	3	7	7	6	6	5	5	6	4	6	5
Total (EU27)	8	8	11	11	10	10	9	10	9	9	7	8

Note: Figures in green denote a statistically significant reduction in the proportion reporting arrears; figures in red denote a statistically significant increase ($p=0.05$).

Box 3: Arrears and support measures for self-employed respondents

As noted above, in July the proportion of self-employed respondents with arrears is much lower than in April. Is this the case for all self-employed respondents or only for those self-employed respondents who received support during the pandemic?

The July survey asks respondents if they received or requested different forms of support since the outbreak of COVID-19. According to the responses, 35% of self-employed respondents say they requested and received state aid for their business, 4% requested it but had not yet received it and 5% requested it but were rejected. Most self-employed respondents (56%) had not requested this type of support. As Figure 7 shows, there are significant differences in the proportion, with arrears depending on whether people requested support or not and whether they received it or not. Significantly, a large proportion of self-employed respondents who requested support but did not yet receive it, or were rejected, indicate that they are in arrears (see also Chapters 5 and 8).

Figure 7: Proportion of self-employed respondents with arrears, by state aid support, EU27 (%)

Note: $N = 1,716$.

Drop in share of respondents reporting difficulties making ends meet

In April 2020, the results show that 47% of respondents reported that their household had difficulties making ends meet. In July, this figure has gone down to 44%.⁸ The proportion reporting great difficulties making ends meet in April ranged from 2% among respondents in Denmark to 23% among respondents in Greece. In July, Croatia is the country where this is most frequently reported (23%). In a number of countries in round 2 of the survey, far fewer respondents report great difficulties compared to round 1 (Ireland: -10 pp; Bulgaria: -8 pp; Spain: -7 pp; Slovenia, Germany: -6 pp and Italy: -5 pp) and in no countries is there a significant increase in respondents who report great difficulties.

There are more female than male respondents reporting that their household has difficulties making ends meet (47% compared to 40%) and this difference increased between April and July (from 3 to 7 pp). The proportion of men reporting difficulties has gone down by 5 percentage points, while no significant change (-1 pp) is noted for women.

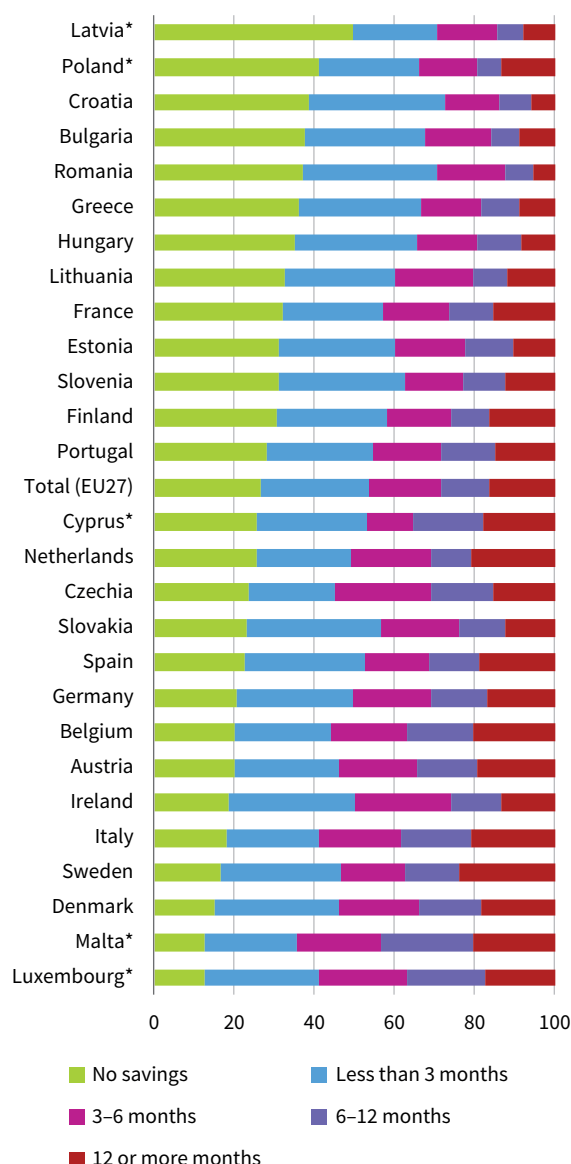
A strong improvement is noted for 18–34-year-old respondents, among whom just over a third report difficulties in July (34%, -7 pp). Respondents aged 50 and over also report difficulties less often (45%, -3 pp). Around half of all respondents aged 35–49 report difficulties (51% in April and 49% in July).

The proportion of people reporting that their household has difficulties making ends meet continues to be highest among respondents who are unemployed (79%, -2 pp). In July, it is more than twice that of households in employment (36%, -5 pp). As in April, 48% of self-employed respondents report that their household has difficulties making ends meet.

Over 50% are not able to get by on savings for more than 3 months

Financial fragility is a concept used by Demertzis et al (2020) to understand whether a household's lack of capacity to face shocks could itself become a source of financial instability. In this survey, financial fragility refers to the ability to maintain the same standard of living. At the height of the COVID-19 pandemic in April, 56% of respondents said they were unable to maintain their standard of living for more than three months without an income. Results from round 2 show that in July this was 54%. As can be seen from Figure 8, behind the EU average there are large differences between countries.

Figure 8: Ability to maintain standard of living with savings in July, by country, EU27 (%)



Note: The survey question was: 'If your household would not receive any income, how long would your household be able to maintain the same standard of living?' * Low reliability: Cyprus, Latvia, Luxembourg, Malta and Poland.

The survey shows that financial fragility varies by age and gender:

- During both rounds, financial fragility was higher among women than men: the July results show that 58% of women could not get by for more than three months compared to 48% of men.

⁸ Note that this is much higher than what was typically found in surveys carried out prior to the pandemic. As a comparison we can take the findings from the 2016 EQLS when 41% of Europeans reported difficulties making ends meet.

- Respondents aged 35–49 are financially more vulnerable than other age groups: 60% could only get by for up to three months, compared to 51% of those aged 18–34 and those aged 50 and over.

Unemployed respondents are at a greater risk of running out of money:

- The proportion of unemployed respondents without savings increased from 45% in April to 47% in July. The opposite is the case for employed respondents (dropping from 26% to 21%) and self-employed respondents (23% to 19%).

Optimism about personal financial situation on the up

One positive finding is that there is a significant drop between rounds 1 and 2 of the e-survey from 38% to 25% in the proportion of respondents who feel that their situation will deteriorate in three months' time. This trend is visible in all countries but Denmark.⁹

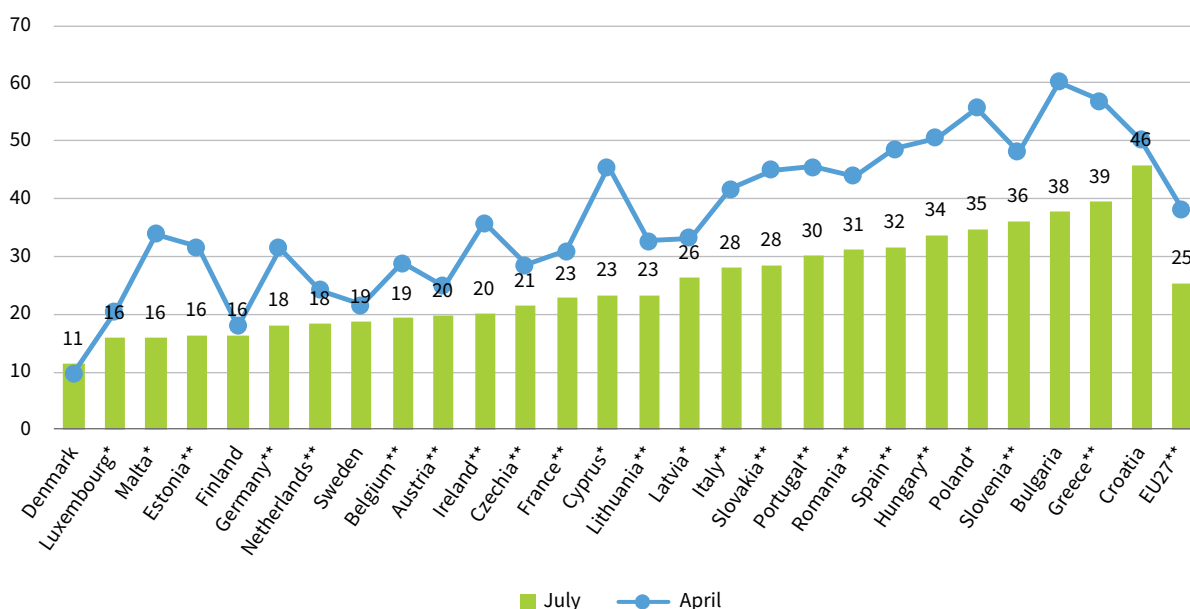
A notable finding is that the differences between Member States are now less stark than they were in April. The proportion of those feeling their financial situation will get worse now ranges from 11% in Denmark to 46% in Croatia. In April, this ranged from 10% in Denmark to 60% in Bulgaria.

A significant increase in this optimistic outlook is observed among the youngest age group in the sample. The proportion of people aged 18 to 34 believing their financial situation will get worse fell from 36% in April to 19% in July. Regarding other age groups, 29% of respondents aged 35 to 49 believe their financial situation will get worse in July, down from 42% in April; 27% of those aged 50 and over take this view (down from 38%).

Among self-employed respondents, concerns about the future financial situation fell from just over half in April (51%) to just over a quarter in July (26%). A large decline in this aspect is also found among employees (from 36% to 21%). This sense of optimism is less visible among unemployed respondents: in July, 45% believe that their financial situation will get worse, compared to 49% in April.

The proportion of respondents in the EU who feel their financial situation will be better in three months' time increased from 8% in April to 12% in July. In nine Member States, this increase is statistically significant (Figure 10).

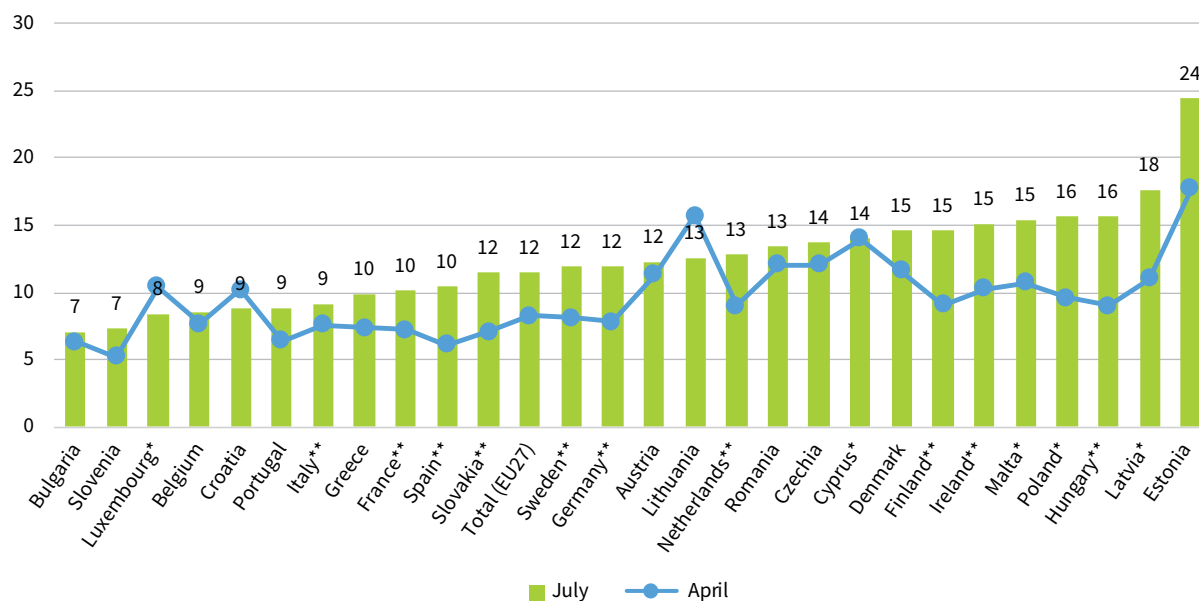
Figure 9: Respondents reporting that their financial situation will get worse in three months' time, by country, EU27 (%)



Notes: The survey question was: 'Thinking of the financial situation of your household in 3 months' time do you think it will become better, stay the same or get worse?' * Low reliability in round 2 for Cyprus, Latvia, Luxembourg, Malta and Poland. **Statistically significant increase ($p=0.05$).

⁹ In several countries, the decrease is not statistically significant. In Latvia, Luxembourg and Malta, this is due to low reliability of the data; in Croatia, Finland and Sweden, the change is too small to be significant.

Figure 10: Respondents expecting their financial situation to be better in three months' time, by country, EU27 (%)



Notes: The survey question was: 'Thinking of the financial situation of your household in 3 months' time do you think it will become better, stay the same or get worse?' Figure shows the percentage of respondents who expect the situation to be better in round 1 (April) and round 2 (July).
 * Low reliability in round 2 for Cyprus, Latvia, Luxembourg, Malta and Poland. **Statistically significant increase ($p=0.05$).

Close to two out of three respondents (63%) in July believe their financial situation will remain the same in three months' time, up from 54% in April. In July, it is the majority view in all Member States, whereas in April

there were five countries (Bulgaria, Greece, Poland, Hungary and Croatia) where at least half of the respondents felt their financial situation would get worse.

3 Work–life balance

At the peak of the COVID-19 pandemic in April 2020, the e-survey revealed that respondents – especially women with children under 12 – were struggling to balance their work and personal life. Indeed, although teleworking was a key factor in ensuring business continuity, it has led to a rise in the number of people working from home, resulting in difficulties in managing work–life conflicts and an increase in the incidence of overtime (Eurofound, 2020a and 2020d).

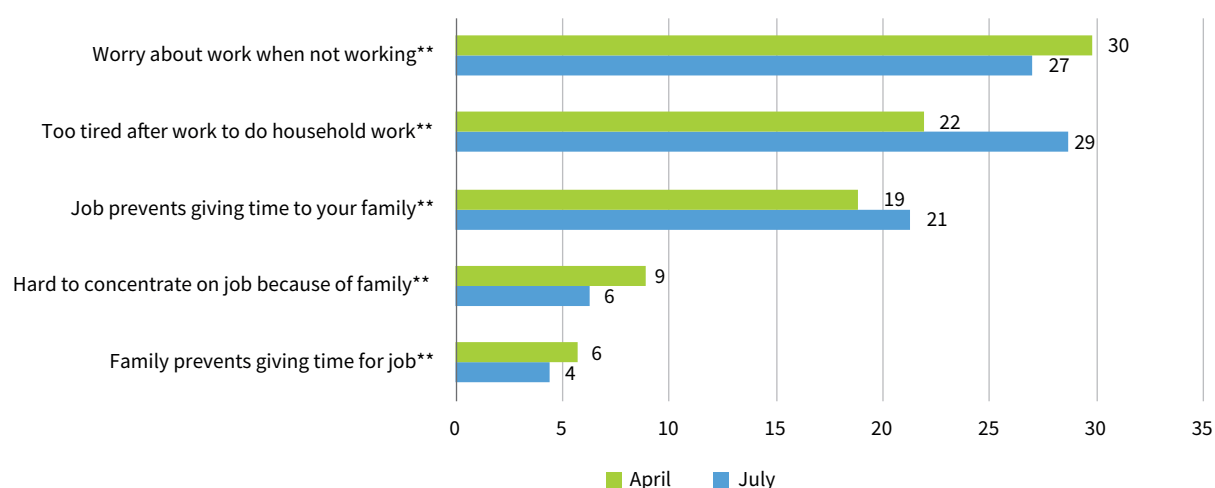
The e-survey includes questions based on a set of five items from the EWCS that measure work–life balance among workers. These five questions are designed to cover strain- and time-based demands that can lead to conflict. Three questions reflect conflict originating in the workplace that affect the non-work domain while two questions address conflict originating in the home that affect work (Eurofound, 2018). For the purposes of the e-survey, where the aim is to examine work–life balance during the pandemic, the time scale of the questions was adapted: respondents were asked to report on the situation in the last month instead of the past 12 months.

In April, among the five work–life balance dimensions, respondents most often worried about the job even when not working. In July, respondents more often reported that they were too tired after work to do household work compared to the earlier round in April.

This points to a significant increase in work pressure experienced by respondents, which could be explained by the re-opening of activities. In July, respondents who were working at their employer’s premises or other locations (29%) most often reported feeling too tired after work. These respondents were less worried about work when not working (20%) compared to those who worked at home (30%).

Overall, however, work–life balance remained stable among respondents over the months of the COVID-19 pandemic.¹⁰ In July, Austria, Germany, Hungary and the Netherlands were the countries where respondents express the highest level of work–life balance, while the lowest level is recorded among respondents in Portugal. Work–life balance levels improved significantly in 15 of the 27 Member States between the two survey rounds. Table 3 in the annex shows the overall work–life balance score for each country in the first and second round of the e-survey.

Figure 11: Changes in work–life balance at EU level, EU27 (%)



Notes: This chart presents the proportion of workers who replied ‘always’ or ‘most of the time’ on a five-point scale from ‘always’ to ‘never’.

**Statistically significant change ($p=0.05$).

¹⁰ A summary indicator of the five statements has been calculated. The score of this indicator goes from the lowest value of 0 to the highest value of 10: the higher the level, the better is the balance between work and personal life. For more information see Eurofound, 2017a, p. 42. It should be noted that the EQLS calculations are based on three work–life balance items instead of the five EWCS item scale on the e-survey.

Women struggle with work-life balance more than men, particularly if they have young children

As pointed out in the first findings of the e-survey, respondents with children were found to be the group most challenged by the new living and working arrangements (Eurofound, 2020a). The main differences between those with and without small children are in relation to concentration levels and juggling time between work and family. Indeed, in July, 34% of respondents with children under 12 feel that their job prevents them giving time to the family, compared to 16% of respondents who have no children under 17 and 21% of respondents who have children aged 12–17.

Among the April respondents, women reported more difficulties in combining work and private life than men, particularly when it came to feeling too tired after work to do household work, with 24% of women feeling this way compared to 20% of men. With the re-opening of businesses in July, these proportions increased to 31% for women and 26% for men. Furthermore, even though in general there was a decrease in the proportion of respondents reporting that their family prevents them from giving time for the job, it seems that for women this reduction did not happen.

Women with children under 12 reported more work-life conflicts in the July survey than both men with children of the same age and respondents without children or with children older than 12. The largest differences between men and women with young children are reflected in the statements ‘hard to concentrate on the

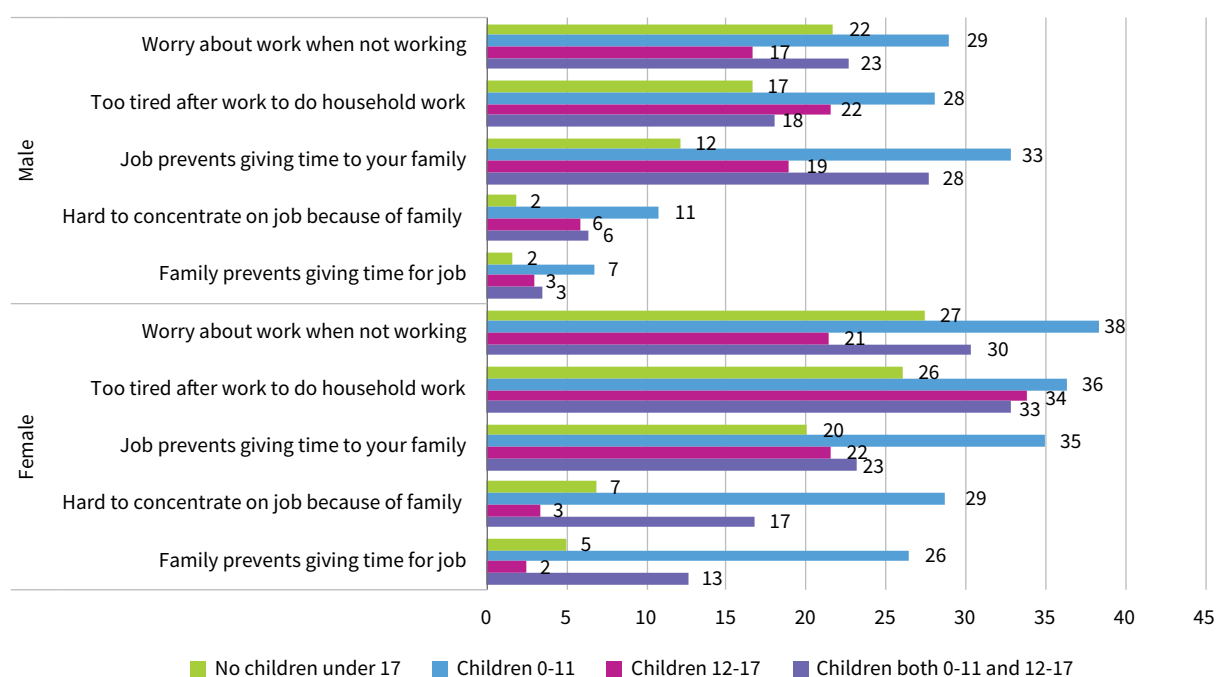
job because of family’ and ‘family prevents giving time to the job’ (Figure 12).

As might be expected, both in April and July, respondents aged 35–49 reported struggling more than other age groups in terms of work-life balance. This could be explained by the fact that people of this age are more likely to have children – often younger than 17 years – and consequently were more affected by the new living and working arrangements imposed by the lockdown in many countries, in particular the closure of childcare facilities and schools.

Increase in proportion of teleworking parents with poor work-life balance

Respondents with children under 17 who worked only from home during the COVID-19 crisis reported a greater degree of work-life imbalance – both in comparison to those with children but also compared to those working at the employer’s premises or other locations and to those without children. This was particularly evident in two aspects: ‘hard to concentrate on the job because of the family’, where 22% of respondents with children working only from home reported this issue (compared to 8% of those working in other locations and 5% of respondents without children who were teleworking); and ‘family prevents giving time for the job’, where 17% of respondents with children working only from home had this problem (compared to 6% of respondents with children who were working in other locations and 3% of respondents without children who were teleworking).

Figure 12: Work-life balance, by gender and age of children in July, EU27 (%)



The proportion of respondents with children aged under 12 who reported being too tired after work to do household tasks also increased (32% in July compared to 22% in April), as did the proportion of those who found that their job prevents them from giving time to their family (34% in July compared to 27% in April). Respondents with teenagers in the home were also more likely to feel too tired after work to do household tasks (29% in July compared to 20% in April).

These changes might be explained by the re-opening of businesses and, consequentially, the reduction of the proportions of respondents who were working only from home. Hence, in July, 34% of respondents who worked at the employer's premises or other locations with children under 12 reported being too tired after work to do household work (compared to 30% of respondents with the same household situation who worked only from home). Some 38% of respondents who worked at the employer's premises or other locations with children under 12 declared that the job prevents them from giving time to their family (compared to 32% of respondents with the same household situation who worked only from home).

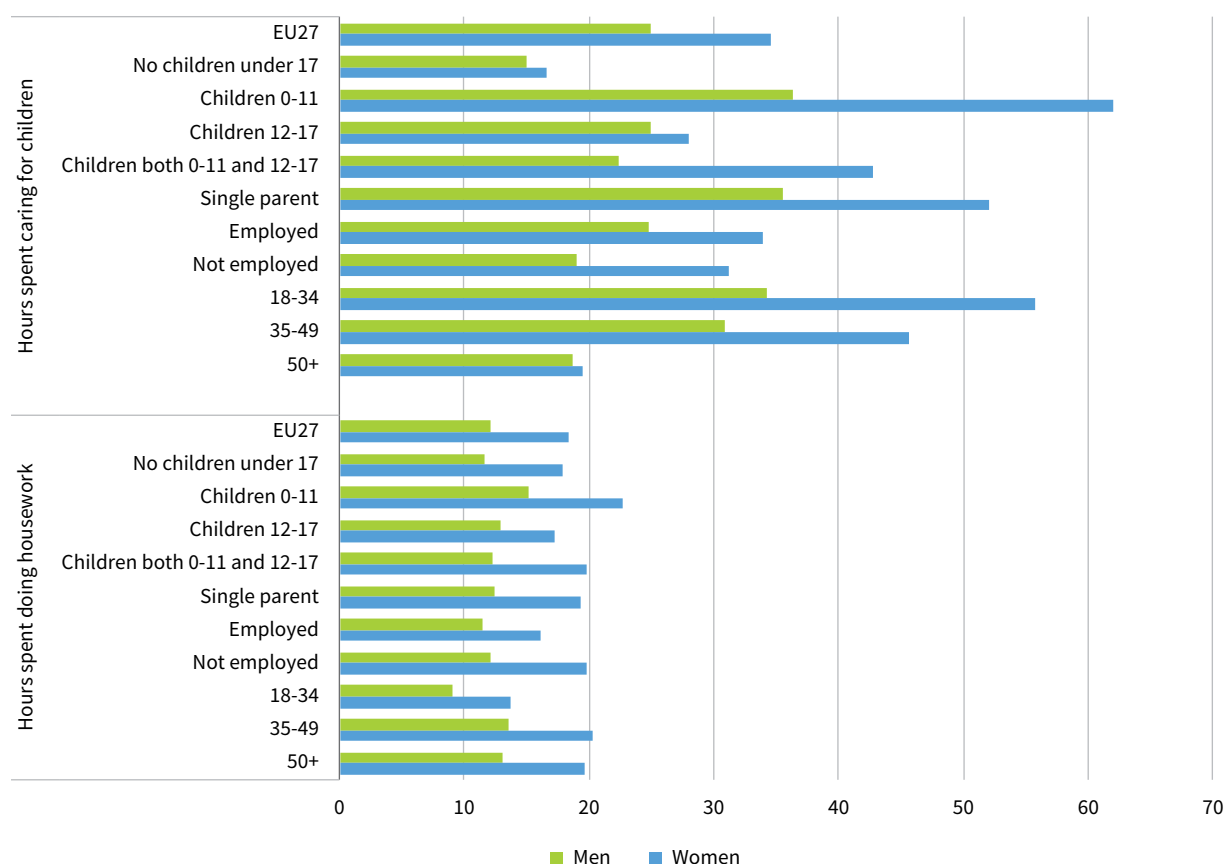
Gender differences in time spent in caring activities or doing housework

In the July round of the e-survey, respondents were asked to state how many hours they spent caring for children and grandchildren, and in doing household work, over the past month. According to the data, women are generally more involved in these activities and, on average, reported spending 35 hours per week caring for children or grandchildren (compared to 25 hours per week for men) and 18 hours per week doing housework (12 hours per week for men).

Across Europe, there were wide variations from one country to another: in Belgium, Germany, Slovenia and Spain, the gender difference in caring for children or grandchildren was just 1 or 2 hours, while in the Netherlands (49 hours for women compared to 23 hours for men), the difference was most marked.

Similarly, in countries such as Denmark, Finland, France and Sweden, the gender difference in doing household work was just 2 or 3 hours, whereas in Romania and Greece, the difference was as great as 13 or 14 hours.

Figure 13: Differences in hours per week spent on childcare or housework in July, by gender, EU27 (%)



The difference between men and women in terms of participation in childcare and housework (Figure 13) increases even more among respondents who have children aged under 12. On average, women spent 62 hours per week caring for children (compared to 36 hours for men) and 23 hours per week doing housework (15 hours for men). Single parents, both male and female, spent longer hours than average on childcare (52 hours for women, 36 hours for men), and female single parents with children under 12 (not shown) spent the longest hours of all groups (77 hours per week).

Regarding employment status, working women with children under 12 in the household spent 54 hours per week on childcare (compared with 32 hours for men); in comparison, women who are unemployed or inactive spent 74 hours (compared to 37 hours for men). In terms of housework, women spent more time than men on this, both when they were in employment (16 hours compared to 11 hours), or when they were unemployed or inactive (20 hours compared to 12 hours for men).

4 Effects of COVID-19 on well-being

Mental well-being has improved for all groups since April

There is no doubt that the COVID-19 health and economic crisis has had a huge impact on people's mental well-being, with young respondents and those out of work having the lowest mental well-being, as measured in April 2020 (Eurofound, 2020a).

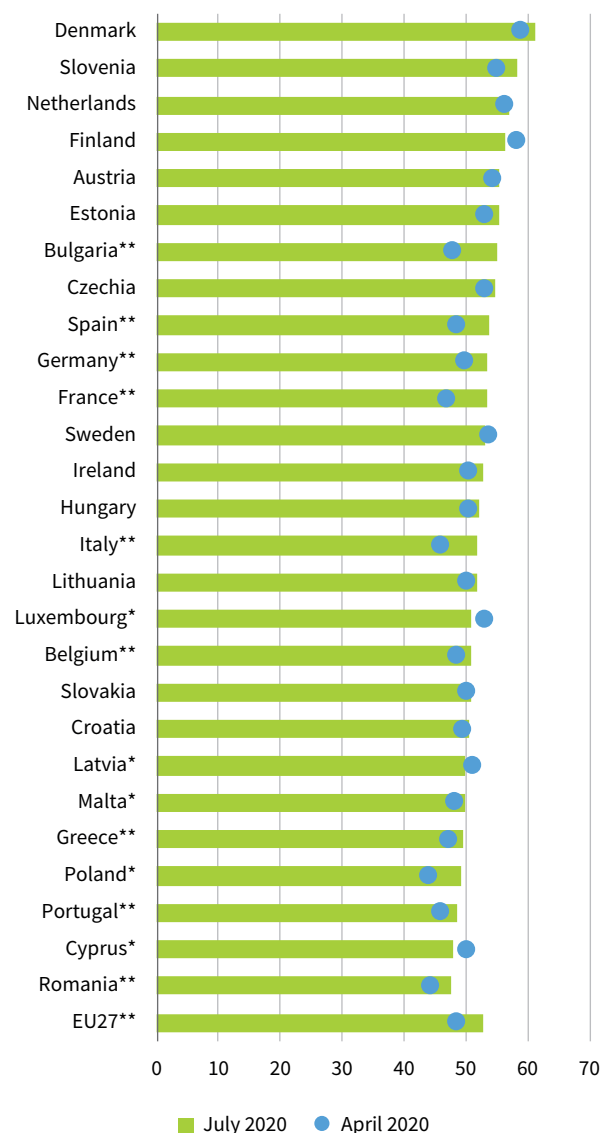
The WHO-5 mental well-being index gauges people's moods over the previous two weeks based on five statements of positive feelings.¹¹ Mental well-being is measured on a scale of 0 to 100.

On average, mental well-being among EU respondents improved between April and July as the WHO-5 score increased from 49 to 53. This increase was largest for those aged 50 and over (from 50 in April to 55 in July) and somewhat less for the group aged 35–49 (from 47 to 50) and the youngest group (from 47 to 51). This shows that younger respondents still had lower mental well-being in summer 2020, which runs counter to the usual finding from general population surveys in most countries. Women had lower mental well-being than men both in April (47 compared to 51) and July (51 compared to 54), although the general improvement was experienced by both genders in this survey.

At country level, all statistically significant changes were positive: improvement was measured in 10 countries, most of which had lower than average well-being in April (Figure 14). Countries that were most affected by the health crisis during the lockdown (France, Italy and Spain) were among those showing the most improvement in mental well-being between April and July.

Respondents unable to work due to health reasons and unemployed respondents had the lowest mental well-being in July (scoring 40 and 43, respectively, on the index), though both groups experienced an improvement since April (when it had been 37 and 39, respectively). Retired respondents scored the highest on the WHO-5 index (56, up from 51 in April), followed by employees (54, up from 50) and self-employed (53, up from 50). Respondents who indicated they were full-time homemakers improved their score of mental well-being from 44 to 51 in the period from April to July.

Figure 14: WHO-5 mental well-being index (mean scores by country)



Notes: * Low reliability in July for Cyprus, Latvia, Luxembourg, Malta and Poland. **Statistically significant change ($p=0.05$).

11 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'.

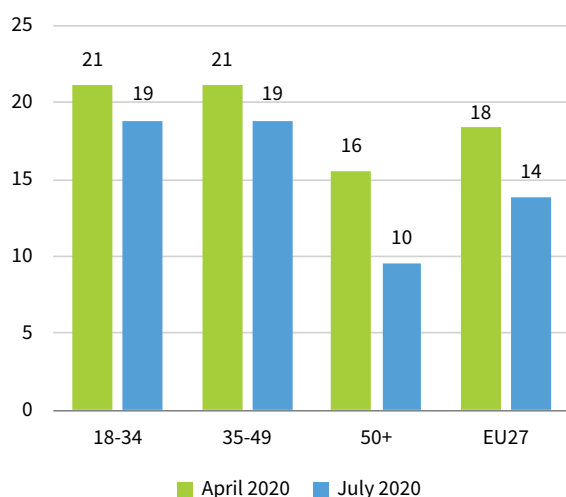
Young respondents experience more loneliness, tension and depression

When asked about negative feelings, fewer respondents felt lonely, tense or downhearted and depressed in July than in April, although this change was relatively small.

The proportion of respondents overall who felt lonely 'all' or 'most of the time' dropped from 16% in April to 13% in July. Gender differences in terms of loneliness are small: 13% of women and 12% of men feel this way (compared to 16% for both in April). There are larger differences across age groups, with young respondents still reporting loneliness most frequently (16%, down from 20% in April), followed by the core age group (14%, down from 15%) and those aged 50 and over (11%, down from 15%).

Feeling tense all or most of the time was quite prevalent in April during the early phase of lockdown, when it was reported by 18% overall: in July, this had dropped to 14%. Young and middle age groups reported tension much more often than those aged 50 or over, and they also experienced less improvement than older groups (Figure 15).

Figure 15: Feeling tense in the previous two weeks (all or most of the time), by age, EU27 (%)



Feeling downhearted and depressed similarly saw a decline: it was experienced by 10% of respondents in July, down from 13% in April. This sentiment was found to be most common among the youngest group – although the proportion who felt depressed nevertheless decreased from 17% to 13% – followed by the middle age group (13% in April, 11% in July), while it was least common among the oldest group (13% compared to 10%).

At country level, notable examples of improvements in mental well-being over the period include Bulgaria, France, Italy and Poland, where all three types of negative

feelings measured (loneliness, tension and depression) decreased among respondents by 5–7 percentage points on average, while country-level increases in negative feelings were not statistically significant.

Job loss and insecurity is linked to lower mental well-being

Recent job loss was found to be associated with low mental well-being among respondents: those who lost their job scored just 42 on the WHO-5 scale, while the average for employed people and those not in employment is higher (54 and 55, respectively). Nearly a quarter (22%) of those who lost their job felt tense all or most of the time in the previous two weeks, while 20% felt downhearted and depressed.

Perceived job insecurity (thinking it is 'likely' or 'very likely' that one will lose one's job in the near future) had a stronger association with feeling anxious than had job loss in this survey, with 30% of those who thought their job was not secure feeling tense all or most of the time (compared to 11% of those who perceived their job as relatively secure), and 19% feeling depressed. Respondents with low job security scored 43 on the WHO-5 mental well-being index, which suggests that the feeling of job insecurity has a similar association with low mental well-being as unemployment.

Financial insecurity – the feeling that one's financial status will deteriorate in the coming months – had a similar association with mental well-being among respondents: those who felt this way had a WHO-5 score of 41 (compared to 53 for those who felt their finances would improve or not change), while 36% felt tense and 33% felt depressed all or most of the time (compared to 13% and 9% among those with no financial insecurity).

Apart from mental well-being, people were asked about their overall health status. The proportion of respondents reporting their health was 'bad' or 'very bad' stayed nearly the same overall across the period (6% in April, 7% in July), although in some countries there was a higher increase: 13% of respondents in Belgium reported bad health in July compared to 7% in April, and in Finland 10% of people reported bad health, compared to 5% in April. It is possible that this gap can be explained by differences in the sample (weighted by age, sex, employment and education), which could have reached different populations, but the health of people in the sample is worth keeping in mind as context for other findings.

Life satisfaction improves for oldest and youngest respondents

Respondents' overall outlook on life showed a marked improvement between April and July 2020. When much of Europe was in lockdown during the first round of the survey, the mean life satisfaction score for the respondents was 6.3 on a scale of 1 to 10. This increased to 6.7 in July, when respondents to the second round of

the survey were beginning to experience greater freedom in terms of mobility. Happiness also increased over this period from 6.4 to 6.8.

Young respondents aged under 35, who were among those the least satisfied with their lives in April, and those aged 50 and over both experienced a 0.5 point increase in life satisfaction, while this increase was more moderate in the middle age group (+0.3). As a result, life satisfaction by age in July was U-shaped with young (6.6) and older respondents (6.9) being more satisfied than the middle age group (6.4). Although this pattern is now similar to what is usually seen in population surveys, the level of life satisfaction is still much lower than that measured by other surveys before the crisis, especially for young people (Eurofound, 2017a).

An improvement in life satisfaction that is statistically significant was measured among respondents in 16 of the 27 EU Member States (Figure 16) and this was greatest in France, Greece and Italy (+0.7).

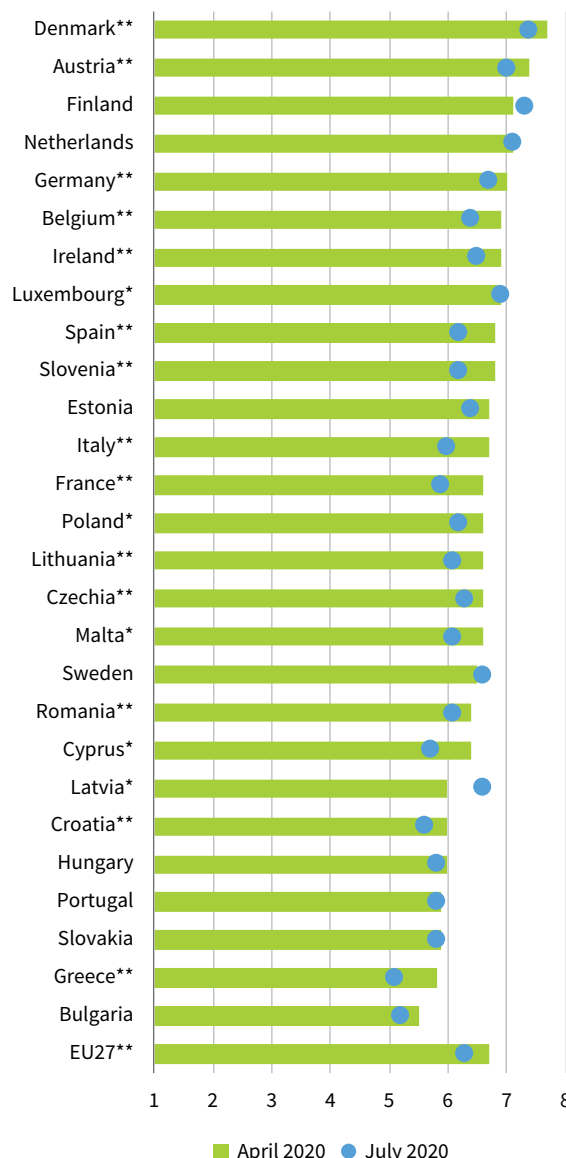
Patterns of happiness (not shown) were similar, with respondents from 14 countries experiencing an improvement, which was largest in the same countries (France, Greece and Italy), while a decrease of 0.3 points was measured in Finland. The improvement in happiness was more similar across age groups in this survey (+0.3 points for the youngest and the middle group and +0.4 for the oldest), resulting in people aged 50 and over being the happiest among EU respondents overall (6.9) and younger and middle age groups being somewhat less happy (6.6 for both).

Levels of optimism rise but social differences are more acute

Optimism about one's own future also increased between April and July among survey respondents. In the first round of the survey, 45% of respondents agreed with the statement 'I am optimistic about my future'; this was 49% in the second round. Respondents under 35 were significantly more optimistic than older groups (similar to what is found in representative population surveys), with 57% of this group feeling optimistic, in contrast to just 48% of 35- to 49-year-olds and 46% of those aged 50 and over.

A significant difference in respect of this aspect was shown between male and female respondents to the survey. Men were already more likely to be optimistic than women in April (49% compared to 43%), and this variance widened further by July: 57% for men compared to 48% for women. As noted in an article from the World Bank, the coronavirus is not gender-blind, and women are more affected by the pandemic in terms of health risks, pre-existing employment inequalities and care responsibilities (World Bank, 2020).

Figure 16: Life satisfaction in April and July 2020 (mean scores by country)

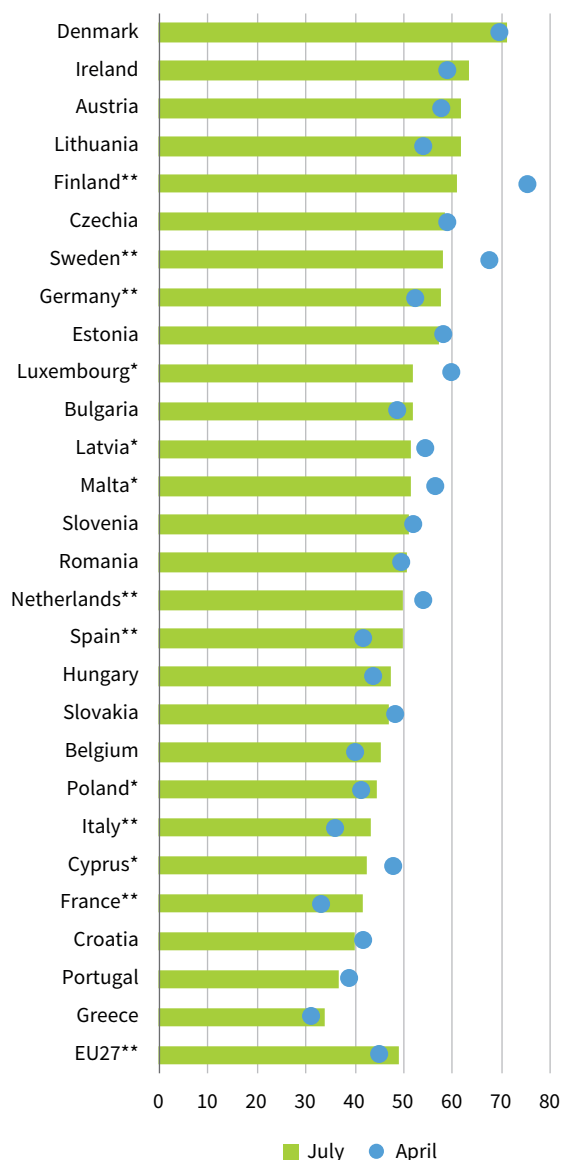


Notes: * Low reliability in July for Cyprus, Latvia, Luxembourg, Malta and Poland. **Statistically significant change ($p=0.05$).

Among survey respondents, employees were more optimistic about their future (51% in April, 56% in July) than the self-employed (44% in April, 51% in July), although the increase was larger for the latter group. Unemployed respondents reported the lowest levels of optimism (27% in April, 29% in July).

Although changes in optimism are less visible at country level (Figure 17), there are statistically significant increases in optimism in some of the countries hardest hit by the pandemic (France, Germany, Italy and Spain) while a significant decrease is noted in two countries (the Netherlands and Sweden) which imposed less stringent measures. This may point to the effect in terms of optimism on respondents living in countries that went into full lockdown.

Figure 17: Optimism about one's future in April and July, by country, EU27 (%)



Notes: * Low reliability in July for Cyprus, Latvia, Luxembourg, Malta and Poland. **Statistically significant change ($p=0.05$).

Young respondents and the unemployed most likely to feel excluded from society

Respondents were asked to state their perception of social exclusion by responding to a question asking them if they felt 'excluded from society' (a new question in round 2). The feeling of social exclusion, defined as the proportion of people who agreed with the statement, was highest in Hungary (34%), Sweden and Bulgaria (both 31%) and lowest in Austria (10%), Portugal (11%) and Italy (13%).

Generally, social exclusion can be felt because of one's financial or perceived social status (Eurofound, 2017a), but during the pandemic it may have been affected by lockdown measures. Nevertheless, unemployed respondents still had the highest levels of perceived social exclusion (37%), while working or retired respondents all had levels around 15% or less. Those with lower education levels were also more likely to feel excluded (22% of those with primary, 20% of those with secondary education) than those with tertiary education (15%). Women were somewhat more likely to feel excluded than men (19% compared to 17%), while in terms of age, young people under 35 were most likely to feel excluded across the three age groups, which might be partly explained by different experiences of lockdown measures (youngest group: 22%, middle group: 20%, oldest group: 16%).

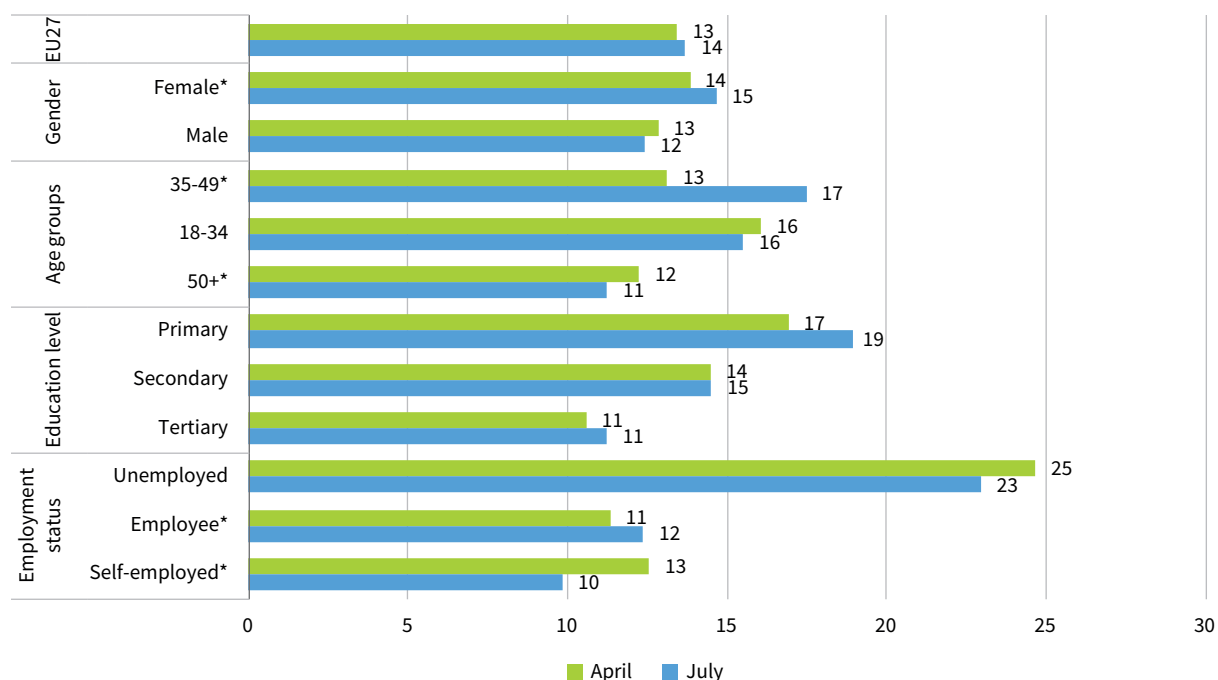
The statement 'In general I feel very positive about myself' yielded a wide range of 'agree' or 'strongly agree' responses, from 45% in Lithuania to 79% in Austria (the mean in the EU was 63%). Men were more likely to feel positive about themselves than women (67% compared to 60%) and those aged 50 and over felt this way most often (67%), followed by the middle age group (60%), and the youngest group (58%). Once again, unemployed people were the least likely to feel positive about themselves (56%), with working and retired groups all measuring 65–66%.

Nearly a quarter of unemployed respondents have low resilience

Both in April and July, the e-survey included two statements from the EQLS to measure respondents' resilience: 'I find it difficult to deal with important problems that come up in my life' and 'When things go wrong in my life, it generally takes me a long time to get back to normal'.¹² The first item measures the capacity to deal with problems, and the second the time it takes to bounce back (Eurofound, 2017a, pp. 22–23).

People's answers to these two statements are likely to depend on whether they have ever been in a situation where they had to deal with problems and on the seriousness of those problems. COVID-19 is a real and serious problem and people's responses will reflect the extent to which the virus has affected them directly or indirectly. In varying degrees, all respondents have experienced the lockdown but some may have fallen ill from the virus, suffered from depression, lost someone dear to them or lost their job, while others may have been barely affected. From a policy perspective, examining resilience at a time of crisis helps to identify the people that will need extra support in getting back to normal and in coping with the issues brought on by

¹² Respondents agreeing to both statements are judged as having low resilience.

Figure 18: Proportion of respondents exhibiting low resilience, EU27 (%)

Note: *Groups with statistically significant differences between April and July.

COVID-19. The following results pinpoint which groups of respondents exhibit low resilience and look at the pattern of change between the first and second round of the e-survey.

In July, in the EU as a whole 14% of respondents had low resilience, but there are large differences between Member States. The countries with the highest proportion of respondents with low resilience are Bulgaria (21%), Greece and Hungary (both 20%), and Romania and Croatia (both 19%). On the other hand, Austria, Denmark, France and the Netherlands (all 10%) have the smallest proportions of respondents with low resilience in July.

The proportion of respondents with low resilience increased by just 1 percentage point for the EU as a whole between April and July. Czechia (15% in July compared to 10% in April) and Italy (15% compared to 11%) are the only countries where more respondents had low resilience in July, while in Slovenia (13% in July compared to 16% in April) and France (10% compared to 13%) the proportion with low resilience went down.

Female respondents exhibit low resilience more often than male respondents and this gap increased between April and July (Figure 18). A significant increase in the proportion of low resilience was noted for respondents aged 35–49: from 13% to 17%.

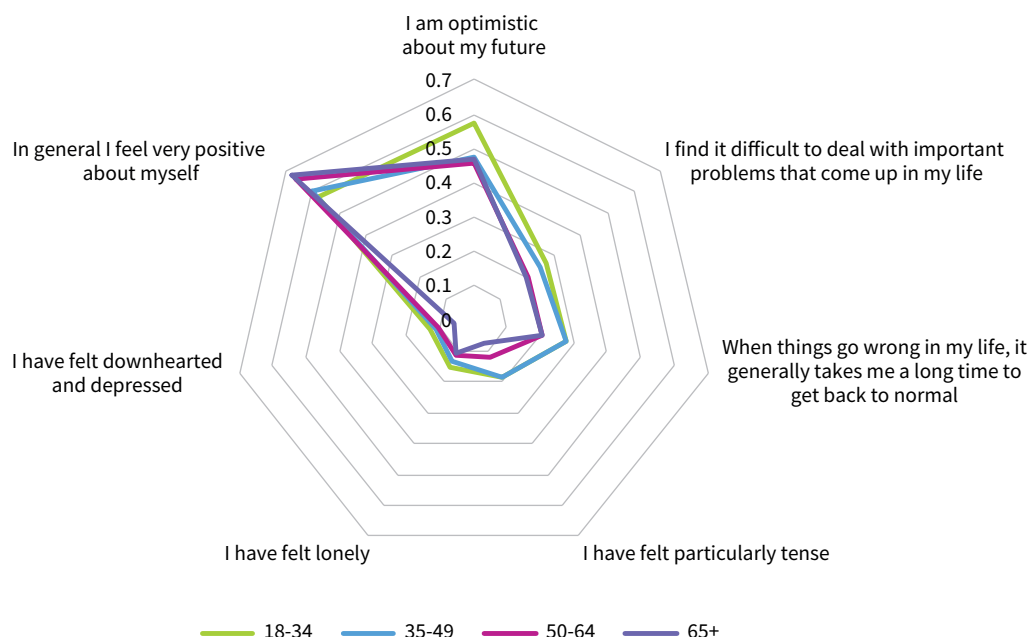
The proportion of young respondents with low resilience is also well above the EU average in both rounds of the e-survey. Low resilience is most prevalent among unemployed respondents, with 25% exhibiting it in April and 23% in July. It is far less common among employees. There are also large differences between the three educational categories.

Young people less positive about themselves than older people

As mentioned earlier, young respondents were more optimistic about their future than older respondents. On the other hand, at 58% they were less likely to feel very positive about themselves than older respondents (68% for 65+). As Figure 19 shows, feeling positive about oneself increases with age.

The first results from the e-survey already highlighted how the restrictive measures put in place by EU governments – social distancing, school closures and, finally, lockdown – affected young people more than other age groups (Eurofound, 2020a and 2020g). Despite improvements, young people continue to report lower mental well-being. Furthermore, both in April and July, respondents aged 18 to 49 were less likely to perceive themselves as resilient. Hence, in both the coping and returning to normal aspects of resilience, they struggle more than the older age groups.

Figure 19: Responses to statements on well-being, by age group, EU27 (%)



Box 4: Well-being in the EQLS

Some of the questions in the second round of the *Living, working and COVID-19* online survey stem from the questionnaire used in the 2016 European Quality of Life Survey. For the well-being items covered in the e-survey, the EQLS reports the following findings:

- Average life satisfaction was 7.1 on a scale of 1 to 10 (EU27 and the UK). In most countries, people of prime age were the least satisfied with their lives with the youngest (18–24) and oldest (65+) being the most satisfied, while in another group life satisfaction decreased with age with the youngest group having the highest life satisfaction.
- About 22% of people in the EU were at risk of depression based on their WHO-5 mental well-being score, which was 64 on average on a scale of 0 to 100. Young people had the best mental well-being (18 to 24-year-olds scored 70 on the index) and people over 65 had the lowest (their score was 61).
- Only 6% of Europeans felt lonely ‘all’ or ‘most of the time’ in the previous two weeks, 5% felt depressed and 9% felt tense. Young people were less likely to have these negative feelings than older groups.
- Some 68% of EU respondents were optimistic about their future. Optimism was lowest in Greece (31%) and highest in Sweden (85%).
- Perceived social exclusion was 2.1 on a scale of 1 to 5, with those unemployed and those unable to work due to disability or illness (2.7) most likely to feel excluded.

Readers should refer to the EQLS for further information about well-being (<https://www.eurofound.europa.eu/surveys/european-quality-of-life-surveys>) and are cautioned against making comparisons between the e-survey and the EQLS because of the different sampling methodologies.

Part 2 – Working during the COVID-19 pandemic



Part 2 focuses specifically on the experiences of workers – both employees and the self-employed – during the COVID-19 pandemic. It begins with an exploration of the uptake of telework during the pandemic and the associated pros and cons. It then examines the working conditions of employees, distinguishing between those who worked from home and those who were unable to, while also taking into account factors such as age, gender and sector of work. It finishes with a short overview of the working life of the self-employed.

5 The experience of teleworking during COVID-19

Predictions that telework would become a dominant mode of work date as far back as the 1980s and the beginnings of the information revolution (Toffler, 1980).¹³ However, most recent estimates from representative household surveys indicate that working from home accounted for a relatively marginal share of paid labour in the EU. Fewer than one in twenty employees reported working in this way regularly in 2018, and less than one in ten occasionally (European Commission, 2020b), with the incidence similar for women (13% working at home at least occasionally) and men (14%).

More than one respondent in three worked solely from home in July

The COVID-19 crisis has caused far-reaching changes in a very short time period. Public health measures designed to stem the spread of COVID-19 have included active encouragement of homeworking for those in a position to do so. With many workplaces in enforced closure from spring 2020, teleworking became the customary mode of working for many employees with previously limited or no experience of working in this way. The e-survey shows that in July nearly half of the respondents classified as ‘employee’ (48%) worked at home at least some of the time during the COVID-pandemic.¹⁴ Of these, over a third (34%) reported working exclusively from home.¹⁵

Based on the weekly hours of work for each of the three categories in Table 2, it is estimated that 39.6% of paid work by dependent employees was carried out at home during the pandemic. Although the total weekly hours worked by those working from home only were somewhat less than for the other two categories, nonetheless it was this group of respondents that was most likely to say that their working hours and the amount of work they managed to do during the COVID crisis had increased or increased a lot.

Which categories of employee respondents were more likely to telework during the crisis? The strongest single correlate of working from home during the crisis was the educational level of the employee. Three-quarters of employees with tertiary qualifications (74%) worked from home, compared to 34% of those with secondary qualifications and 14% of those with primary education only. There was also an important divide in homeworking incidence by sector, with a higher incidence in most service sectors (notably education, financial services and public administration) and a lower incidence in ‘frontline’ sectors such as health, transport and agriculture, as well as in sectors with a large share of place-dependent employment that were subject to specific lockdown restrictions such as commerce and hospitality. It should be noted though that even in these sectors, around a quarter of employees reported working from home at least

Table 2: Proportion of employees, by location of paid work during COVID pandemic, EU27 (%)

Location of work during COVID pandemic	% of employees	Weekly hours worked	Note
Home only	33.7	38.9	
Various: home, employer's premises and elsewhere	14.2	41.2	(of which 19.3 hours at home)
Employer's premises or other locations outside home only	52.1	40.4	
All employees	100.0	40.0	

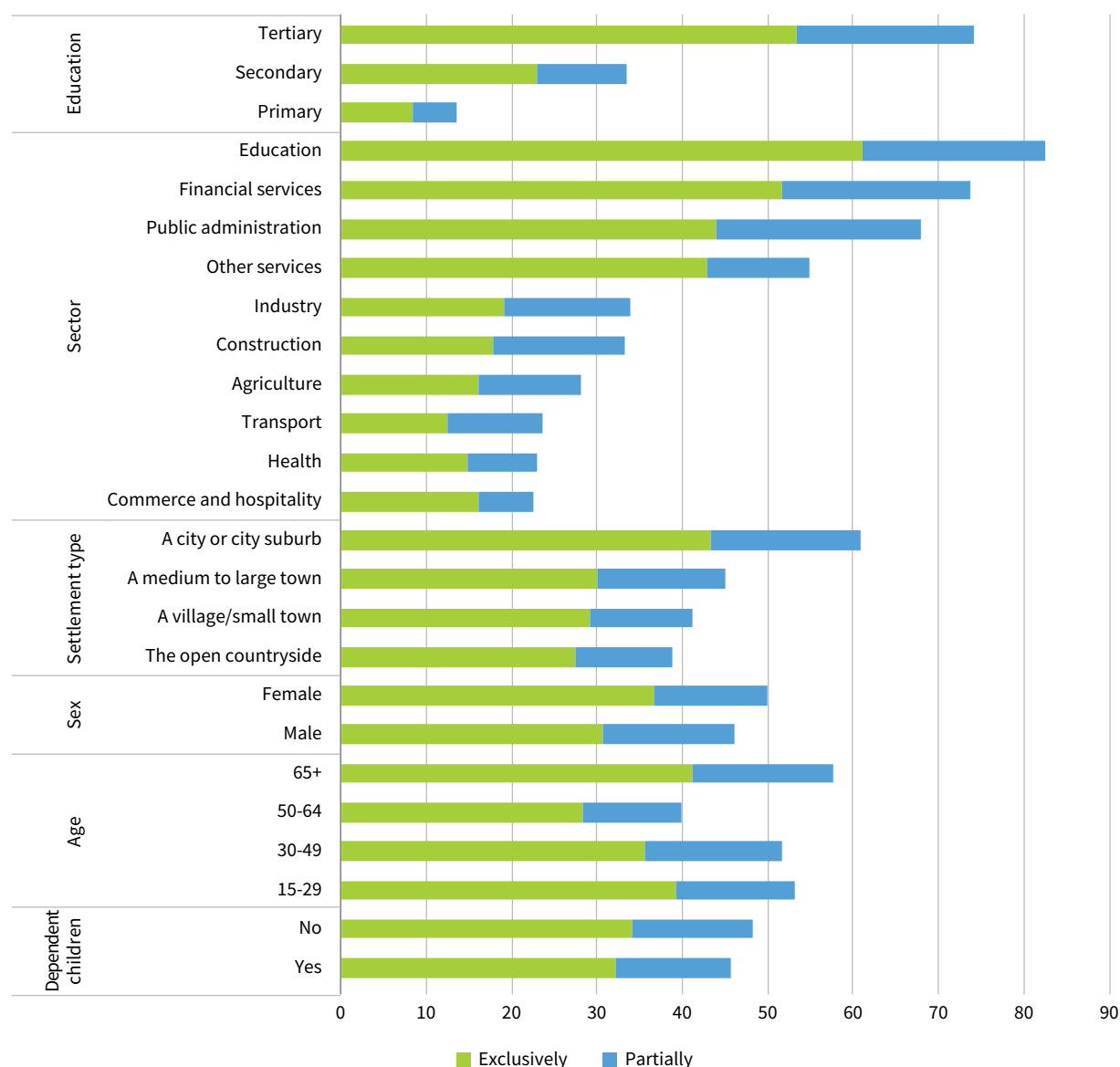
Note: Weekly hours are capped at 100.

¹³ In this analysis, the terms ‘teleworking’ and ‘working from home’ are used interchangeably. An appropriate definition of teleworking is ‘the remote provision of labour that would otherwise be carried out within company premises’ (European Commission, 2020b). In practice, during the COVID crisis, most such work was carried out in the homes of individual employees rather than any other location.

¹⁴ This section focuses on the experience of employees only. For the approximately one in six workers who are self-employed, labour activity is not subject to the external authority of an employer. Working from home is much more common among the self-employed partially as a consequence. For those in dependent employment, on the other hand, working at the employer’s premises or in locations determined by the employer is the norm and working from home generally requires the explicit approval of the employer.

¹⁵ Most of the questions about teleworking were only asked in the July round of the e-survey. The April round respondents were asked whether they started to work from home as a result of the COVID situation and it transpired that this was the case for 39% of those in work (see also Eurofound, 2020a).

Figure 20: Working from home during COVID-19, EU27 (%)



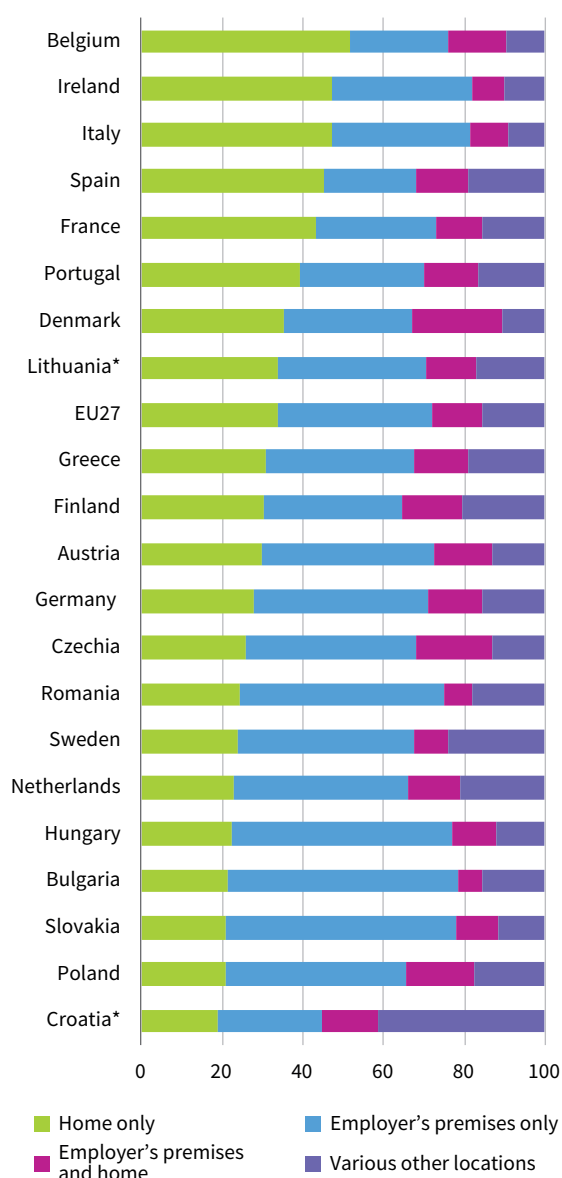
partially during the crisis – most probably engaged in administrative or management work that could be carried out remotely. Employees living in cities were significantly more likely to report working from home than those in less populous settlement types. A somewhat higher share of women than men indicated

working from home, probably related to the greater teleworkability of occupations that are predominantly female-employing (European Commission, 2020b).¹⁶ And younger employees were more likely than prime-age (35–49) or older workers to have worked from home.

¹⁶ In 2019, 11.1% of employees in the EU were working from home ('usually' or 'sometimes'). Women teleworked more often than men (11.6% compared to 10.6%). Source: Eurostat (lfsa_ehomp)

These findings suggest that those working from home were disproportionately urban-based, white-collar, well-educated, service sector employees. Answers to questions on the household financial situation of respondents tend to confirm this conclusion. Teleworkers were less likely to indicate difficulty making ends meet (24%, compared to 44% of those who worked in the employer's premises or other locations outside the home). They were also more likely to have financial buffers that would allow them to maintain their customary standard of living if their household income was cut off. Only 10% of those who only worked at home during the crisis and 15% of partial

Figure 21: Employees' place of work during the pandemic, by country, EU27 (%)



Notes: *Low reliability; Cyprus, Estonia, Latvia, Luxembourg, Malta and Slovenia not included due to insufficient number of cases.

homeworkers indicated having no savings at all, compared to 28% of employees who continued working in the employer's premises.

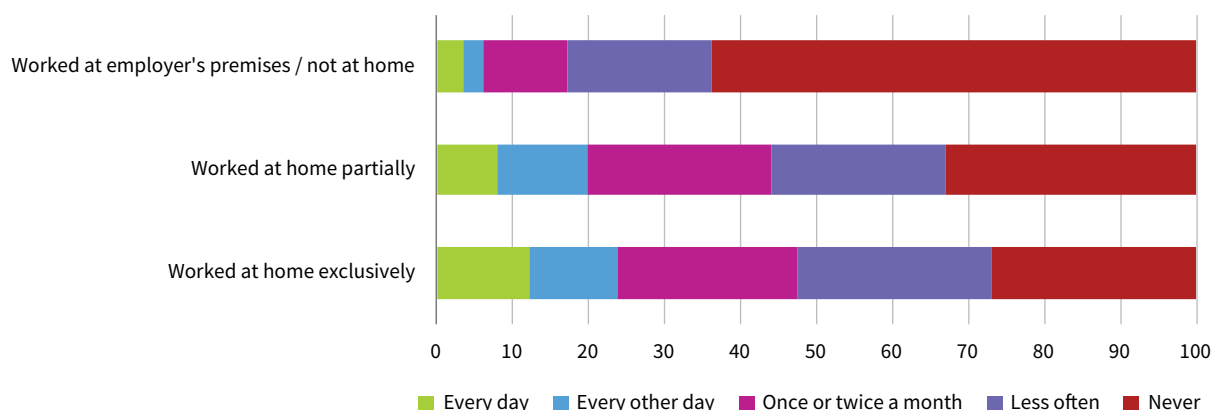
The presence of school-age children in the household made little difference to the incidence of working from home during the crisis. In fact, there was a somewhat higher share of those without dependent children among those working from home. This would tend to confirm that the main determinant of working from home was the nature of the work and the extent to which telework was feasible, rather than the individual or household circumstances of employees.

Nearly half of young teleworkers had never worked from home before

Of those working from home during the crisis, 54% of employees reported having worked from home previously while 46% were new teleworkers. A somewhat higher share (49%) of younger employees (18–34) teleworked for the first time during the pandemic compared to prime-age (35–49, 44%) and older (50+, 45%) workers.

The proportion of respondents reporting they were working exclusively from home varies significantly across Member States, from around one-fifth in Croatia, Poland, Slovakia, Bulgaria and Hungary to more than 40% in France, Spain, Italy, Ireland and more than 50% in Belgium (Figure 21). Similarly, the proportion of employees working from their employer's premises only varies greatly, from less than a quarter in Belgium and Spain, to more than half of the participating employees in Romania, Hungary, Bulgaria and Slovakia.

For those working from home, there is often no physical separation between work and living spaces. This raises issues of blurred boundaries between work and non-work life, which the process of going out to work helps to delimit in more normal times. Respondents working from home during the pandemic were much more likely to indicate working regularly (every day or every other day) in their free time (Figure 22). Over one-fifth of teleworkers in the e-survey (24%) reported working during their free time, compared to 6% of those who worked only at the employer's premises or locations outside the home.

Figure 22: Working during one's free time during COVID-19, by work location, EU27 (%)

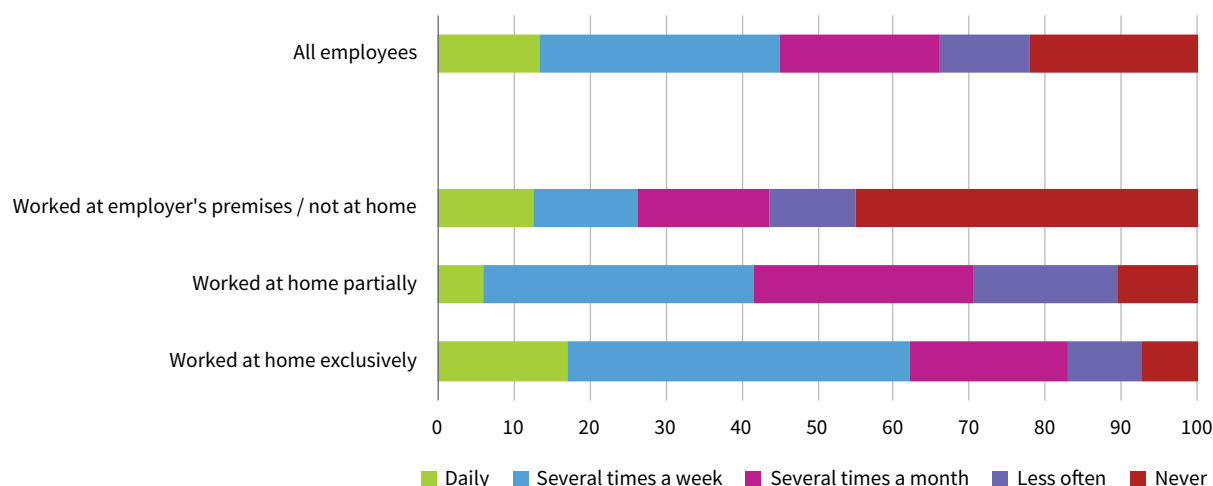
Most teleworkers wish to continue working from home at least sometimes

Despite this, the experience of working from home during the COVID crisis appears to have been a positive one for the majority of employees who did so. With the caveat that questions in surveys regarding job satisfaction tend to elicit mainly positive answers, respondents in July indicated satisfaction in particular with the quality of their work (77%), somewhat less with the amount of work performed (69%) with 70% 'overall [...] satisfied with the experience of working from home'.¹⁷ A much lower share of teleworking employees (47%) indicated that their employer had provided the equipment needed to work from home: this is consistent with the fact that the transition to working from home was unplanned and ad hoc, based on using the employee's own IT equipment and pre-existing home connectivity.

It now appears very likely that the experience of working from home during the COVID-19 crisis will lead to a growth in teleworking when the crisis abates.

Overall, 78% of employees in the July round of the e-survey indicated a preference for working from home at least occasionally if there were no COVID-19 restrictions. The main teleworking preference cited was several times a week (32%) with only 13% indicating that they would like to telework daily. The preferred teleworking arrangement for most respondents, therefore, still involves a significant continuing presence at the workplace.

Interestingly, the preferences for teleworking expressed in the e-survey were very much shaped by whether or not individual employees had recourse to this type of work during the crisis. Those who shifted to working from home exclusively or partially were very unlikely to indicate not wanting to telework after the crisis (7% and 11%, respectively). The more regular their experience of teleworking, the more likely they were to indicate a preference for teleworking post-crisis and at greater frequency. Meanwhile, nearly half (45%) of those respondents who had not worked from home during the crisis indicated they would prefer never to telework.

Figure 23: Preference regarding regularity of working from home if there were no COVID-19 restrictions, by teleworking status, EU27 (%)

¹⁷ In 2019, 11.1% of employees in the EU were working from home ('usually' or 'sometimes'). Women teleworked more often than men (11.6% compared to 10.5%). Source: Eurostat (lfsa_ehomp)

6 Job quality and health and safety of employees

The COVID-19 pandemic turned working lives upside down. Given the highly contagious nature of the virus, a major transformation occurred in where and how work is performed. Office work was abruptly banned in an effort to prevent direct contact between workers, and many individuals started working from home, leading to the growth of teleworking. Those working in establishments that remained open to the public saw their health and safety situation change significantly due to the increased risk of contracting the virus because of their work. At the same time, workers in the essential services and occupations were required to deal with a nearly continuous situation of emergency.

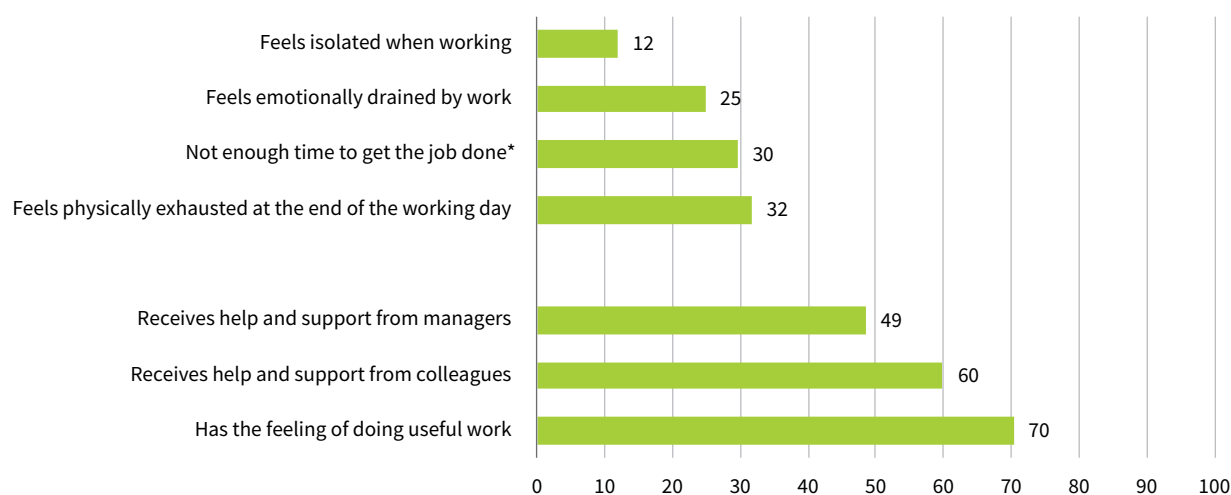
This chapter examines job quality and health and safety among employees in the July e-survey sample (round 2).¹⁸ It covers a small selection of job quality indicators from the EWCS. It also examines how respondents self-assess their risk of contracting COVID-19 due to their work and to what extent they consider themselves well-informed

about the measures needed to prevent the spread of COVID-19. Finally, it addresses the requirement to wear personal protective equipment (PPE) and examines the extent to which such equipment has been provided for those who needed it.

Job quality

This section examines a small range of issues that can provide a snapshot of the job quality of employees during the circumstances created by the pandemic and how their working context has been affected. Apart from the 'feel isolated while working' indicator, all these job quality indicators were captured in the e-survey through questions originating in the EWCS. Figure 24 presents a summary of the survey results for the EU27 while the equivalent EWCS results for 2015 are listed in Box 5. Each job quality aspect is examined in more detail in the following sections.

Figure 24: Selected job quality indicators (employees), during COVID-19, EU27 (%)



Note: Figures presented are percentages of replies 'always' and 'most of the time' to each statement with the exception of *not enough time to get the job done, which includes replies 'sometimes', 'rarely' and 'never' to the statement 'You have enough time to get the job done'.

¹⁸ The number of employees in Cyprus, Estonia, Latvia, Luxembourg, Malta and Slovenia is insufficient to provide reliable data and therefore, although they contribute to the EU27 overall figures, they have been omitted from the country analysis and graphs. Because the focus is specifically on employees, in this chapter the list of countries with insufficient numbers is different from the other chapters.

Box 5: Job quality in the EWCS

Some of the questions in the second round of the *Living, working and COVID-19* online survey stem from the questionnaire used in the 2015 European Working Conditions Survey, which is the source of reference for the measurement of job quality.

For the job quality items covered in the e-survey, the EWCS reports the following findings for the EU27 and the UK from the EWCS for employees:

- 84% replied ‘always’ or ‘most of the time’ to the statement ‘You have the feeling of doing useful work’ (85% of women and 83% of men).
- 72% said their colleagues help and support them ‘always’ or ‘most of the time’ (71% of men and 73% of women).
- 59% said their manager helps and supports them ‘always’ or ‘most of the time’ (57% of men and 60% of women).
- 28% said they have enough time to get the job done ‘sometimes’, ‘rarely’ or never’ (29% of men and 28% of women).
- 33% of employees stated they ‘feel exhausted at the end of the working day’ ‘always’ or ‘most of the time’ (35% of women and 31% of men).

Readers should refer to the EWCS for further information about job quality (<https://www.eurofound.europa.eu/surveys/european-working-conditions-surveys-ewcs>) and are cautioned against making comparisons between the e-survey and the EWCS because of the different sampling methodologies.

Most employees feel they are doing useful work

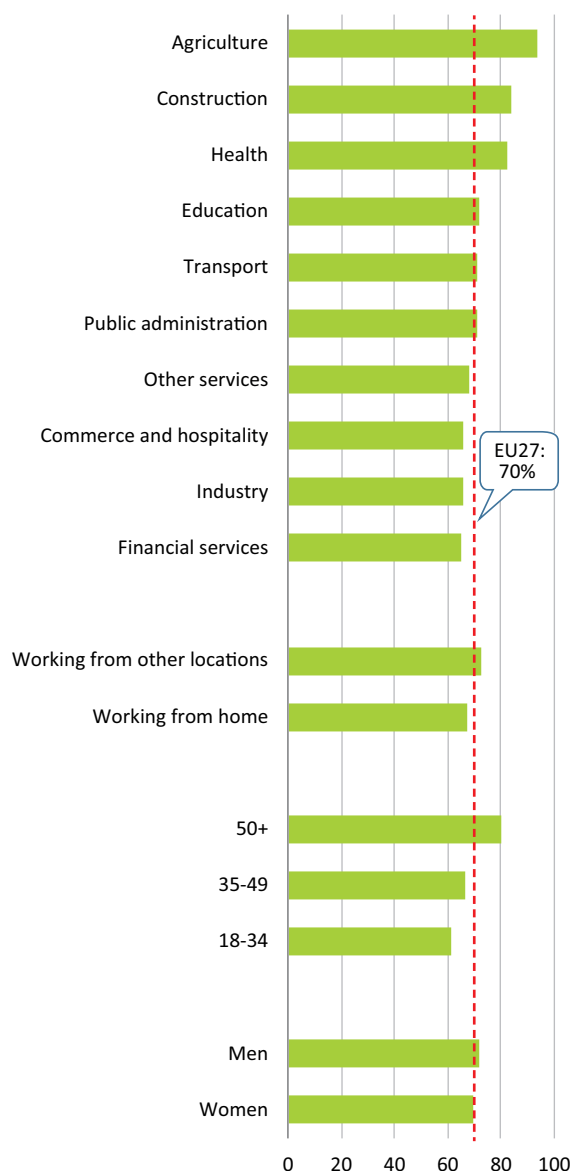
Being able to perform useful work is important because it gives meaning to one’s job and offers the possibility for self-development and personal fulfilment.¹⁹

Moreover, it encourages motivation and is important for workers’ health and well-being – just as its absence constitutes a psychosocial risk (Eurofound, 2017b). Most respondents to the e-survey (70%) feel they are doing a useful job ‘always’ or ‘most of the time’. The proportion

is slightly larger for men (72%) than for women (69%), and increases with age, being higher for employees aged 50 and over (80%). It is interesting to note that the feeling of doing a useful job is reported by a smaller proportion of people who were working exclusively from home during the pandemic (67%) than of those who were working from other locations (73%). As shown in Figure 25, the proportion of employees feeling they are doing a useful job varies across sectors of activity, being notably larger in agriculture (94%), construction (84%) and health (82%).

¹⁹ The feeling of doing useful work in combination with the feeling of work well done contributes to meaningful work (Eurofound, 2017b).

Figure 25: Proportion of employees feeling they are doing a useful job, EU27 (%)



One-third of employees have to deal with high quantitative demands

Quantitative demands can be measured by proxy by the extent to which people have enough time to get their job done. Not always having enough time to get the job done denotes high quantitative demands and it is part of the work intensity index calculated through the EWCS (Eurofound, 2017b).

Most employees (7 out of 10) replying to the second round of the e-survey reported having enough time to get their job done 'always' or 'most of the time'. However, this indicates that 3 out of 10 employees only had enough time to get their jobs done 'sometimes', 'rarely' or 'never', which is symptomatic of high quantitative demands and high work intensity. High quantitative demands are particularly evident among respondents under the age of 50 (33% of those aged 18 to 34, 34% of those aged 35 to 49 and only 23% of those aged 50 and over) and among those working exclusively from home during the pandemic (35% of this group).

The proportion of employees reporting high quantitative demands is particularly large in Finland and Sweden, at over 40%. Belgium, Ireland, Portugal and Spain also display large shares, at over 35%. In contrast, high quantitative demands have been reported by less than 1 in 4 employees in Bulgaria, Germany and Hungary.

One-quarter of employees report high emotional demands

Emotional demands occur in situations in which workers are expected to manage their emotions. Workers may have to hide their emotions, deal with angry clients, or work in emotionally disturbing circumstances (as in the case, for example, of health workers during outbreaks of COVID-19 and the increased demand for health services). Managing all or some of those situations takes enormous effort. Studies have shown that high emotional demands are a predictor of mental health issues, fatigue and burnout, and are also associated with musculoskeletal disorders (Roquelaure, 2018). The e-survey asked how frequently respondents 'feel emotionally drained by work'.

Figure 26: Employees reporting high quantitative demands, by gender, age, place of work and sector, EU27 (%)

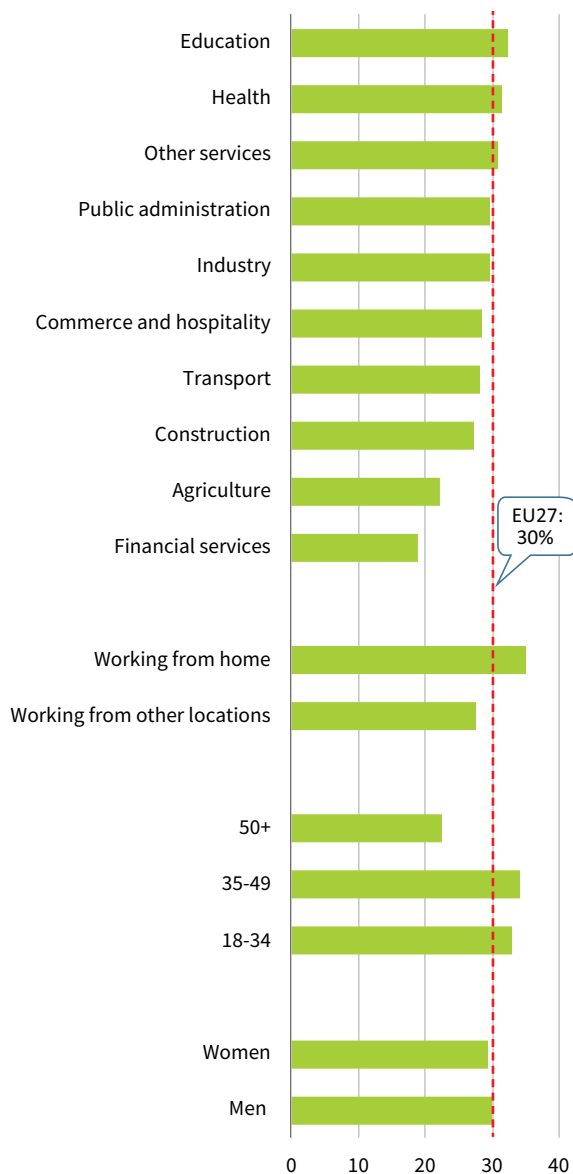
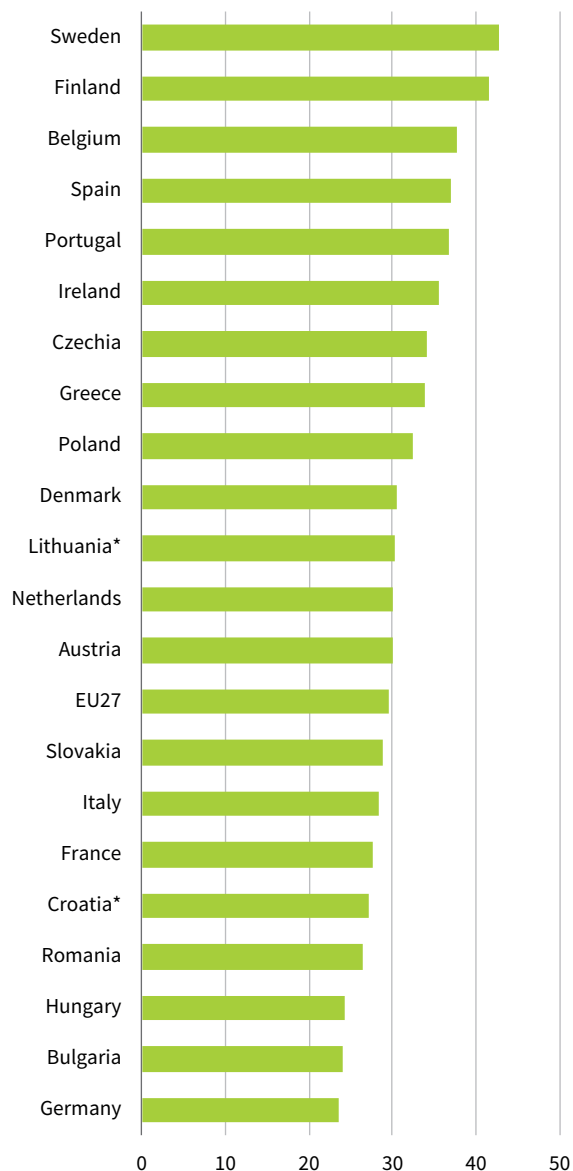


Figure 27: Employees reporting high quantitative demands, by country, EU27 (%)



Note: Proportion replying 'sometimes', 'rarely' or 'never' to the statement 'You have enough time to get the job done'; * denotes low reliability. Cyprus, Estonia, Latvia, Luxembourg, Malta and Slovenia not included due to insufficient number of cases.

As also indicated in the analysis of the 2015 EWCS data, country differences regarding the levels of emotional demands reported by respondents of the *Living, working and COVID-19* survey are quite striking. At EU27 level, one out of four respondents reports feeling emotionally drained by work 'always' or 'most of the time'. However, this is reported by fewer than one in five in Denmark, Germany and the Netherlands but by more than 30% in France, Lithuania, Portugal and Spain

(Figure 28). Female and younger employees report relatively higher levels of emotional demands as do those working in commerce and hospitality and education. Emotional demands are highest for those working in the health sector, confirming the high exposure of health workers to these kinds of demands, which may be particularly exacerbated during a pandemic (Eurofound, 2019a and 2020e) – see Figure 29.

Figure 28: Employees feeling emotionally drained by work, country, EU27 (%)

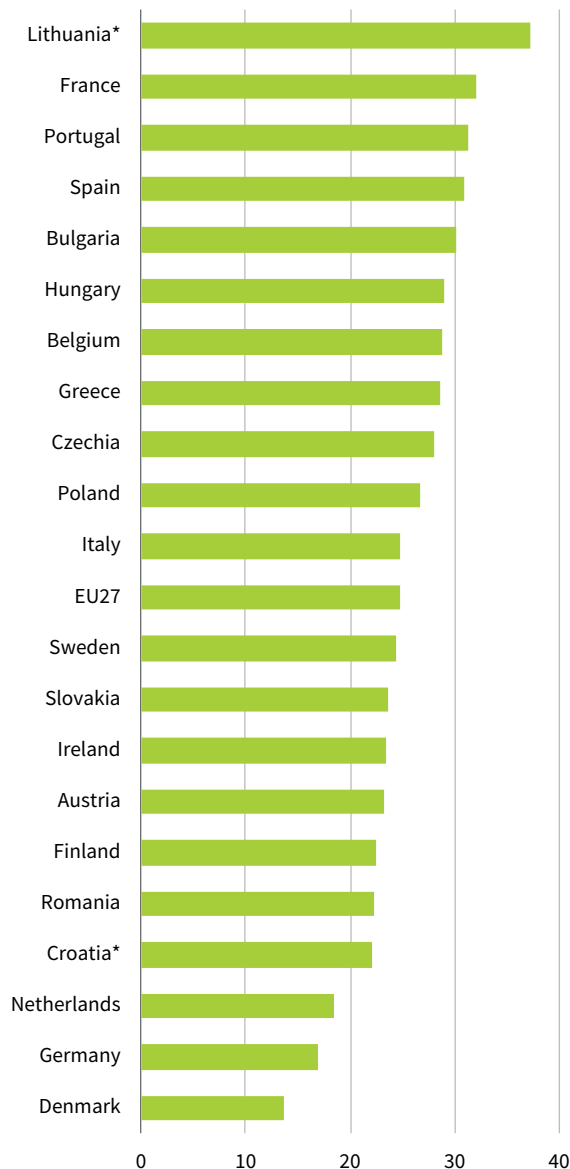
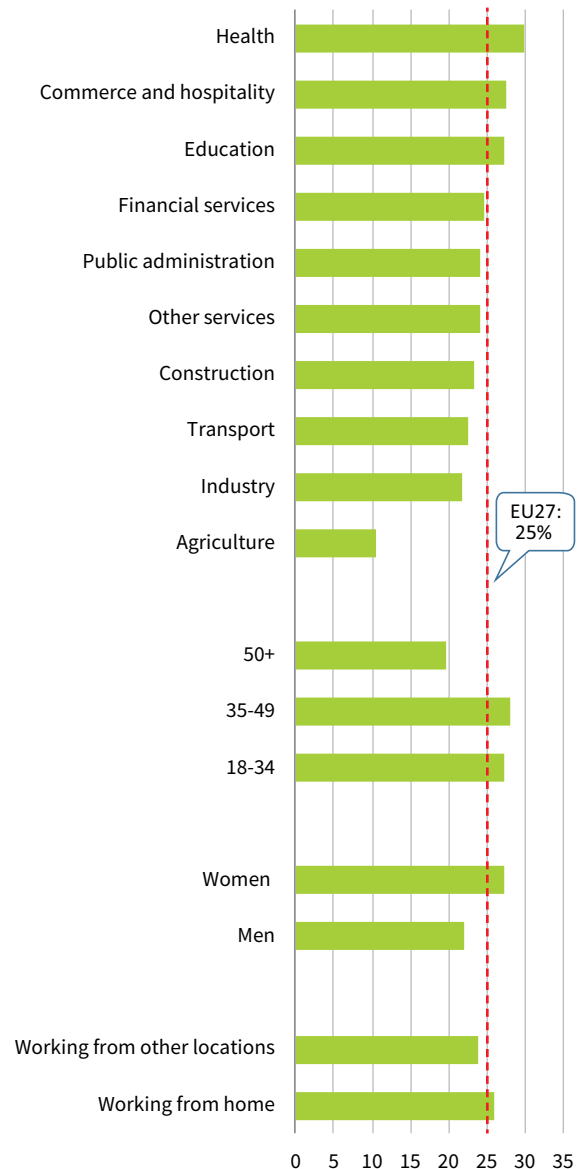


Figure 29: Employees feeling emotionally drained by work, sex, age and sector, EU27 (%)



Note: Proportion replying 'always' or 'most of the time' to the statement 'You feel emotionally drained by work'. * denotes low reliability. Cyprus, Estonia, Latvia, Luxembourg, Malta and Slovenia not included due to insufficient number of cases.

Over half of all employees can count on social support at work

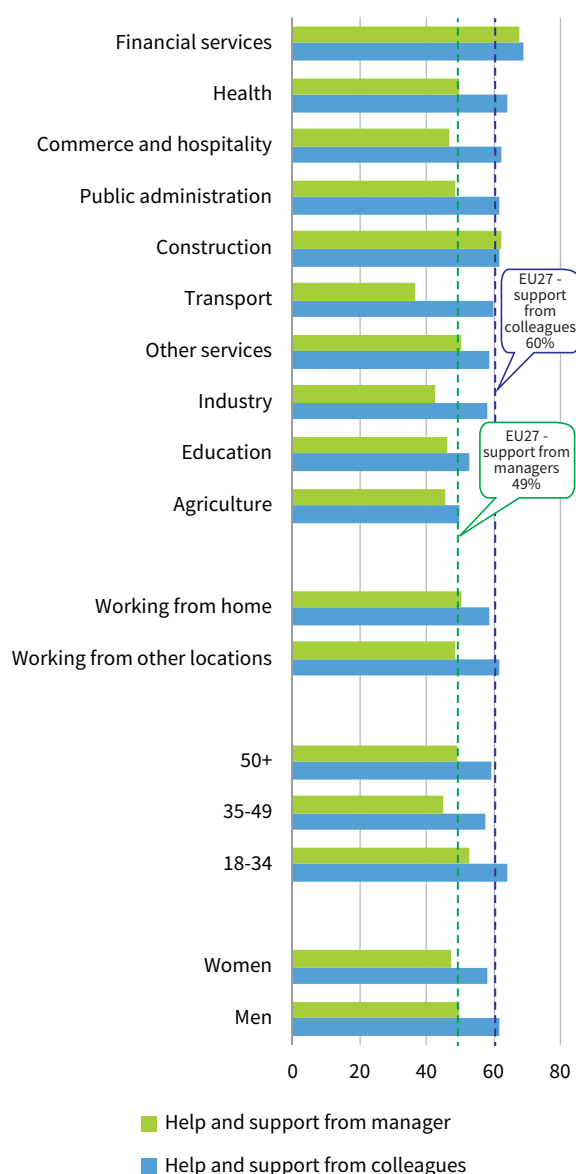
Receiving support from colleagues and managers at work is an important resource for workers, as in addition to reducing job demands and their psychological and physiological costs, it also helps workers to achieve their work goals and fosters personal development. Such support is part of the set of resources available at work which not only helps

employees to deal with demands, but is also instrumental in enhancing motivation and engagement at work (Eurofound, 2019a).

About 6 out of 10 survey respondents said that their colleagues help and support them 'always' or 'most of the time' but only 5 out of 10 respondents said the same about their managers.²⁰ This difference can be seen for male and female employees, all age groups, different places of work and most sectors. The only exceptions

²⁰ The question was: 'For each of the following statements, please select the response which best describes your current work situation: a) Your colleagues or peers help and support you; b) Your manager helps and supports you.' The response options were: 1 = Always, 2 = Most of the time, 3 = Sometimes, 4 = Rarely, 5 = Never.

Figure 30: Employees reporting they received help and support from their colleagues and managers, EU27 (%)



Notes: Proportion replying 'always' or 'most of the time' to the statements 'Your colleagues or peers help and support you' and 'Your manager helps and supports you'.

are those in financial services and construction, who report equal levels of support from colleagues and managers.

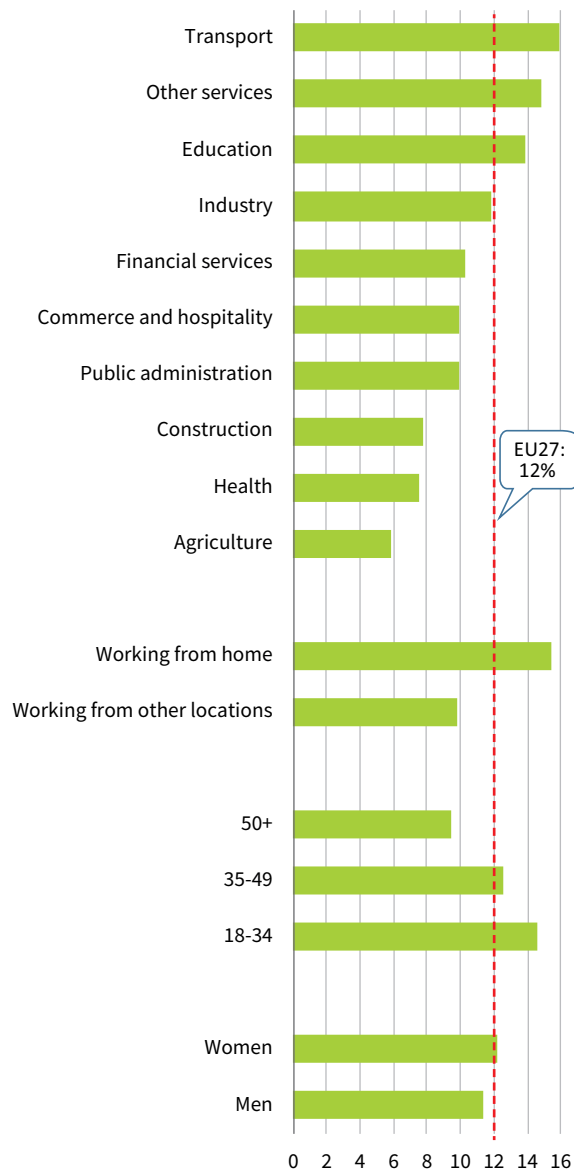
Differences according to gender or place of work are small, but younger employees are more likely to report receiving help and support from colleagues and managers than their older counterparts. The healthcare sector – whose employees certainly need most help and support during the pandemic – are among the sectors with the highest shares of support from colleagues. However, the sector is not above average regarding receiving regular help and support from managers. Worryingly, about 30% of survey respondents working in the health sector stated that they 'never' or 'rarely' got help and support from their managers. On the contrary, financial services, a non-essential sector which also has a large proportion of individuals working from home, had the largest share of employees receiving regular help and support from colleagues and managers (Figure 30).

15% of younger workers say they feel isolated at work

A very important aspect of work is its social character: the possibility for workers to interact with others, to develop relationships, to learn from others, and to receive feedback and support when needed. Working in isolation means some of those important features may be absent and that can have important repercussions for workers' motivation, self-development and ultimately their health and well-being. The second round of the e-survey asked how frequently respondents feel isolated when working.

Overall, 12% of survey respondents reported they felt isolated 'always' or 'most of the time' when working. This affects a larger share of younger respondents – 15% of those aged 18–34 – and decreases with age; 12% of those aged 35–49 and just 9% of those aged 50 and over report this (Figure 31). Isolation is also reported by a larger share of those exclusively working from home (15%) compared to those working from other locations (10%).

Figure 31: Employees reporting feeling isolated while working during the pandemic, EU27 (%)



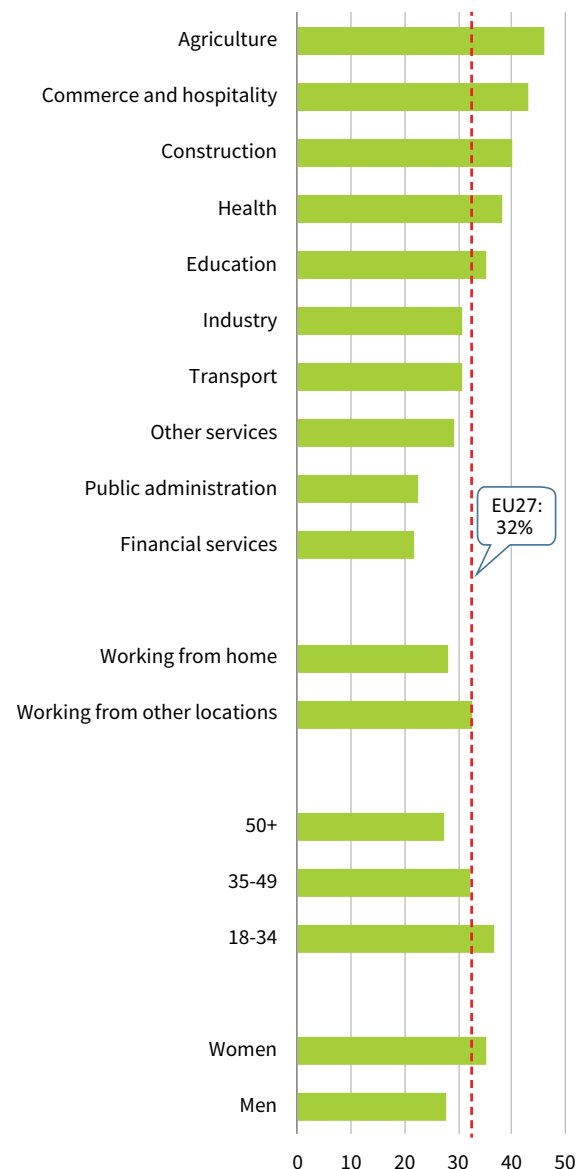
Note: Proportion replying 'always' or 'most of the time' to the statement 'You feel isolated when working'.

Physical exhaustion more often reported by young and female respondents

It is widely recognised that the various work demands, including the quantitative and emotional demands mentioned above, impact on individuals' health and well-being through a health impairment process: the greater the work demands, the greater are the negative consequences for individuals' health and well-being. According to a recent Eurofound study, such an impairment process can be represented by physical exhaustion, measured by the extent to which workers 'feel physically exhausted at the end of the working day' (Eurofound, 2019a).

About one-third of respondents say that in their current working situation they feel physically exhausted at the end of the working day 'always' or 'most of the time'. This share is larger among women (35% compared to 28% of men) and younger employees (37% of those aged 18–34, 32% of those aged 35–49 and only 27% of those aged 50 and over). As shown in Figure 32, the level of exhaustion also varies considerably across sectors. It is greater among those working in agriculture, commerce and hospitality and construction, with more than 4 out of 10 respondents declaring they feel physically exhausted at the end of the working day 'always' or 'most of the time'. Physical exhaustion is less prevalent in financial services and public administration, sectors where just over 20% of employees report it.

Figure 32: Employees reporting feeling exhausted at the end of the working day, EU27 (%)



Note: Proportion replying 'always' or 'most of the time' to the statement 'You feel physically exhausted at the end of the working day'.

Health and safety of employees

Over four in ten employees feel their job puts them at risk of contracting the virus

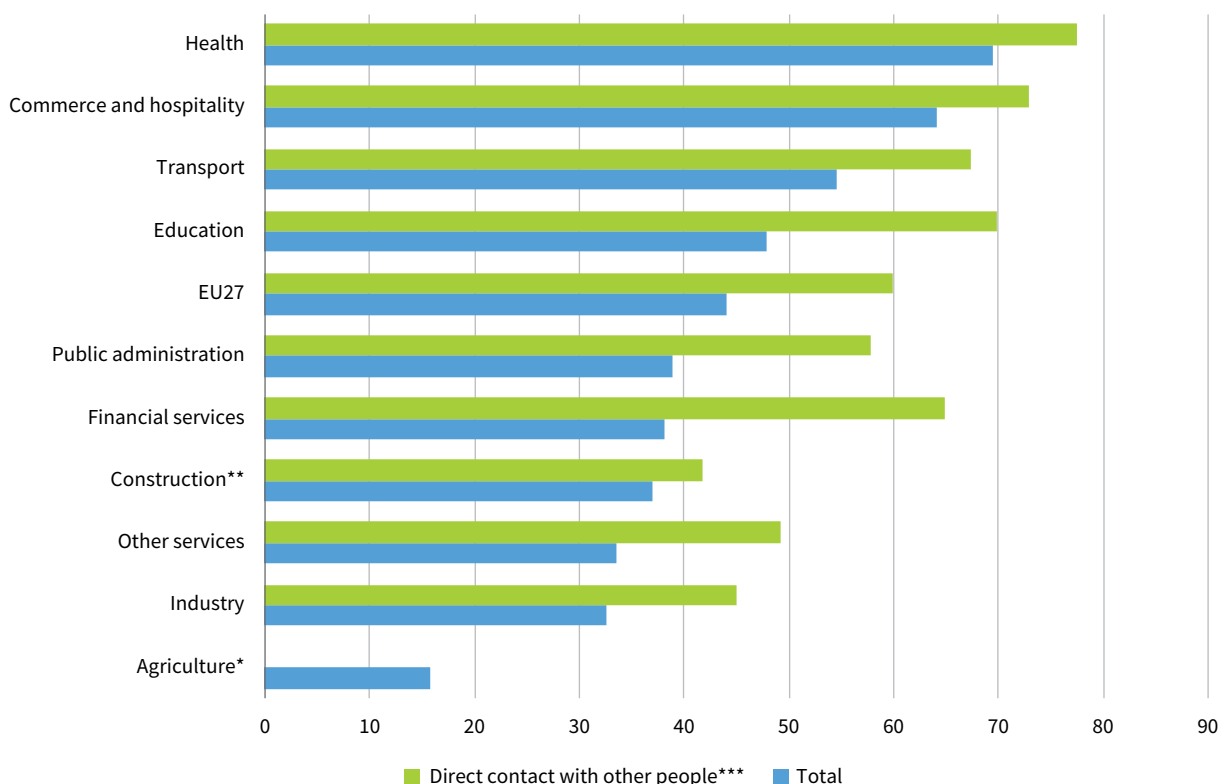
About 44% of all employees in the EU27 participating in the survey declared they believe they are at risk of contracting COVID-19 because of their job. The perceived risk of contracting the virus is reported by relatively more women (46% compared to 41% of men), prime-age and older employees (around 45% for those aged 35–49 and 50+ compared to 40% for those aged 18–34) and those working in other locations apart from home (49% compared to 29% of those working exclusively from home). The self-reported risk of contracting COVID-19 also varies considerably across different sectors of activity. It is reported by one-third or less of those working in agriculture, industry and ‘other services’ but mentioned by a very large proportion of those working in transport (54%), commerce and hospitality (64%) and health (70%).

Because the virus is transmitted from human to human, those in jobs requiring contact with other people are at a higher risk of contracting it. This is reflected in Figure 33, which shows that, in all sectors, the proportion of employees who think they are at risk of contracting COVID-19 because of their job is substantially higher for employees who, at the time they took the survey, are in regular direct physical contact with people (such as colleagues, customers, passengers and pupils) during the course of their work.²¹ The perceived risk of contracting the virus increases substantially for employees whose jobs involve direct contact with other people in the sectors of financial services, education and public administration.

Most employees are well informed but availability of PPE is uneven

Nearly all employees participating in the survey (95%) consider they are ‘well’ or ‘very well’ informed about the measures needed to prevent the spread of COVID-19 in the context of their job. This proportion does not vary much with sex, age, or even country. The largest share

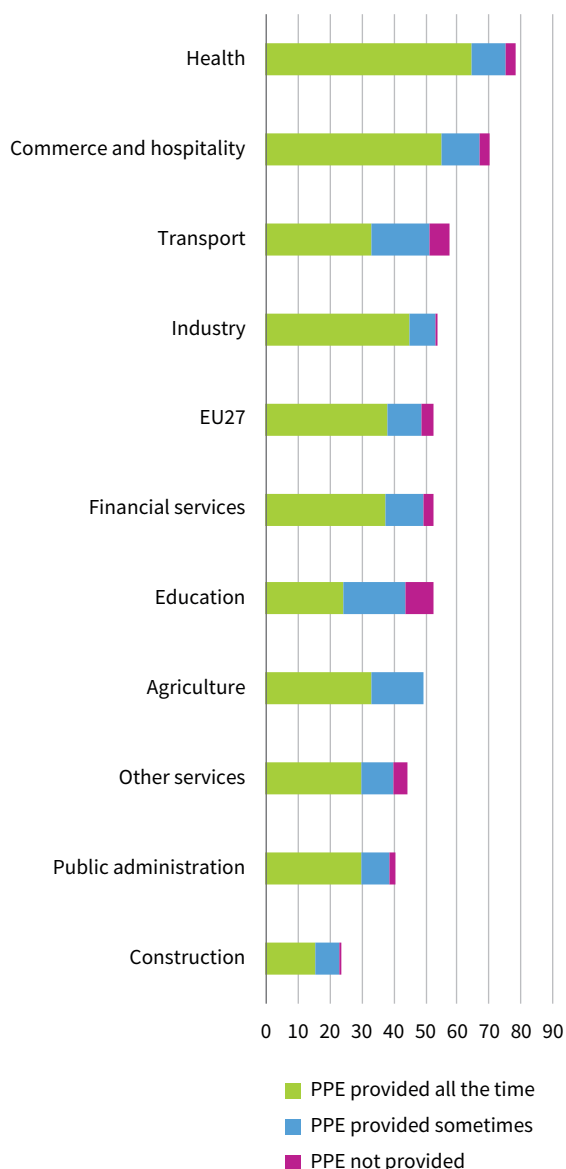
Figure 33: Employees feeling their job puts them at risk of contracting COVID-19, by sector, EU27 (%)



Notes: * results for respondents in direct contact with other people omitted due to their low number; ** difference between total and those in direct contact not significant; *** proportion of those replying ‘always’ or ‘most of the time’ to the question ‘In your work, are you currently in direct physical contact with people (colleagues, customers, passengers, pupils...)?’.

21 Those who replied ‘always’ or ‘most of the time’ to the question: ‘In your work, are you currently in direct physical contact with people (colleagues, customers, passengers, pupils...)?’

Figure 34: Provision of PPE to employees required to wear it in their job, by sector, EU27 (%)



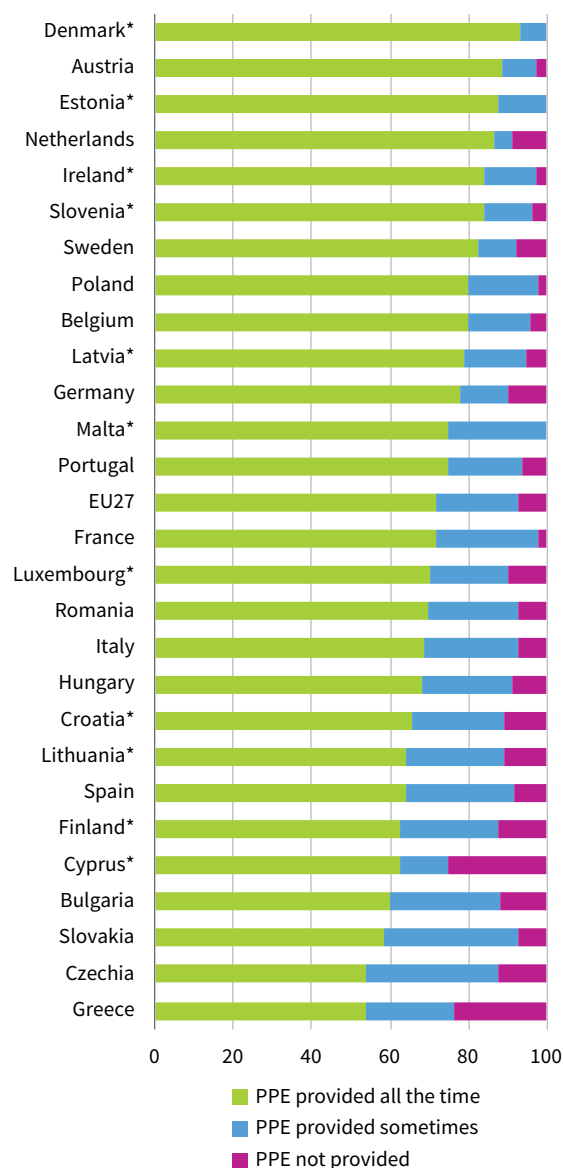
of employees stating that they are not well informed or not at all informed were in Spain (10%), Czechia (9%) and Italy (7%) and among those who, in the EU27, work in agriculture (11%) or construction (10%).

In addition, survey participants were asked: 'For your job, are you required to wear personal protective equipment to prevent the spread of COVID-19?' Some 53% of respondents (55% of women and 51% of men) stated they are required to wear PPE to prevent the spread of COVID-19. As expected, this varies considerably across sectors of activity, from only 24% of those working in construction to 78% of healthcare employees. However, overall in the EU27, nearly 3 out of 10 of those who are required to wear PPE obtain it from their employer only 'sometimes' or 'not at all'. Such a situation is particularly striking among those working in

the education and transport sectors, in which 53% and 42%, respectively, of the employees who are required to wear PPE to prevent the spread of COVID-19 report receiving it only sometimes or not at all (Figure 34).

It is important to underline that, according to the survey data, the provision of PPE to those employees who are required to wear it also varies significantly across the Member States. More than one-third of respondents from Bulgaria, Slovakia and Spain who must wear PPE in their jobs are only provided with such equipment sometimes or not at all. This proportion is even higher in Czechia and Greece, at 46% for both countries (Figure 35).

Figure 35: Provision of PPE to employees required to wear it in their job in a selection of Member States, by country, EU27 (%)



Note: * Countries with insufficient sample size (low reliability).

7 Focus on the self-employed

Impact of COVID-19 on self-employed respondents

As with people in non-standard employment relationships generally, the self-employed are especially vulnerable to the impacts of the COVID-19 crisis. The enforced suspension of much economic activity has deprived them of a regular income. Their ability to service an array of clients is compromised by restrictions on mobility aimed at meeting the overriding imperative of protecting public health. And in the face of income loss, social welfare systems – designed in the main for the needs of those in standard, dependent employment – tend to provide lower and often inadequate levels of social protection for this group.

However, public authorities in many EU Member States have taken into account the fact that the self-employed are one of the groups disproportionately affected by sector closures (Fana et al, 2020). One feature of the COVID-19 response has been the freeing up of income support for groups not previously covered (those on temporary contracts, as well as the self-employed). Support for the self-employed has come in various forms: business grants and loans (some non-repayable), the extension of short-time work schemes and unemployment benefits to cover the self-employed, as well as the deferral of liabilities such as social security, tax and loan payments. More than two-thirds of Member States had introduced measures early in the crisis (by April 2020) to support the self-employed, sometimes in specific sectors (for example, creative industries, live performance and domestic workers) where activities were compelled to cease as a result of social distancing measures (Eurofound, 2020d). The objective of these fiscal measures has been to sustain income for individuals and to preserve businesses in anticipation of

the resumption of customary levels of economic activity.

But the income protection schemes for the self-employed are more likely to offer a relatively low level of income protection. The levels of protection are often limited to workers who can demonstrate a loss of income below a certain threshold – which can be as high as 75% in one Spanish scheme (Eurofound, 2020g). The supports can come in the form of lump-sum payments or payments to compensate for lost income which are capped. In either case, the likelihood is that the supports for self-employed workers fall short of guaranteeing the income replacement rates from which dependent employees have benefited.

Solo self-employed at higher risk of becoming unemployed during crisis

The self-employed accounted for 7.5% of all respondents (and 15.2% of all in employment) in round 2 of the COVID-19 e-survey. The majority of these (5.3%) were solo self-employed, while just over a quarter of the total were business owners with employees (2.2%). As Table 3 shows, the likelihood of becoming unemployed during the COVID crisis was much higher for the solo self-employed (13%) than for employees (8%) and for the self-employed with employees (2.3%), although a significant share (5.9%) of the latter group experienced disemployment effects as they shed employees to become solo self-employed.

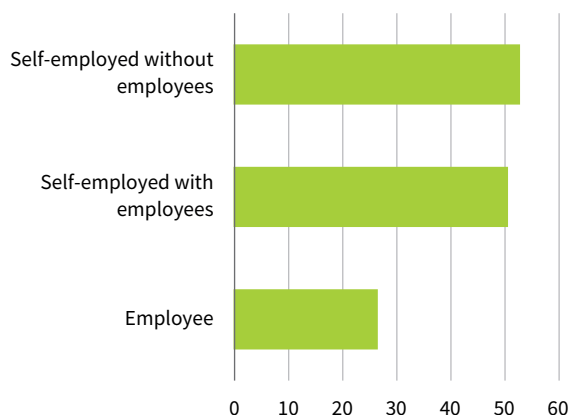
Self-employed respondents who remained in employment were much more likely to have worked fewer hours than dependent employees after the onset of the crisis compared to previously. Over half of the self-employed respondents indicated that their working hours had decreased a lot (51% for self-employed with employees, 53% for those without) compared to around

Table 3: Employment status before and after the onset of the COVID-19 pandemic, EU27 (%)

	During COVID	Employee	Self-employed with employees	Solo self-employed	Unemployed	Inactive	Total
Pre-COVID							
Employee		89.3	0.0	0.1	8.0	2.5	100
Self-employed with employees		0.7	89.9	5.9	2.3	1.2	100
Solo self-employed		1.8	0.6	81.8	13.0	2.7	100
Unemployed		11.5	0.0	2.6	83.7	2.3	100
Inactive		1.6	0.1	0.4	2.0	96.1	100
Total		42.3	2.2	5.3	9.6	40.6	100

a quarter (27%) of employees (Figure 36). And these findings were more or less mirrored in responses to questions on household financial situation. As noted in Chapter 2, more self-employed respondents than employees reported that their household situation was worse compared to three months previously.

Figure 36: Decrease in working hours as a consequence of COVID-19, EU27 (%)



Job insecurity significantly higher among the self-employed

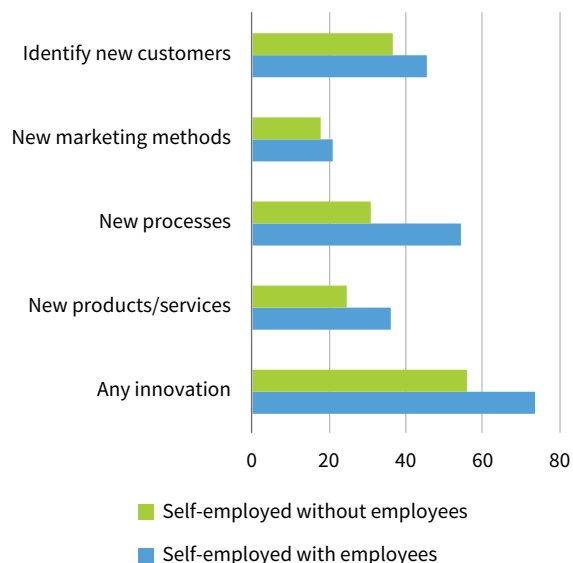
These indications of labour market vulnerability were confirmed also in the responses regarding job insecurity. In Chapter 1, it was noted that 10% of dependent employees in the July e-survey reported they were concerned about losing their job in the next three months. A much higher share of the self-employed – both those with employees and solo (both 27%) – indicated that they were either ‘very likely’ or ‘rather likely’ to lose their jobs in the next three months. Staffing levels among the self-employed with employees had decreased for one in five (20%) over the preceding three months, although 10% reported increased levels and the majority (69%) reported that levels had remained the same.

Majority of self-employed respondents have adapted their business model

The e-survey shows that to respond to the COVID crisis, the majority of self-employed respondents adapted their business model. Nearly three-quarters (73%) of the self-employed with employees and over half of the solo self-employed (56%) indicated that they had introduced at least one of four changes (listed in the survey question) following the crisis. The two most commonly cited innovations were the identification of new customers and the introduction of new work processes (Figure 37).

As indicated above, social protection coverage was extended to the self-employed in many countries after

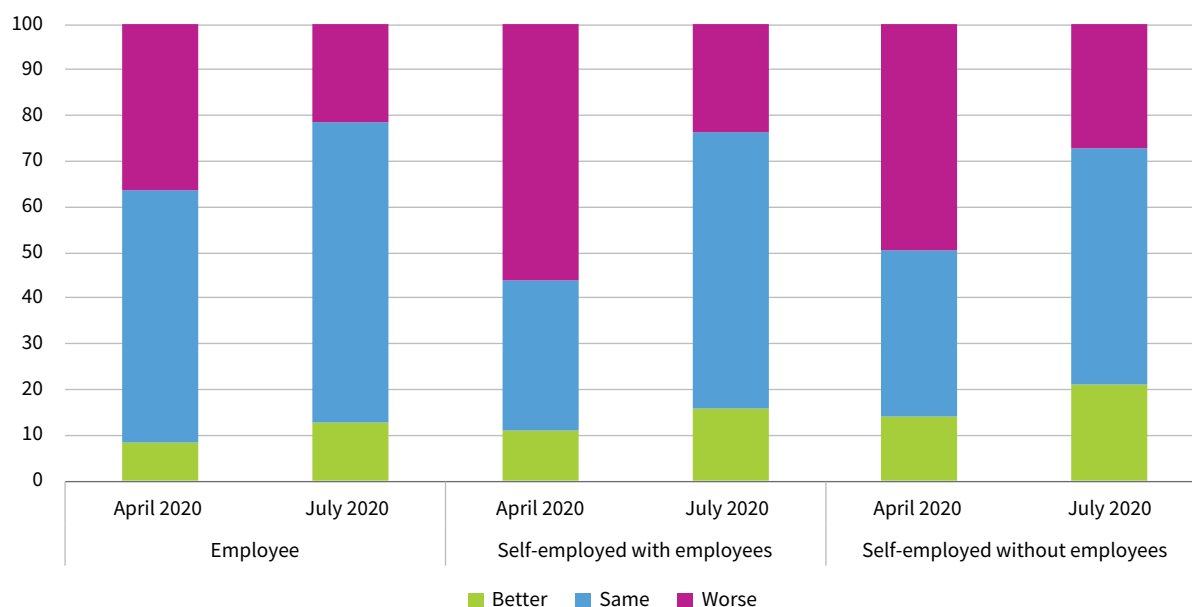
Figure 37: Innovations introduced to mitigate the impact of COVID-19, EU27 (%)



the onset of the crisis. In particular, the type of supports the self-employed were more likely to benefit from were expense-related: measures where taxes, mortgages, loan or debt repayments were deferred, reduced or in some cases cancelled. A third of the self-employed with employees availed of such measures (31%, compared to 14% for solo self-employed and 5% for employees). In addition, just over a third of all the self-employed were in receipt of state aid for businesses during the crisis (36% for self-employed with employees and 35% for solo self-employed). Also, self-employed workers were only marginally less likely to have received unemployment benefits compared to employees and were somewhat more likely to have been in receipt of wage supports. Across the gamut of supports available during the crisis, therefore, the self-employed appeared to have benefited not just from those specifically targeted at businesses – where uptake was greatest – but also from the income supports available to all workers – and in similar proportions to dependent employees.

The availability of such supports may go some way towards explaining improved sentiment among the self-employed about their future household financial situation. Between the first round of the survey in spring 2020 and the second round in early summer 2020, assessments remained on the whole negative. Respondents were more likely in each round to indicate that their household financial situation in three months' time would be worse rather than better. But the view in the second round was much less negative than in the first round. And the self-employed in particular appeared less despondent than previously, especially as regards future household financial prospects (see Figure 38).

Figure 38: Changes in the assessment of household financial situation between April and July 2020, EU27 (%)

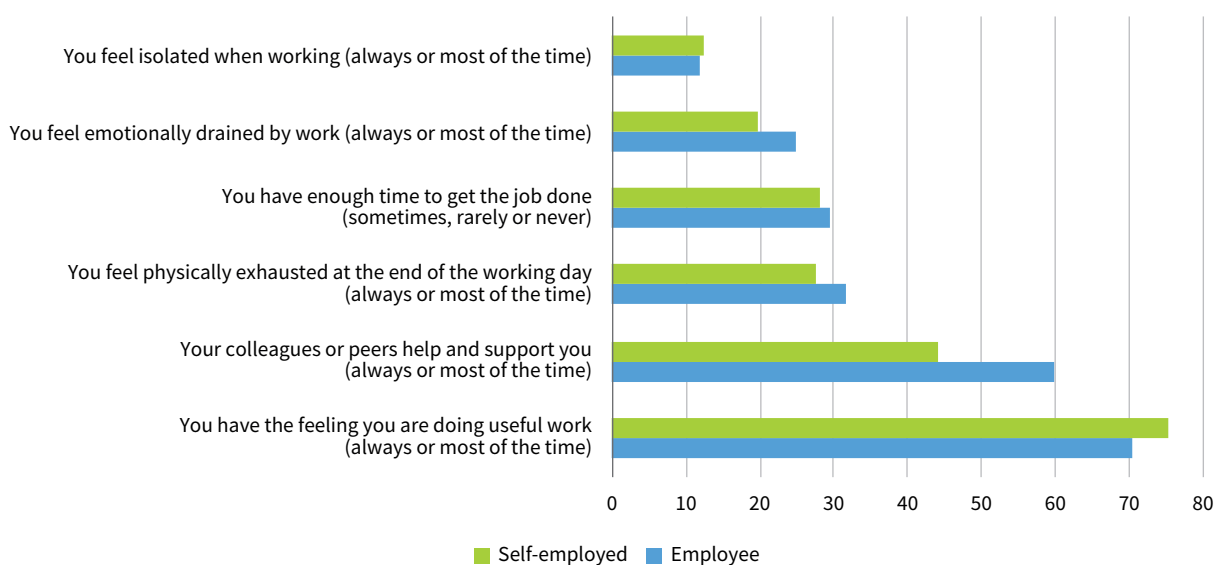


Job quality aspects for the self-employed

Self-employed respondents do not differ greatly from employees in terms of the job quality aspects captured in the e-survey. On the one hand, the proportion of self-employed respondents reporting high quantitative demands (not having enough time to get the job done) and feeling isolated when working do not differ from

their employee counterparts. On the other hand, there are relatively fewer self-employed respondents reporting being exposed to emotional demands and feeling exhausted at the end of the day. At the same time, a greater proportion of self-employed workers than dependent employees report feeling they are doing a useful job while, not surprisingly, there are relatively fewer receiving help and support from their peers (Figure 39).

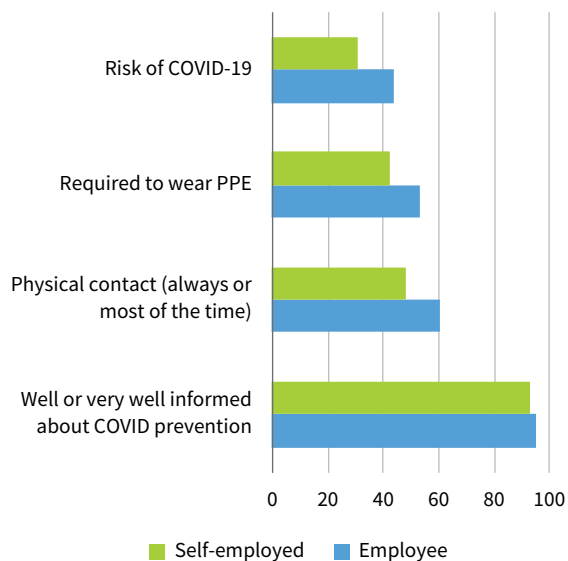
Figure 39: Job quality for self-employed respondents, EU27 (%)



Health and safety issues

Overall, self-employed respondents seem to be relatively more protected than employees from the risk of contracting COVID-19 because of their job. There are fewer self-employed workers in regular contact with other people due to work (only 48% compared to 60% of employees) and fewer reporting that they are required to wear PPE for work (42% compared to 53% of employees). Therefore, it is perhaps not surprising that there are also fewer self-employed respondents reporting a perceived risk of contracting COVID because of work: less than one-third, compared to 44% of employees. Similar to employees, the vast majority of self-employed respondents indicate being 'well' or 'very well' informed about COVID-19 prevention (Figure 40).

Figure 40: Health and safety among self-employed respondents, EU27 (%)



Part 3 – Moving out of the pandemic: the importance of quality of society



Part 3 places the spotlight on two areas that are closely linked to the quality of society: institutional support and trust in institutions. Due to the size of the crisis, government intervention in the economy, as well as in industry and healthcare, has been at an unprecedented level. The European Union has moved speedily to sanction rescue packages not seen since the Europe-wide Marshall Plan introduced in the aftermath of World War II. Furthermore, the extraordinary has become routine for national governments: to put in place direct state intervention in business and key infrastructures in order to mitigate the economic and social consequences of the COVID-19 pandemic. As recorded in the Eurofound COVID-19 PolicyWatch database, over 600 policy instruments have been swiftly implemented by national governments in support of their citizens. With large proportions of the population recording a decrease in working time and strong concerns regarding financial stability and prospects, it is important to assess whether the support from national governments was effective and successful in reaching citizens. It is also important to investigate and assess the association with trust in national and European institutions which is of key concern in times of crisis, when the compliance of citizens with restrictive and lockdown measures put in place in an attempt to control the pandemic greatly depends on their trust in institutions and in scientific advice.

8 Support measures and their role in easing hardship

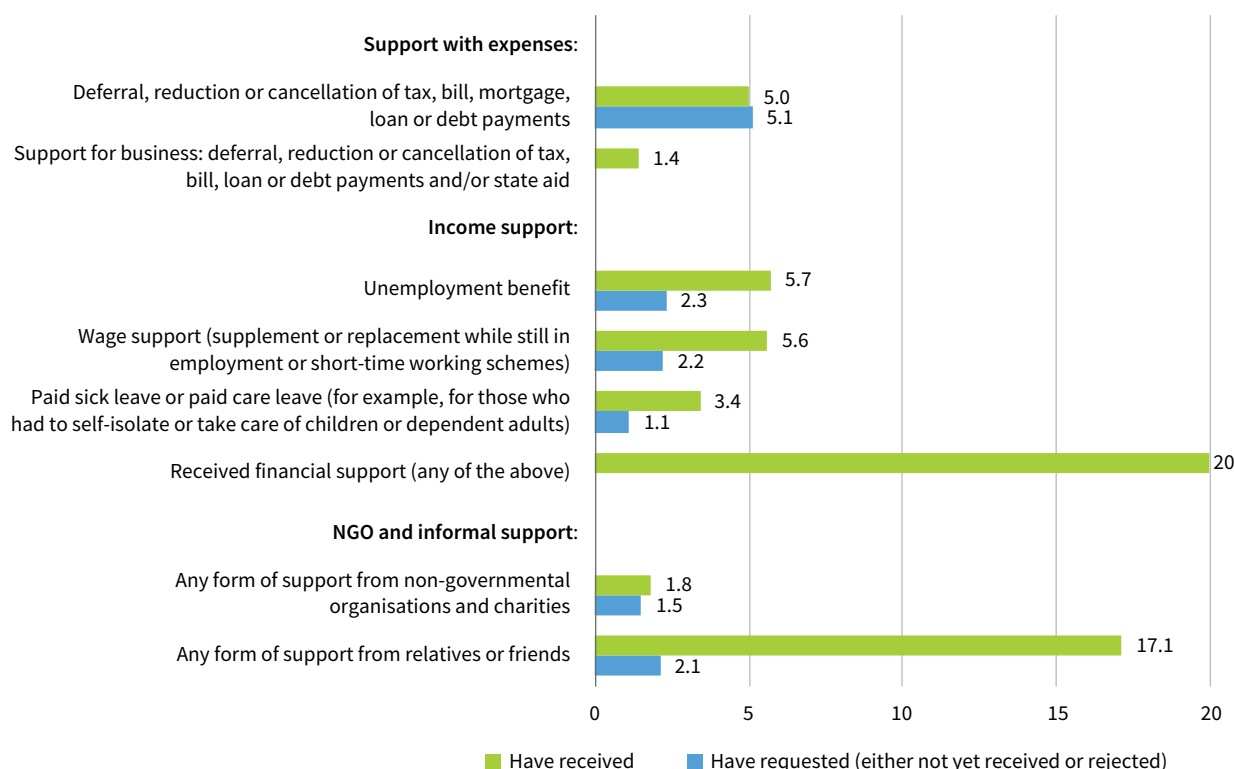
One respondent in five has availed of financial support

The e-survey asked broadly about the measures of support claimed or received since the outbreak of COVID-19 in the EU, regardless of whether such measures were already in place or were introduced to address the new situation. However, a range of measures such as short-time work schemes to help preserve employment or the adjustment of eligibility for unemployment-related allowances were specifically activated when the economy slowed down in spring 2020.²² In line with estimates that, at the end of April 2020, about a quarter of the overall EU workforce had been on or applied for support for workers on short-time work or similar schemes (Muller and

Schulten, 2020), the e-survey finds that 23% of respondents working as employees received some form of financial support (Figure 42). In terms of wage support, 9% of employees and 12% of self-employed respondents received this benefit.

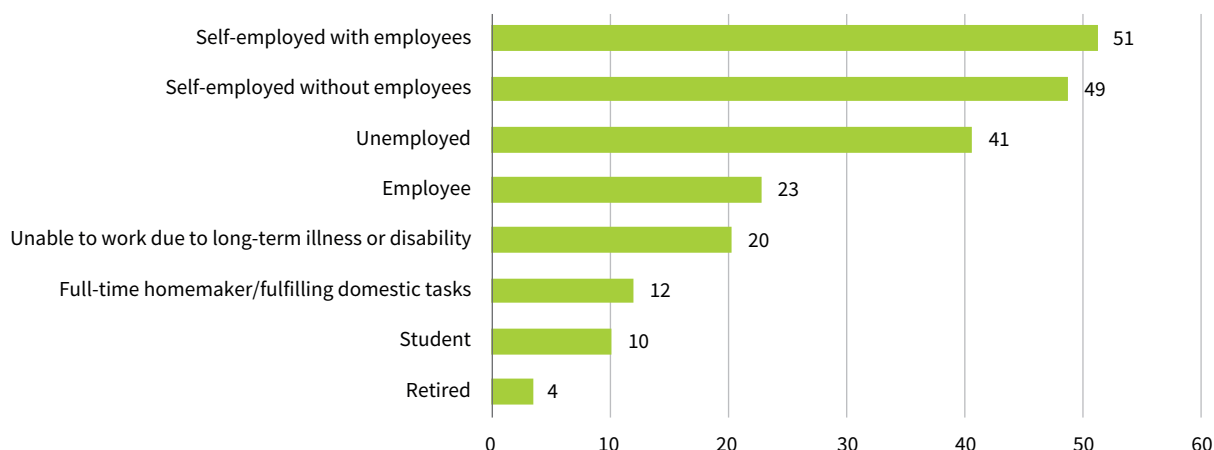
As already noted in Chapter 7, a considerable proportion of self-employed respondents benefited from the support measures compared to other groups in the sample: about half of all self-employed respondents received some form of financial support (Figure 42). Over a third (35%) reported having received state aid for businesses, around a fifth made use of expense-related support individually and the same proportion used it for their business. However, as expected, the self-employed were less likely to find

Figure 41: Forms of support received since the outbreak of the pandemic, EU27 (%)



Notes: Responses to the question 'Have you received or requested any of the following forms of support since the outbreak of COVID-19 pandemic?'. Figures show percentages of the total EU27 sample. The questions about support for business have been asked only to the self-employed respondents; the subsample is too small to reliably report the proportion of those who have requested but have not received such support.

²² See Eurofound's COVID-19 PolicyWatch database, available at <https://www.eurofound.europa.eu/data/covid-19-eu-policywatch>

Figure 42: Financial support received, by employment status, EU27 (%)

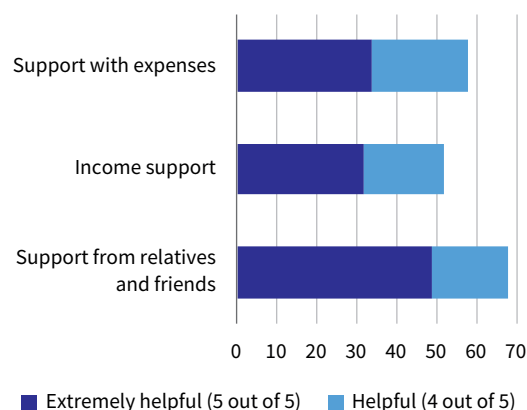
Notes: Responses to the question ‘Have you received or requested any of the following forms of support since the outbreak of COVID-19 pandemic?’; percentage shows a proportion of the overall EU27 sample within each employment status who indicated having received at least one of the following: deferral, reduction or cancellation of tax, bill, mortgage, loan or debt payments; support for business; deferral, reduction or cancellation of tax, bill, loan or debt payments and/or state aid (asked only to the self-employed); unemployment benefit; wage support (supplement or replacement while still in employment or short-time work schemes); paid sick leave or paid care leave (for example, for those who had to self-isolate or take care of children or dependent adults).

themselves on sick leave (due to self-isolation or illness) or on care-based leave (just over 1% among the self-employed, compared to 7% among employees).

Almost one out of three (30%) unemployed respondents reported having received unemployment benefits since the pandemic began; 10% received other forms of public support for living expenses or household needs. Although support measures for those who lost their jobs due to pandemic-induced changes in the economy have been actively debated across Europe, only 41% of unemployed respondents reported having received any form of formal financial support since the outbreak of the pandemic – which is somewhat surprising, even if not all unemployment has been caused by the pandemic. Unemployed respondents extensively relied on informal support, however (see next section).

Support was critical in improving personal financial situation

Over half of the respondents that benefited from income or expense support measures found this helpful for their current financial situation (Figure 43). Apart from formal types of financial support, informal aid from family and friends during COVID-19 played a role for 17% of respondents (Figure 41). This is close to the proportion of respondents who report having received formal financial support (20%). The responses to this question attest to the important role played by informal

Figure 43: Usefulness of the support received for one's financial situation, EU27 (%)

Notes: Responses by the recipients of support to the question ‘Overall, how helpful were the support measures ... for your current financial situation?’ on a scale of 1 to 5, where 1 = not at all helpful and 5 = extremely helpful. The question was asked following each of the lists of expense support measures, income support measures, and informal support to all those who indicated that they had received those types of support.

support for respondents. Although the indicator includes any form of support, not just financial, 68% of respondents assessed the support from family or friends to be useful for their current financial situation (Figure 43).

Receiving informal support was particularly prevalent among unemployed respondents and those aged 18–34 (39% for both categories). Both these groups typically have fewer resources. More respondents in the youngest age group, compared to the older age groups, reported that the support received was helpful for their financial situation – both in the case of formal income support and help from family and friends.²³

The widespread reliance on informal help reported by unemployed and young respondents and the reported helpfulness of this support for their financial situation indicates that the impact of the pandemic-related adjustments on poverty must be closely monitored. Informal help may have its limits in easing hardship and there are risks that more need for support will emerge in the future. Furthermore, there may be gaps in social safety nets, with some groups being left out. Specifically, it is relevant to monitor the effects of unemployment, especially where it has increased a lot during the pandemic, as these impacts may be harder to alleviate with temporary supports. A usual imperative for social policy is to effectively identify and support those who are in need but who may lack the informal support to cushion the impacts of the economic difficulties.

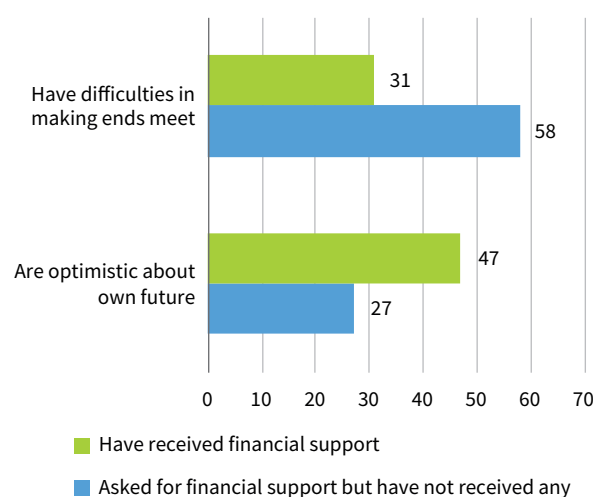
Those with unmet need for support had more difficulties making ends meet

While the efforts of Member States to mitigate the impact of the pandemic-induced economic changes have been extraordinary in many respects, the survey also points to an unmet need for support. The findings show that 6% of respondents who requested some form of financial support in the reference period of March to July either failed to receive it or had their request rejected. In Bulgaria, Greece, Italy, Lithuania and Malta, the proportion is as high as 10% or more.

The basic sociodemographic differences between recipients of any financial support measures and those who asked for but did not receive financial support are not striking – although the likelihood of being in the latter group is somewhat higher among the youngest age group compared to the 50 and over group; and for

people with primary education compared to those with tertiary education. However, reported difficulties in making ends meet are more frequent among respondents who asked for but did not receive financial support (58%) than among those who received such support (31%); this group is also less often optimistic about their own future (27%) compared to those who have received any form of financial support (47%). These data suggest that the requests for financial support were made by people who were genuinely concerned about their situation, and it is important to monitor the extent to which these concerns reflect the actual risk of hardship that may materialise as a delayed impact of the crisis.

Figure 44: Optimism and material hardship, by receipt of financial support, EU27 (%)



Notes: For the list of financial support measures (requested or received), see Figure 41. 'Have difficulties in making ends meet' are those respondents who chose 'great difficulty' and 'difficulty' in responding to the question: 'A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income, is your household able to make ends meet... (1) with great difficulty, (2) with difficulty, (3) with some difficulty, (4) fairly easily, (5) easily, (6) very easily. The optimism about own future data are based on the proportion who responded 'strongly agree' or 'agree' when asked to assess the statement 'I am optimistic about my future'. The differences between those who have received financial support and those who have not are statistically significant at 0.05 level based on a t-test.

²³ Unfortunately, consistent comparison across all support forms and all sociodemographic breakdown categories is not possible due to sample size limitations.

9 Trust and optimism about the future

Table 4: Trust in institutions (mean scores), EU27 (scale 1 to 10)

Survey round	Media	Police	Government	EU	Healthcare system
1. April 2020	4.6	6.2	4.8	4.6	6.4
2. July 2020	4.5	6.2	4.6	5.1	6.5

Note: The survey question was: 'Please answer on a scale of 1–10 how much you personally trust each of the following institutions' 1 – Do not trust at all; 10 – Trust completely.

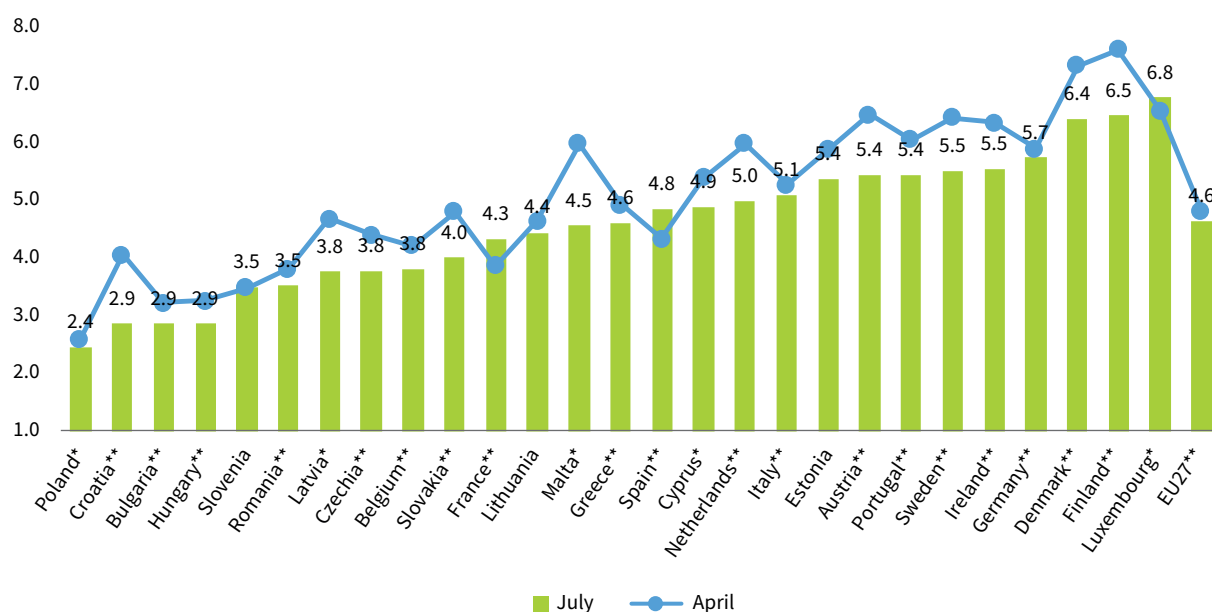
In both rounds of the e-survey, trust in the healthcare system remained well ahead of trust in other institutions such as the media, national government and the EU. This highlights the preeminent role that the healthcare system has played during the COVID-19 pandemic. As Table 4 shows, levels of trust in the healthcare system, police and media are the same in the April and July rounds of the survey. Trust in national governments is slightly lower in July than it was in April. Trust in the EU has increased, from 4.6 to 5.1.

In the aftermath of the COVID-19 outbreak, political scientists commented that trust in the national government determines the extent to which societies can successfully respond to the COVID-19 crisis. Fukuyama (2020) argues that trust in government is the main determinant for success. Rothstein (2020) claims that trust in government is necessary if citizens are to respect the restrictions imposed by governments to combat the virus. While trust tends to increase at times when governments show leadership, it diminishes at times of economic downturn. The increases in trust noted at the beginning of the COVID-19 crisis are therefore likely to be only temporary as the economic situation worsens (SCP, 2020). This, in turn, creates a difficult balancing act for governments, as they must implement measures to contain the spread of the virus while at the same time try to limit the economic damage caused by the lockdown.

The results of the e-survey show that overall trust in the government was slightly lower in July than it was in April. This is the case for all sociodemographic groups, except for those aged 50 and over, for whom trust levels did not change. It also holds true for many Member States, although not for all. In France and Spain, trust in the government was higher in July than it was in April. In Spain, it increased from 4.3 to 4.8 and in France it increased from 3.9 to 4.3. (Figure 45). Quite a different development is seen in Croatia, Austria, Finland, Netherlands, Sweden and Denmark. In these countries trust fell by around one point on the scale. Drops of at least half a point are noted in Ireland, Slovakia (both -0.8), Portugal (-0.7), Czechia (-0.6) and Estonia (-0.5). Trust in the national governments in July ranged from 2.9 in Croatia to 6.5 in Finland; in April, trust levels ranged from 2.6 in Poland to 7.6 in Finland.

Trust in the national government correlates highly with satisfaction with the way democracy functions (Pearson's $r = .81$).²⁴ Not surprisingly, satisfaction levels are highest among respondents in countries where trust in the national government is also highest. On a scale of 1 to 10, average mean satisfaction scores among respondents range from 2.9 in Bulgaria to 7.3 in Denmark (the mean score for respondents in the EU27 as a whole is 5.1). As with trust, satisfaction levels are lower for unemployed respondents (4.1) than for respondents who work for an employer (5.2) or who are self-employed (4.5). The highest levels of satisfaction are found among young respondents with tertiary education (5.8).

²⁴ Pearson's correlation coefficient (r) is a measure of the strength of the association between the two variables.

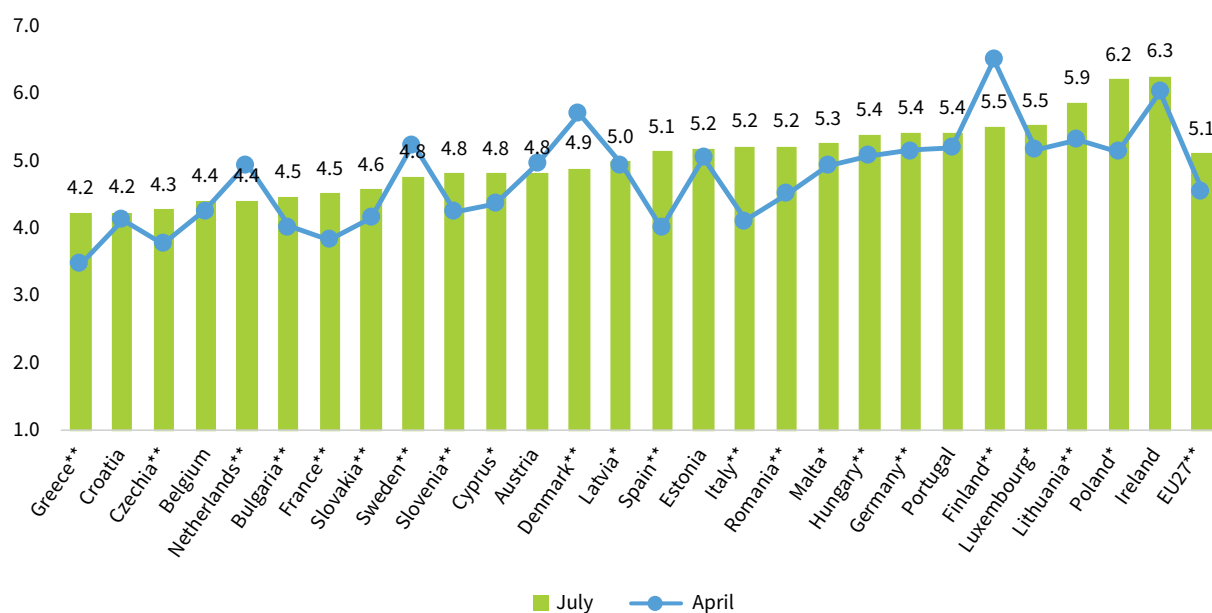
Figure 45: Trust in national government (mean scores by country)

Notes: The survey question was: 'Please answer on a scale of 1-10 how much you personally trust each of the following institutions' 1 – Do not trust at all; 10 – Trust completely. * Low reliability in July in Cyprus, Latvia, Luxembourg, Malta and Poland. **Statistically significant change ($p=0.05$).

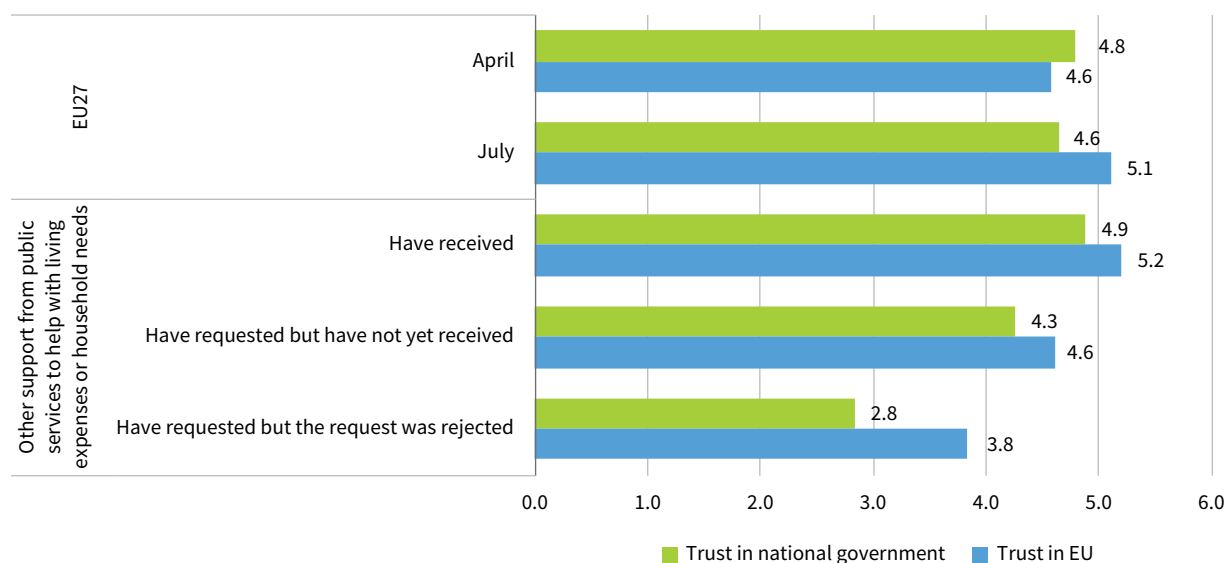
Trust in the EU is greater than trust in national governments in July

Trust in the European Union was significantly higher among respondents in July (5.1) than among

respondents in April (4.6) and now exceeds trust in the national government. The first round of the survey found very low levels of trust in the EU and this raised fundamental questions about perceived EU action during the crisis.

Figure 46: Trust in the European Union (mean scores by country)

Notes: The survey question was: 'Please answer on a scale of 1-10 how much you personally trust each of the following institutions? 1 – Do not trust at all; 10 – Trust completely. * Low reliability in July in Cyprus, Latvia, Luxembourg, Malta and Poland. **Statistically significant change ($p=0.05$).

Figure 47: Trust in national government and EU, by public support received (April and July 2020), EU27 (%)

Trust in the EU ranges from 4.2 among respondents in Croatia and Greece to 6.3 among respondents in Ireland. Significant increases in trust levels between rounds 1 and 2 of the e-survey have been noted among respondents in 13 Member States, with the largest increases recorded in Italy (from 4.1 to 5.2) and Spain (from 4 to 5.1).

Significant decreases in trust in the EU between April and July are noted among respondents in four countries: Finland (from 6.5 to 5.5), Denmark (from 5.7 to 4.9), the Netherlands (from 4.9 to 4.4) and Sweden (from 5.2 to 4.8). The latter three countries are part of the group known as the 'frugal four', together with Austria (where trust levels among respondents in April and July did not change significantly), as their heads of government have advocated a more fiscally conservative approach to the EU's coronavirus response.

Trust in the EU improved among all sociodemographic respondent groups. Among the self-employed, it increased from 4.3 to 5.1. Trust among unemployed respondents still lags, despite a significant increase since April (from 3.8 to 4.4).

Gap in trust between those who received support and those whose requests were rejected

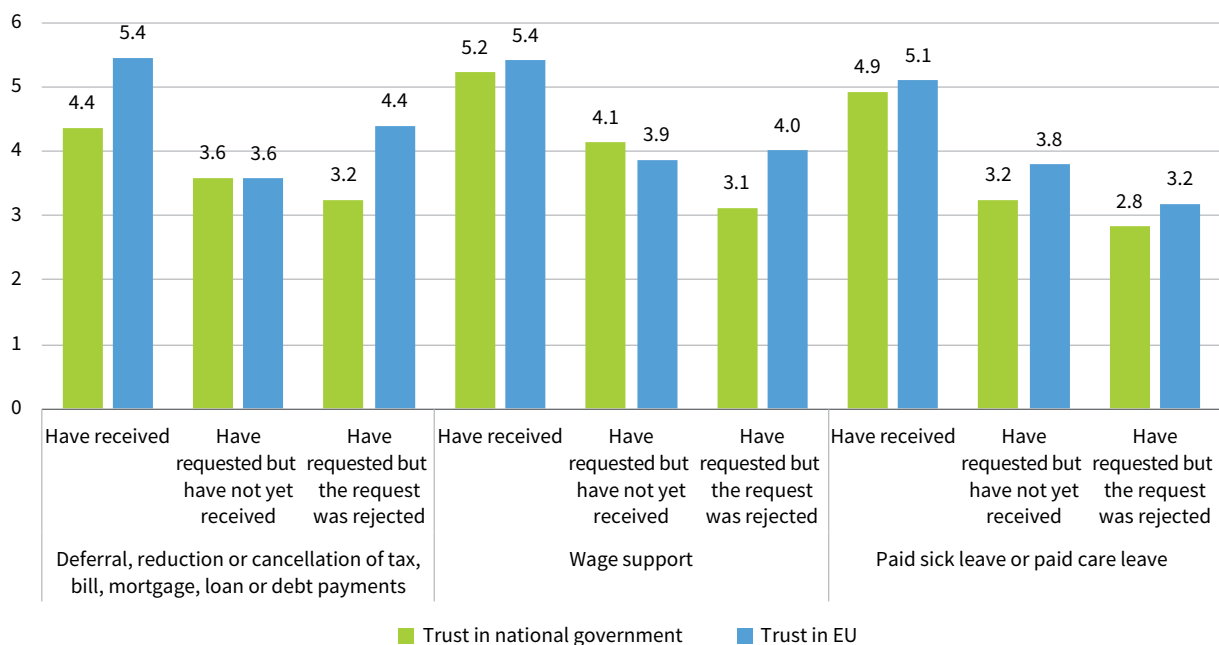
As noted in the previous chapter, respondents to the July round of the e-survey were asked if they had received support from public services to help with living expenses or household needs (for example, benefits,

allowances, vouchers or food). The analysis shows that this has a bearing on levels of trust in the government and trust in the EU: these are higher among respondents who received such supports (4.9 for trust in the government and 5.2 for trust in the EU) – Figure 47. Among respondents whose request for support was rejected, the level of trust in both the national government and the EU is much lower. The verdict is particularly harsh towards the national government: the average trust level among these respondents is just 2.8.

For unemployed respondents, the differences in trust levels between those who received unemployment benefit and those whose request was rejected is very large: trust levels among respondents who received unemployment benefit in both the government and the EU is 4.5; in contrast, trust in the national government among respondents who were rejected is 3.4 while their trust in the EU is 3.7.

As noted in the previous chapter, respondents classified as employees were asked about various support measures: deferral, reduction or cancellation of taxes, bills, mortgages, loan or debt payments, any wage support or paid sick leave or paid care leave. Again, there are large differences in trust levels between those who received support and those whose requests were rejected. As can be seen in Figure 48, employees in the sample who received wage support manifested a higher level of trust both in their government and in the EU (5.2 and 5.4, respectively). Respondents who requested paid sick leave or paid care leave but were denied it demonstrated the lowest levels of trust both in their government and in the EU (2.8 and 3.2, respectively).

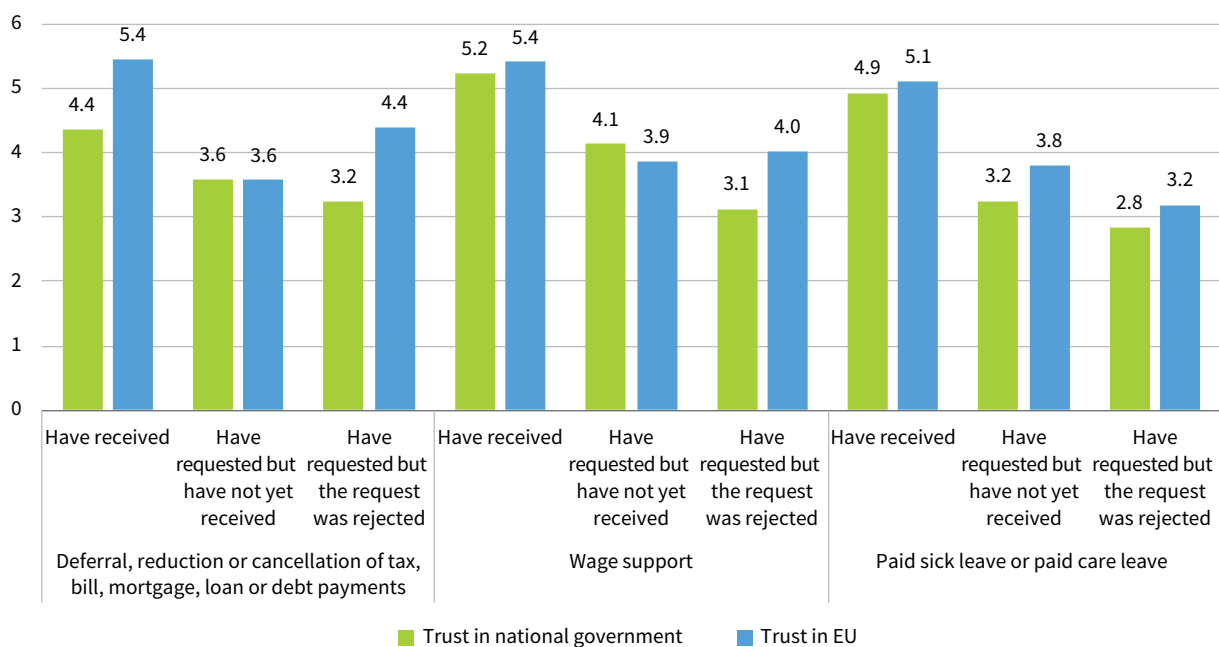
Figure 48: Trust among employees in July 2020, EU27 (%)



Finally, as previously mentioned, self-employed respondents were asked if they received a deferral, reduction or cancellation of tax, bill, loan or debt payments and/or state aid for their business.

Interestingly, as Figure 49 shows, the pattern in trust among self-employed respondents is somewhat different from what is observed for employees and unemployed respondents.

Figure 49: Trust among the self-employed in July 2020, EU27 (%)



Low optimism about country's future

Surveys that were carried out before the onset of COVID-19 all reveal significantly higher levels of trust in institutions. Previous research has highlighted the important relationship between the quality of public services and trust in institutions (Eurofound, 2019b). Political scientists now point to the importance of trust in the national government as a factor that will determine success in the fight against the COVID-19 pandemic. It is too early to tell whether governments will be able to offer the required level of quality of public services and many questions remain unanswered at this stage (for example, will the educational system be able to cope as children return to school; can the health system deal with a second wave to maintain

trust). The e-survey results reveal that in July 2020 optimism among respondents about their country's future is low: 31%. However, there are large differences between Member States, with the proportion of respondents (strongly) agreeing with the statement 'I am optimistic about my country's future' ranging from 18% in Croatia and Hungary to 64% in Denmark (followed at a distance by 51% of respondents in Ireland). Optimism levels vary only slightly between different sociodemographic groups. What does influence respondents' views significantly is their employment status: while 33% of respondents who work as an employee are optimistic about their country's future, this applies to only 18% of unemployed people.

Conclusions

The coronavirus disease (COVID-19) is having a profound impact, with far-reaching implications for the way people live and work across Europe and the globe. Eurofound's e-survey, launched in April 2020 and fielded again in July, provides a timely and truly informative picture of the implications of COVID-19 on the living and working conditions of respondents across the European Union.

The e-survey includes all EU Member States. The first round was carried out when most of the countries were in lockdown, while the second round was fielded when many countries were beginning to re-open their society and economy again. These two attributes of the survey make it possible to compare the situation of respondents in countries that were strongly affected by the pandemic against those living in countries that were less affected and to examine changes between round one and round two of the survey. As the survey collects information not only about the gender, age and education of respondents, but also about their employment situation, it is possible to examine how different socioeconomic groups were affected by the COVID-19 pandemic.

The COVID crisis provided the impetus for an ad-hoc telework revolution, one that had been anticipated for over a generation but had largely failed to materialise. In the e-survey, around 40% of paid hours worked by employees were performed from home during the crisis. Respondents who teleworked tended to be relatively privileged: both in a socioeconomic sense, as evidenced by high levels of educational qualifications and economic resilience, and also in the sense that telework offered them a haven of physical security during the crisis. The experience of working from home appears to have been positive for those respondents who have done so. If the preferences indicated for the future were to be followed, teleworking – at least some of the time – would be the rule post-COVID, rather than the exception, as it has largely been up to spring 2020.

With 8% of respondents indicating that they lost their job during the pandemic, the e-survey highlights the extensive impact of COVID-19 on employment, although there are large differences between countries, between employees and the self-employed and according to gender, age, education and type of contract.

The survey shows that, post-lockdown, the situation of many respondents improved. By July, respondents started to work more hours again, in comparison to April, and job insecurity levels decreased somewhat.

This resulted in a more positive assessment of the financial situation among respondents in many countries, as well as improved mental health scores. Work-life balance also improved.

An assessment of the countries that were hardest hit by COVID-19 – France, Italy and Spain – shows that life satisfaction improved among respondents in all three countries. Mental well-being also increased significantly in all three countries over the period.

However, at sociodemographic level, the e-survey points to growing inequalities. Many of the survey's indicators show that the situation of unemployed respondents deteriorated during the pandemic. Their financial outlook remains particularly dire, and the results point to a strong need for adequate social protection measures as growing numbers in the sample report having problems paying their bills. They are at a significant risk of suffering mental health problems that would exacerbate their already precarious financial situation and make them feel more excluded from society than people in employment. An important finding from the e-survey is that both job loss and job insecurity are associated with lower mental well-being. Low resilience is a problem that affects unemployed people more than other groups. They will need extra support in getting back to normal and in coping with the issues brought on by the pandemic.

According to the results of the e-survey, the pandemic has eroded the work-life balance of women more than men and as life eventually returns to normal it will be important to ensure that this damage is repaired. What must be avoided is that women pay the price of the pandemic. Women are more widely affected by the pandemic in terms of health risks, pre-existing employment inequalities and care responsibilities. Overall, female respondents are less optimistic about their future than male respondents, a finding that deteriorated between April and July.

Overall, the survey shows better life satisfaction scores for young respondents in July, in comparison to April. However, while they express less concern about their financial situation, they have not yet recuperated from the mental scars wrought by the pandemic. The restrictions of the lockdown affected young people more than other age groups. They also feel more excluded from society. It will be important to pay attention to their specific situation ahead of a next wave – and potential lockdown – and tackle feelings of loneliness, depression and anxiety.

When it comes to aspects of job quality, the survey shows that place of work matters: those who worked exclusively from home fared less well on the job quality items included in the e-survey than those working from other locations. They were less likely to report the feeling of doing a useful job or having enough time to do their job (high quantitative demands), and more likely to feel isolated while working. The e-survey also shows that those in the health sector more than workers in other sectors report feeling emotionally drained, testament to the often difficult and emotionally demanding situations many health workers faced during the pandemic.

A large proportion of employees participating in the survey believes they are at risk of contracting COVID-19 because of their job. The self-perceived risk increases if their work requires them to be in direct contact with other people. In any case, even though information seems to be reaching the vast majority of employees, nearly a third of those who are required to wear specific personal protective equipment (PPE) at their place of employment receive it only sometimes or not at all.

The self-employed were particularly exposed to negative labour market outcomes as a result of the crisis, suffering disproportionate drops in working hours and work income (compared to dependent employees) and also a greater likelihood of job loss in the case of the solo self-employed. The second round of the survey reveals an improvement in the assessment of the prospects on the part of the self-employed – albeit from the depressing baseline established in the first round which coincided with peak virus transmission across the EU. In response, both national and EU authorities launched a range of support measures, not least to relieve the immediate pressure experienced by specific sectors, many self-employed people and SMEs. The access to and receipt of COVID-related financial supports appears to have been somewhat greater for self-employed respondents than for other respondents.

Despite widespread efforts, the e-survey points to an unmet need for support that is larger for some groups of respondents than others. Among young and unemployed respondents, the combination of not receiving support and unmet needs translates into a strong reliance on informal support. The importance of receiving support is highlighted by widespread difficulties in making ends meet among respondents not in receipt of support.

The report highlights the important relationship between the role of public institutions and trust levels. Trust in both the national government and the EU is much higher among respondents who received financial support during the pandemic.

Overall, trust in national governments was slightly lower among respondents in July than it was in April. Conversely, trust in the EU increased and in July was

generally higher among respondents than their trust in the national government. It increased in many Member States, particularly among respondents in Spain and Italy, two of the countries that were particularly hard hit by the pandemic, and fell only in the Nordic countries and the Netherlands.

Considering the context and timing of this e-survey, and although respondents became more optimistic about their own future in the period between April and July, it is perhaps not surprising to find that few respondents felt optimistic about their country's future. Optimism is particularly low among unemployed respondents, signalling the importance of monitoring the effects of unemployment, as these impacts may be harder to alleviate with temporary supports. A usual imperative for social policy is to effectively identify and support those who are in need but who may lack the informal support to cushion the impacts of the economic difficulties.

Optimism is a complex concept, made up of personal circumstances such as finances, health and relationships, as well as broader factors about the general state of the economy and society. Much will therefore also depend on the further economic impact of the COVID-19 pandemic, both among citizens and Member States.

In fact, there are tangible concerns that the COVID-19 pandemic will foster an increase in inequalities – both between different socioeconomic groups and across Member States. It is worthwhile observing that the extent to which the COVID-19 pandemic will lead to an increase of disparities among Member States may also have an impact on the stability of the European Union project and national institutions. In this regard, the political promise of the EU of balanced and sustainable economic growth, as well as social and territorial cohesion and upward convergence (a reduction in disparities between Member States accompanied by an improvement in their performances) is the aim of the European Pillar of Social Rights. Persistent divergent performances of Member States as a result of the COVID-19 pandemic would potentially undermine the political support for maintaining or deepening economic and political EU integration. In fact, with an increase in disparities among Member States, citizens are certain to lose confidence in the ability of the EU and their own governments to deliver on the promise of better working and living conditions. For these reasons, and in order to prevent diverging trends among Member States in their economic and social performance, the EU should embrace the logic of upward convergence and be clear in communicating this to citizens.

Despite an initial moment of confusion at the onset of the pandemic, where a lack of European coordination was perceived by citizens, the European Union soon seized the gravity of the crisis and took lessons from the

development of the previous 2008–2013 crisis, initiating actions to support Member States in easing the economic and social impact of the crisis. In this regard, the agreement reached at the July Council is highly significant, both for giving Member States the right instrument to react to this unprecedented situation and to avert the crisis from hurtling towards a new asymmetric shock. The agreement also provides a tangible example of European solidarity among Member States.

In tandem with this quick action, in order to avert unpleasant calamities, it is important to adopt a clear communication strategy. The discussion between EU leaders in April 2020 had deepened the sense that there was a lack of solidarity among Member States which could easily fuel support for a populist and anti-EU movement at a time when trust in the European Union project is already challenged by the health and economic crisis.

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Annex

Table A1: Employment status of respondents, current and prior to COVID-19 (weighted and unweighted count), EU27 (%)

	Current employment status			Pre-COVID employment status		
	Weighted N	Unweighted N	%	Weighted N	Unweighted N	%
Employee	10,092	12,535	42%	10,968	13,380	45%
Self-employed with employees	517	566	2%	552	663	2%
Self-employed without employees	1,268	1,500	5%	1,421	1,703	6%
Unemployed	2,300	1,887	10%	1,239	886	5%
Unable to work due to long-term illness or disability	799	641	3%	783	617	3%
Retired	6,396	5,194	27%	6,239	5,043	26%
Full-time homemaker/fulfilling domestic tasks	800	836	3%	765	802	3%
Student	1,710	749	7%	1,926	882	8%

Table A2: Financial situation in July compared to three months previously by country (in percentage point change since April), EU27 (%)

Country	% worse	pp change	% the same	pp change	% better	pp change
Denmark	11	0	80	0	9	0
Sweden	11	-2	72	1	9	1
Luxembourg*	19	1	71	1	10	-2
Belgium	22	-5	70	3	9	2
Netherlands	24	0	68	-2	8	2
Estonia	25	-8	66	9	9	0
Finland	25	-2	64	-4	10	5
Ireland	27	-9	57	-1	16	10
Germany	27	-4	65	0	8	3
France	27	-4	67	3	6	0
Czechia	29	-3	65	1	6	2
Austria	31	1	65	-2	5	1
Lithuania	32	-6	59	1	9	5
Slovenia	33	-11	58	6	9	4
Italy	33	-13	63	11	3	1
Malta*	38	-8	54	5	8	3
Latvia*	39	-1	53	0	8	1
Portugal	40	-3	57	2	4	1
Slovakia	41	-3	55	1	4	3
Cyprus*	42	-8	51	8	7	0

Country	% worse	pp change	% the same	pp change	% better	pp change
Greece	43	-5	54	6	3	-1
Spain	44	-2	53	2	3	0
Romania	44	-2	52	0	4	2
Hungary	46	-3	47	-1	7	4
Croatia	47	1	48	-3	5	2
Poland*	49	-2	48	1	3	1
Bulgaria	49	-10	48	9	2	1
Total (EU27)	34	-4	61	3	6	2

Note: * Low reliability. Figures in green denote a statistically significant improvement; figures in red denote a statistically significant deterioration ($p=0.05$).

Table A3: Summary indicator of work–life balance

Country	April	July	Difference July to April	Country	April	July	Difference July to April
Austria	7.4	7.1	-0.2	Italy	6.2	6.2	0.0
Belgium	6.3	6.3	0.0	Latvia*	6.5	6.2	-0.3
Bulgaria	6.6	6.3	-0.3	Lithuania	6.7	6.3	-0.4
Croatia**	6.5	5.9	-0.6	Luxembourg*	6.5	6.1	-0.4
Cyprus*	6.2	5.5	-0.7	Malta*	6.3	5.8	-0.5
Czechia	7.0	7.0	0.0	Netherlands	7.1	7.1	0.1
Denmark	6.9	7.0	0.1	Poland*	6.5	6.2	-0.2
Estonia	6.4	6.6	0.2	Portugal	6.0	5.8	-0.2
Finland**	6.8	6.4	-0.4	Romania**	6.7	6.4	-0.3
France	6.4	6.5	0.1	Slovakia	6.9	6.8	-0.2
Germany**	7.1	7.2	0.1	Slovenia	6.9	6.8	-0.1
Greece	6.1	6.0	-0.1	Spain**	6.3	5.9	-0.3
Hungary	6.9	7.1	0.2	Sweden	6.8	6.9	0.1
Ireland	6.5	6.6	0.0	EU27**	6.6	6.6	-0.1

Note: *Low reliability in round 2; **Statistically significant increase ($p=0.05$). Figures in green denote a statistically significant improvement; figures in red denote a statistically significant deterioration ($p=0.05$).

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This report presents the findings of the *Living, working and COVID-19* e-survey, carried out by Eurofound to capture the far-reaching implications of the pandemic for the way people live and work across Europe. The survey was fielded online, among respondents who were reached via Eurofound's stakeholders and social media advertising. Two rounds of the e-survey have been carried out to date: one in April, when most Member States were in lockdown, and one in July, when society and economies were slowly re-opening.

The findings of the e-survey from the first round reflected widespread emotional distress, financial concern and low levels of trust in institutions. Levels of concern abated somewhat in the second round, particularly among groups of respondents who were benefiting from support measures implemented during the pandemic. At the same time, the results underline stark differences between countries and between socioeconomic groups that point to growing inequalities.

The results confirm the upsurge in teleworking across all countries during the COVID-19 pandemic that has been documented elsewhere, and the report explores what this means for work-life balance and elements of job quality.

The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency established in 1975. Its role is to provide knowledge in the area of social, employment and work-related policies according to Regulation (EU) 2019/127.

