

Uneven picture of a changing Europe: Findings from Living and Working in the EU e-survey 2025

Introduction

Findings from the 2025 (eighth) round of Eurofound's Living and Working in the EU e-survey suggest persistent economic strain and uneven levels of resilience across Member States. Despite lower inflation (2.1% as of October 2025) and, so far, stable labour markets, respondents continue to face significant financial pressure, with widening gaps between income groups, rising insecurity among renters and middle-aged people, and continued housing insecurity, especially among low-income and single-parent households. These economic vulnerabilities are reflected in respondents' declining optimism about the future and levels of mental well-being that remain well below those of the early pandemic. Among employees, work-life balance continues to be an issue, particularly for those whose preferences for remote working do not match their actual arrangements.

In parallel, trust in institutions is fragile and highly unequal, with low-income groups reporting the lowest levels of trust and democratic satisfaction. Meanwhile, the new section of the survey on environmental issues highlights that most Europeans have already experienced climate-related adverse events and that concern about environmental impacts rises sharply with exposure, especially among younger and older adults.

Overall, the results of the 2025 Living and Working in the EU e-survey provide new evidence of how Europeans have been coping with these pressures, how they have adjusted to changing workplace practices in the past five years and how these experiences differ across income groups, genders and age cohorts.

Key findings

Growing financial and housing insecurity

- Economic strain has increased across all age groups in the past five years, with the highest levels found among middle-aged respondents. Income inequality is exacerbating financial hardship: in 2025, 61% of respondents in low-income households struggled to make ends meet, compared with 9% of those in high-income households.
- Arrears and expectations of future payment difficulties are rising, especially among respondents living in low-income households, single parents and multigenerational households, indicating growing short-term financial insecurity.
- Housing insecurity is increasing, driven by cost-of-living pressures, and is disproportionately affecting renters in the private rental sector.

Declining optimism and persistently low levels of well-being

- Optimism about the future has declined across all age groups and has not recovered since a significant drop in 2022, likely owing to the ongoing geopolitical and economic uncertainty.
- Mental well-being remains low: WHO-5 scores have declined since 2020 and more than half of respondents (57%) in 2025 are at risk of depression, indicating potential persistent stress at a societal level.

Rising preference for teleworking

- Among those respondents working in teleworkable jobs, fewer are working exclusively from home, while hybrid working has become the dominant model for both men and women.
- Preferences for regular telework have increased, with around half of men and women wishing to work from home several times a week. Respondents who would like to telework but cannot report the highest levels of fatigue and work-family conflict.

Levels of trust in institutions reflect economic security

- Respondents aged 35–49 and 50–64 show the lowest trust in institutions and indicate the highest levels of financial difficulty, suggesting a potential link between economic stress and weakening confidence in institutions. Trust in institutions is consistently lower among low-income respondents.
- Despite declining optimism about their own future, young adults report the highest levels of trust in both national governments and the EU, indicating that confidence in public institutions remains comparatively strong in this group.
- Where trust is low at country level, it tends to be low across nearly all institutions, and where trust is high, it tends to be consistently high (except in social media, in which trust is low in general).
- Although recent public debate regarding satisfaction with democracy has highlighted a gender divide among youth, this survey found only a small (albeit statistically significant) average gender gap (0.1 points), the direction of which varies by country.

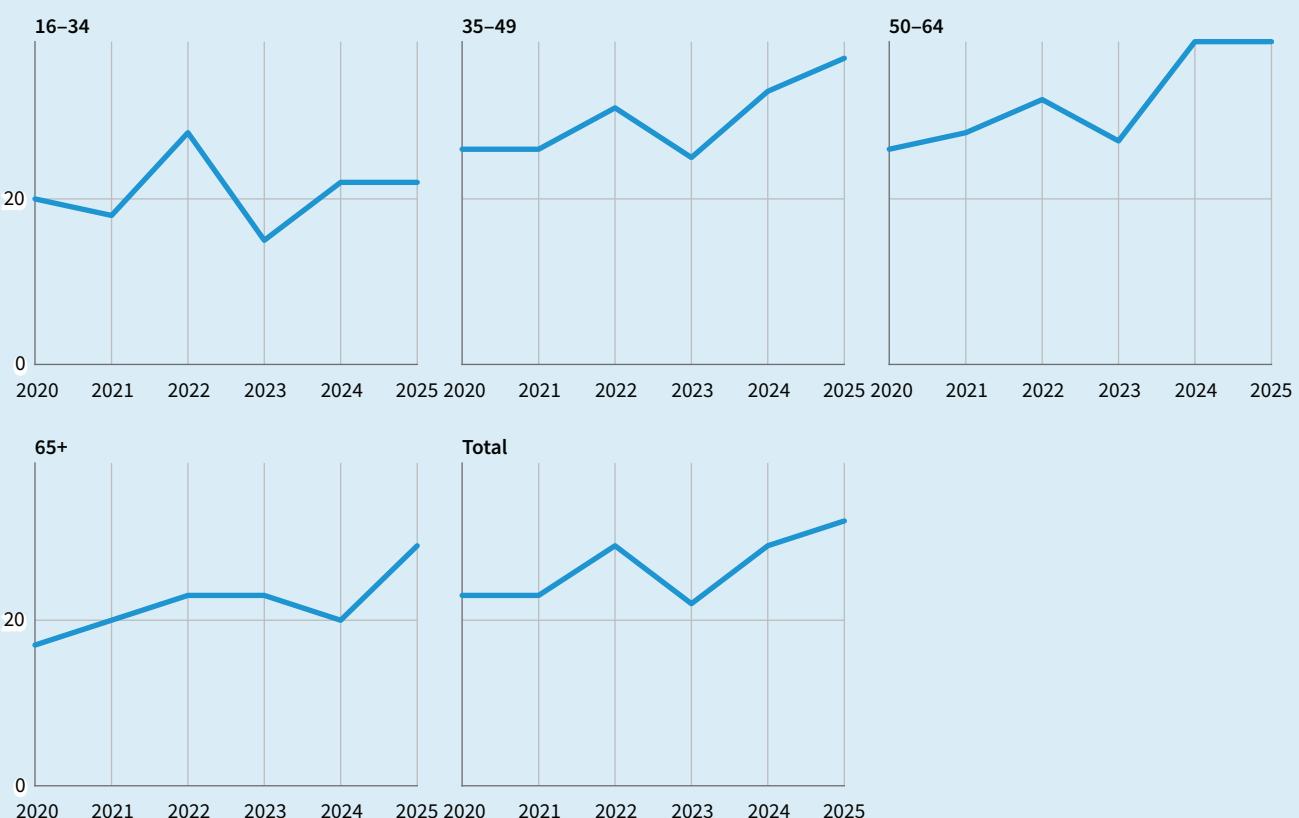
Environmental concern greatest among those impacted by climate change

- Most respondents have faced at least one climate-related adverse event in the past five years (heat, floods, wind, fire, insects, water shortages).
- Concern about the environment rises with the number of impacts experienced. The oldest and youngest respondents are both concerned about environmental issues, challenging views that only young people worry about climate change.

Housing and the cost of living

Since 2020, economic strain (measured as the proportion of respondents who said it was ‘difficult’ or ‘very difficult’ to make ends meet for their household) has fluctuated across all age groups, though with notable age differences (Figure 1). Respondents aged 50–64 have consistently reported the highest levels of economic strain, rising from around 27% in 2020 to nearly 40% in 2025. The 35–49 age group displays a comparable trend, with 37% reporting economic strain in 2025, after a decline in 2023.

Figure 1: Difficulty making ends meet, by age group, EU, 2020–2025 (%)



Source: Living and Working in the EU e-survey series.

Among younger respondents, economic strain peaked in 2022 at about 28%, then dropped in 2023, before settling at around 20% in 2025. Levels of financial difficulty were lowest in the oldest age group (65+) in the first round of the e-survey (2020) but then increased steadily over time, from about 17% to almost 29% in 2025, narrowing the gap between this group and younger respondents. Overall, economic pressures seem to have intensified for respondents across all age groups since 2020, but especially for the middle-aged.

Lower-income households facing the most hardship

Since 2022, when income data became available, the survey has measured the gap in economic strain between income groups – and it is widening. While most higher-income households continue to cope comfortably, financial hardship has deepened among lower- and middle-income families (Figure 2).

Figure 2: Change in difficulty making ends meet, by income level, EU, 2022–2025 (%)



In 2025, 61% of low-income households report financial difficulty, up from 40% in 2023 and the highest level observed since 2022, reflecting ongoing cost-of-living pressures. Among medium-income households, economic strain increased from 21% in 2022 to 30% in 2025, suggesting that financial stress affects more than just the most vulnerable groups. Meanwhile, the share of high-income households experiencing difficulty has remained low and stable, at around 9%, indicating that higher-income households have been largely insulated from recent cost pressures.

Arrears and financial insecurity rising, despite drop in inflation

In 2025, 18% of respondents across the EU report recent arrears on utility bills, while 20% expect to experience payment difficulties with these in the next three months. The fact that both figures have increased since the previous (2024) survey (from 15% and 18%, respectively) suggests that financial pressures may still be rising, despite a recent drop in inflation. Reports of both past and expected arrears are highest in the following three types of household: low-income, single-parent and multigenerational (defined as at least three generations living together) (Figure 3).

Low savings suggest limited financial resilience

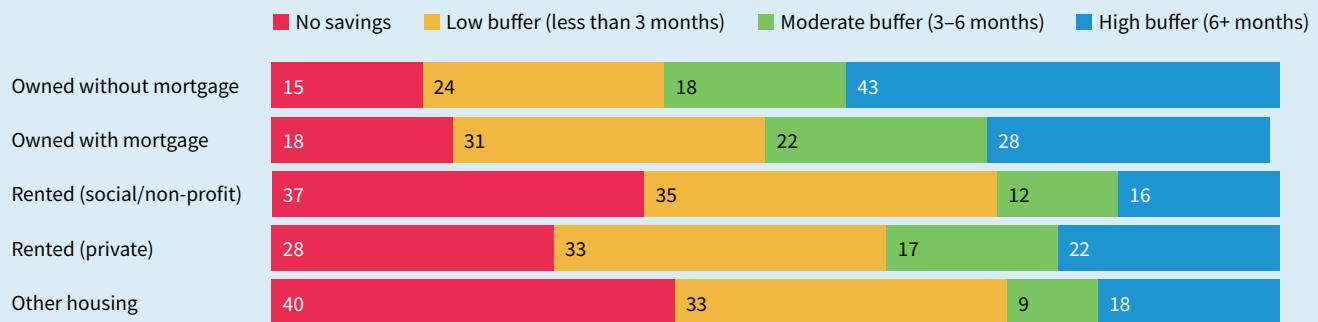
The proportion of respondents with no savings at all has decreased in the five years since the survey began (from 28% in 2020 to 23% in 2025). However, almost one-third of households (30%) have only a low buffer, that is, savings sufficient to cover normal expenses for less than three months in the absence of a regular income. This means that most households (53%) have low or no savings.

Home-ownership status is an important factor in the availability of such a buffer (Figure 4). Among private renters, 28% report having no savings at all, compared with 18% of homeowners with a mortgage and 15% of those owning outright who reported the same. Moreover, of those renters who do have savings, most only have a low buffer, unlike homeowners. Across income groups, three-quarters of respondents in low-income households say they have either no savings or could maintain their standard of living for less than three months without income, underlining limited resilience to economic shocks.

Figure 3: Proportion of respondents reporting past and expected arrears in utility bills, EU, 2025 (%)



Figure 4: Amount of savings, by home-ownership status, EU, 2025



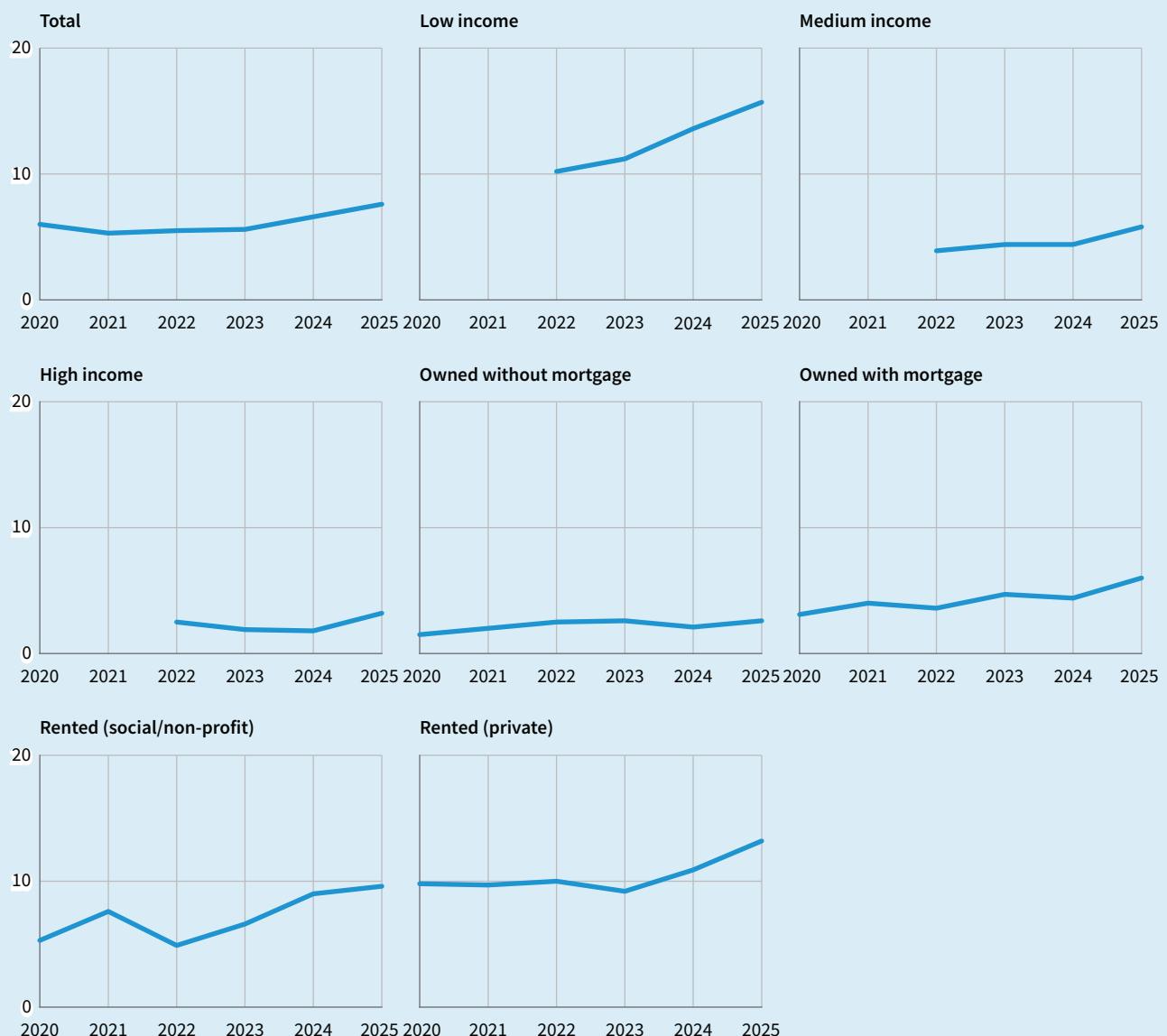
Source: Living and Working in the EU e-survey series.

Many still fear having to leave their home

Recent cost-of-living pressures have disproportionately affected renters and lower-income households.

Housing insecurity, measured as the proportion of respondents who said it is likely they will have to leave their home in the next few months because they can no longer afford it, has increased across all groups since 2020, moderately in most cases. Insecurity is most prevalent among low-income households, where the share experiencing it increased by more than 6 percentage points between 2022 and 2025 (Figure 5). Medium-income households also experienced a gradual increase, while high-income households maintained consistently low insecurity rates.

Figure 5: Respondents experiencing housing insecurity, by income and tenure, EU, 2020–2025 (%)



By housing tenure, the increase in insecurity is most pronounced among private renters, 13.2% of whom in 2025 say this is a concern. There is more fluctuation among those renting from social or non-profit housing providers, but the levels of insecurity are similarly high. In contrast, homeowners with or without a mortgage report relatively low and stable levels of insecurity.

In the EU27, housing insecurity is higher among those who do not own their home (experienced by 12.4% of such respondents across all Member States) (Figure 6). In Greece, almost a third (29%) of respondents who are not homeowners fear they may have to leave their home. The level of housing insecurity is also very high in several other Member States in southern and eastern Europe, including Slovakia (22%), Latvia (21%), Bulgaria (21%), Spain (19%) and Portugal (19%).

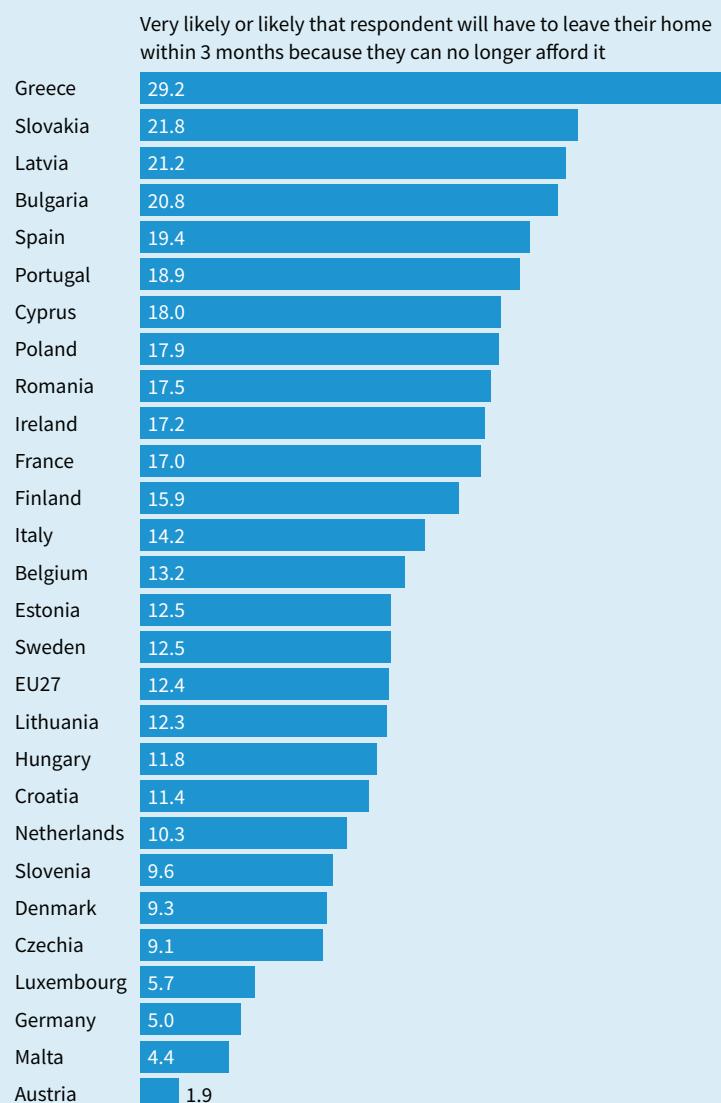
In contrast, the level is much lower in western and northern Member States, particularly Austria (less than 2%), Germany (5%), Luxembourg (6%), Czechia (9%) and Denmark (9%), reflecting greater income stability and more regulated rental markets.

Deprivation

Respondents were asked whether or not they are able to afford certain basic items. Figure 7 illustrates the total share of respondents in low- and high-income households unable to afford each item in 2025.

Income-related inequality remains substantial across all areas of material deprivation. The largest gaps between high- and low-income respondents are in relation to the (un)affordability of furniture, holidays and leisure activities, indicating that lower-income households are much more likely to

Figure 6: Housing insecurity among non-homeowners, EU Member States and the EU, 2025 (%)



Source: Living and Working in the EU e-survey series.

Figure 7: Unaffordability of basic items for respondents on high and low incomes, EU, 2025 (%)



Source: Living and Working in the EU e-survey series.

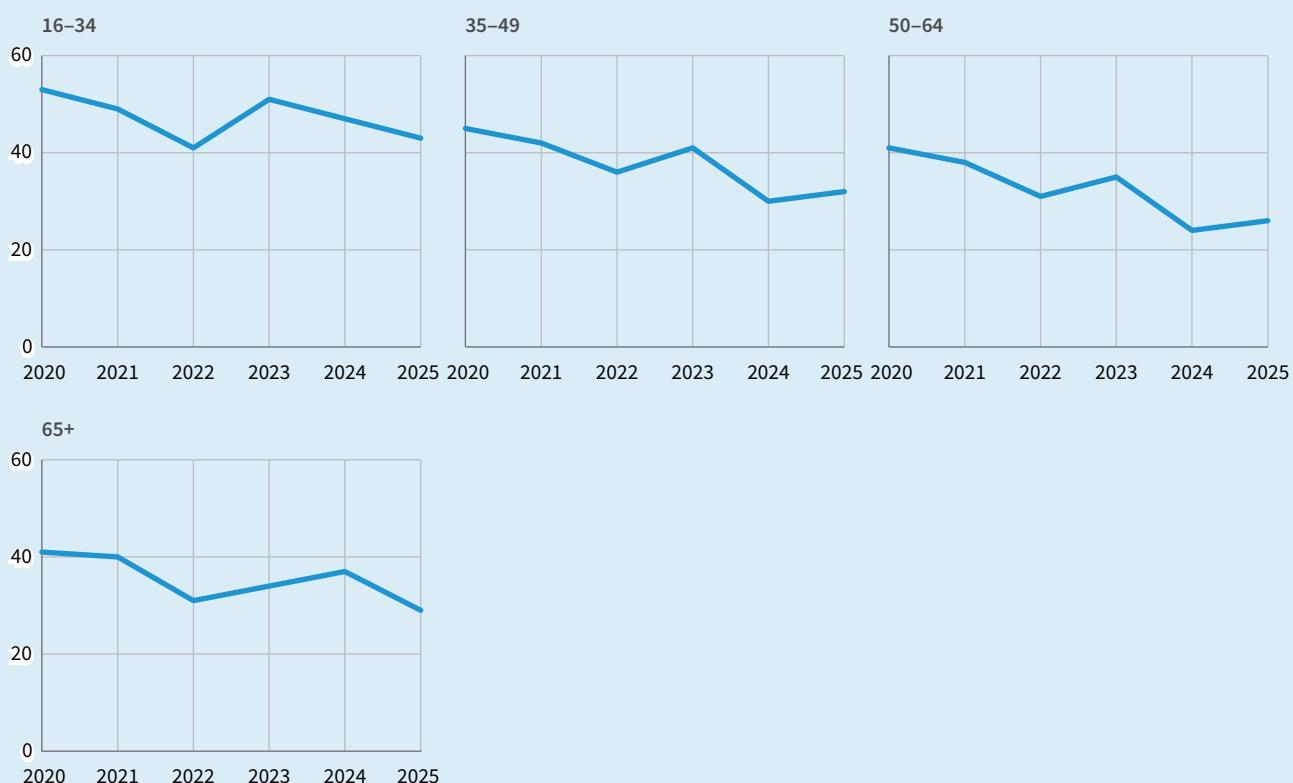
lack access to non-essential but important aspects of daily life and social participation. Even for basic needs, particularly a nutritious meal at least every second day, the gaps are large, highlighting persistent disparities in living standards.

While deprivation affects many households, low-income families experience a far broader range and greater depth of hardship, particularly in terms of maintaining a comfortable standard of living. Since 2023, when deprivation was first measured in the e-survey, average deprivation levels have remained relatively stable, but income gaps have widened slightly for most items, especially keeping out of arrears (+9 percentage points), spending money on oneself (+8 percentage points) and leisure activities (+7 percentage points), suggesting that cost-of-living pressures have deepened inequality rather than changed overall deprivation rates.

Quality of life and well-being

To monitor how respondents perceive their personal prospects for the future, their optimism levels were measured. High levels of optimism are associated with higher resilience and greater trust. The survey found, however, that optimism has declined across all age groups (Figure 8). The sharp drop in 2022 (measured around the start of Russia's war in Ukraine) stands out, but optimism as measured by the survey has not recovered since, even among the youngest and most optimistic respondents. Such a persistent decline in optimism may be a warning sign of growing insecurity or dissatisfaction and likely

Figure 8: Respondents who agree or strongly agree that they are optimistic about their own future, by rounds of e-survey and age group, EU, 2020–2025 (%)



Source: Living and Working in the EU e-survey series.

reflects the difficult economic context – outlined in the previous section – created by sustained cost-of-living pressures, rising housing insecurity and limited improvement in living standards.

Respondents who are optimistic about their own future also report the highest average life satisfaction, measured on a 10-point scale. The life satisfaction rate among the most personally optimistic is 7.6, compared with just 4.3 among those who are pessimistic (Figure 9). Regarding optimism about the country's future, the pattern is similar, although the actual scores indicate that personal optimism has a stronger bearing on life satisfaction.

Figure 9: Average life satisfaction, by optimism about own and the country's future, EU (scale 1–10)



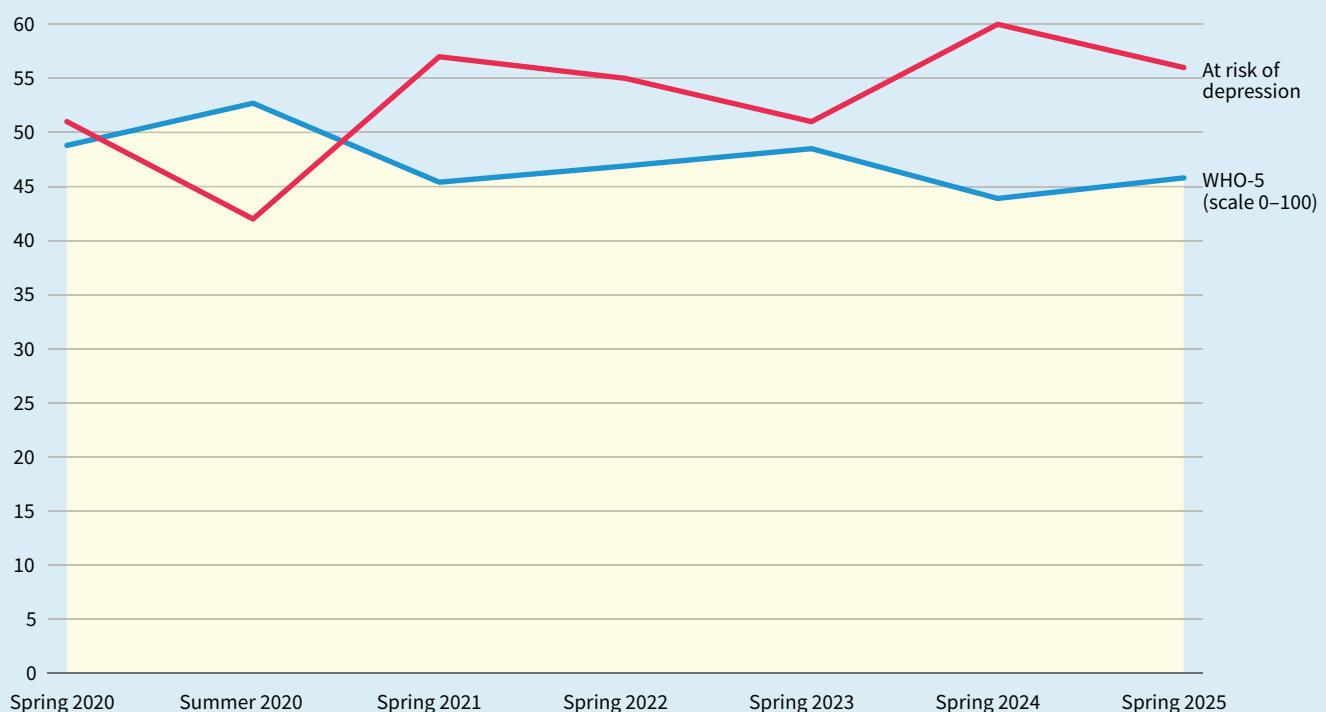
Source: Living and Working in the EU e-survey series.

Risk of depression continues to rise

The e-survey findings in general suggest enduring mental-health challenges among respondents, with well-being failing to return to the levels observed during the early part of the pandemic and a consistently large share remaining at risk of depression.

Mental well-being, as measured by the e-survey, has fluctuated over the past five years, with average WHO-5 scores ranging from around 44 to 53 points (Figure 10).¹ A score of 50 or below can indicate a risk of depression.

Figure 10: Average mental well-being and proportion of respondents at risk of depression, by rounds of e-survey, EU (%)



The mean WHO-5 score measured among respondents was highest in summer 2020, following the lifting of initial COVID-19 lockdown restrictions, but has since shown a gradual decline, reaching one of its lowest levels in spring 2024, before partially recovering in spring 2025.

Meanwhile, the proportion of respondents at risk of depression has remained persistently high (between 42% and 60%). In spring 2025, around 57% of respondents scored below the WHO-5 threshold, suggesting that more than half the population may be experiencing low psychological well-being.

Work, working from home and work-life balance

Figure 11 shows changes in work-location patterns among male and female respondents who say their job is teleworkable. The survey first included a question on the teleworkability of jobs in 2022, since when there has been a steady decline in the share of respondents working exclusively from home: from 21% to 15% among men and from 26% to 14% among women. Over the same period, combined work arrangements have become considerably more common, especially among men. Meanwhile, the proportion working solely at the workplace remains relatively stable, albeit registering a slight decrease. In general, the shift towards hybrid work models has continued since the end of the pandemic, with gender differences narrowing over time, highlighting the ongoing need for better digital infrastructure and equal access to remote-work opportunities.

¹ The WHO-5 mental well-being index measures people's moods over the previous two weeks based on five statements of positive feelings, on a scale of 0 to 100. 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' and 'My daily life has been filled with things that interest me'.

Figure 11: Work location of respondents in teleworkable occupations, EU, 2022–2025 (%)

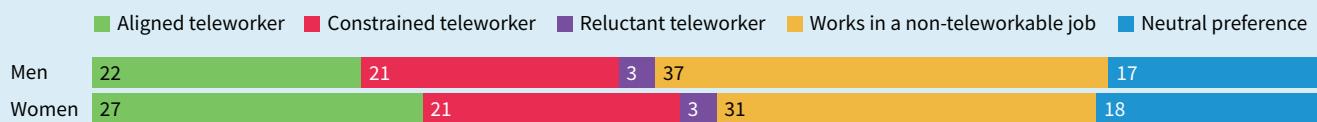


An estimated 38.5% of jobs in the EU are potentially teleworkable (EU Labour Force Survey, 2020). Respondents to the Living and Working in the EU e-survey report a higher share of teleworkable jobs (53% in 2025). The findings presented below should be interpreted in this context.

Majority prefer to work regularly from home

In line with the shift to hybrid working and the decline, since the end of the pandemic, in working exclusively from home (which has stabilised at around 15%), the preference for working from home several times a week has increased. About half of men (50%) and more than half of women (54%) would prefer to work from home regularly, up from around a quarter of respondents in 2021.

Figure 12: Alignment with teleworking preferences, men and women, EU, 2025 (%)



Note: An aligned teleworker's actual working arrangements match their preferences; a constrained teleworker would like to work remotely but cannot; a reluctant teleworker works remotely but would prefer not to.

Source: Living and Working in the EU e-survey series.

Figure 12 illustrates the extent to which workers' current work arrangements match their preferences for teleworking. The largest proportions of respondents (particularly men) are limited in their preferences by a non-teleworkable job. Women's actual working arrangements (whether home-based or hybrid) match their preferences more often than men's. Around one-fifth of both men and women would like to telework but are currently based at their workplace. Only a small proportion of workers (3%) telework despite preferring not to. A further 17–18% report neutral preferences regarding telework.

Balancing work and family life remains difficult for some

Whether respondents' preferences align with their actual work arrangements matters for work–life balance, with constrained teleworkers reporting the highest levels of fatigue and their aligned counterparts experiencing the lowest (Figure 13).

Figure 13: Work-life balance problems, by gender and telework alignment, EU, 2025 (%)



Source: Living and Working in the EU e-survey series.

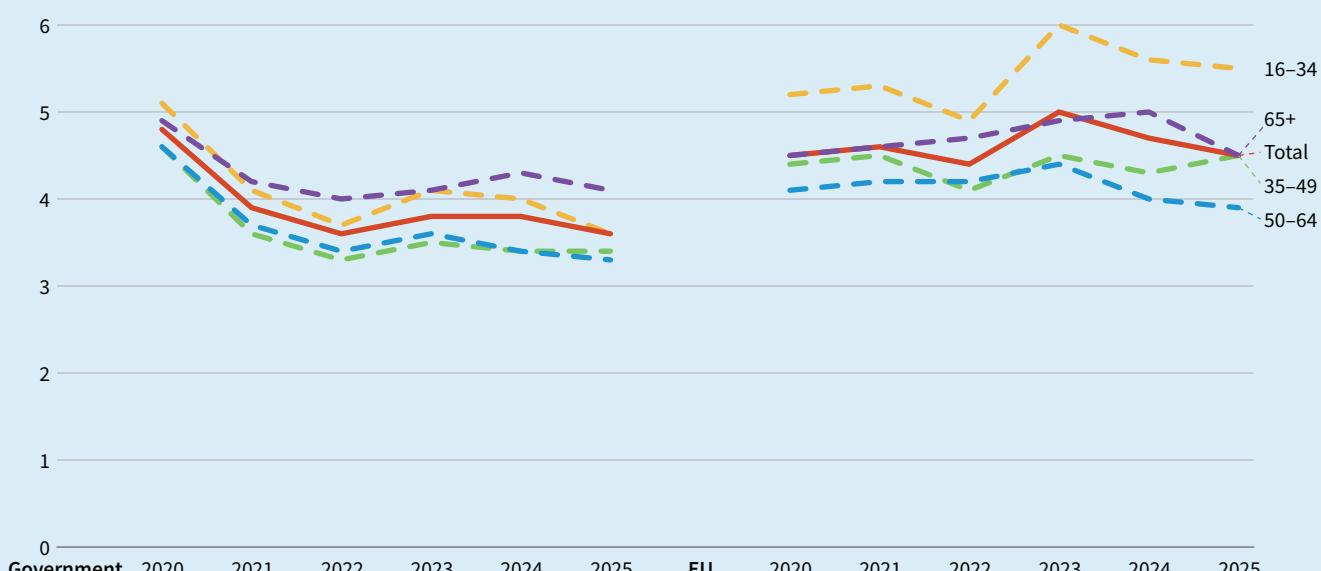
About one-third of workers worry about work frequently, with little difference between the genders. Women are more likely than men to feel too tired after work to complete household tasks (46% compared with 37%). In addition to reporting the highest levels of fatigue, constrained teleworkers experience the most conflict between work and family life, including difficulty concentrating at work. These respondents are likely to have the most family responsibilities and stress, either at work or at home. Meanwhile, the lowest levels of work-family conflict are reported by respondents with a neutral preference, followed by those whose work arrangements match their preferences and those in non-teleworkable jobs. Interestingly, reluctant teleworkers report high levels of worry about work but less family conflict, possibly reflecting fewer family responsibilities or greater job insecurity.

Trust and satisfaction with democracy

Greater economic strain coincides with lower trust in institutions

Trust in institutions has fluctuated among survey respondents since 2020. Comparing trust in national governments and in the EU (Figure 14), the latter rates higher (on a scale of 1 to 10) among all age groups, but especially among younger adults, in all rounds of the e-survey. Young respondents consistently report higher levels of trust in both institutions, while those in older middle age (50–64) report the lowest levels of trust throughout the period. As discussed previously, respondents in the 35–49 and 50–64 age groups have faced the highest levels of economic strain and greatest increases in financial difficulty since 2020. It is therefore notable that they also report the lowest trust in both government and the EU, with trust levels in these age groups stagnating or declining for much of the past five years.

Figure 14: Average trust in national government and in the EU, by age group, 2020–2025 (scale 1–10)



Note: Respondents were asked to rate their trust on a scale of 1 to 10, where 1 means 'do not trust them at all' and 10 means 'trust them completely'.
Source: Living and Working in the EU e-survey series.

Figure 15: Trust in institutions, systems and media, EU Member States and the EU, 2025 (scale 1–10)

	Local government	National government	European Union	Healthcare system	Pension system	Police	News media	Social media
Austria	6.1	4.4	5.0	6.2	5.1	6.7	4.7	3.2
Belgium	4.9	3.7	4.1	6.5	4.6	5.9	4.3	3.2
Bulgaria	3.2	2.3	4.6	4.1	3.5	3.7	2.9	3.3
Croatia	3.7	2.5	4.4	5.0	3.7	4.9	3.6	3.4
Cyprus	4.2	3.1	4.1	5.5	4.2	4.4	3.4	3.4
Czechia	5.5	3.5	4.1	6.4	4.5	6.1	4.2	3.4
Denmark	6.2	6.3	5.9	7.1	6.2	7.1	5.3	3.6
Estonia	5.0	3.7	4.8	6.3	5.1	6.5	4.5	3.6
Finland	5.8	3.7	5.4	6.1	5.7	7.3	6.1	3.9
France	4.5	2.9	3.7	6.1	4.7	5.9	3.5	2.9
Germany	5.4	3.7	4.5	5.5	4.1	6.4	4.5	3.2
Greece	3.2	2.5	3.7	4.3	3.2	4.0	2.2	3.2
Hungary	4.6	2.2	5.9	3.6	3.0	4.6	3.3	3.3
Ireland	5.1	4.8	5.8	5.8	5.8	6.3	4.7	2.7
Italy	4.7	3.3	4.3	5.6	4.3	6.1	3.7	3.2
Latvia	5.0	4.1	5.4	5.7	4.6	5.7	4.7	3.9
Lithuania	4.9	4.1	5.5	6.0	4.5	6.2	4.3	3.8
Luxembourg	6.5	5.9	5.4	7.1	6.1	7.1	4.9	3.2
Malta	4.7	3.7	5.9	6.8	6.0	5.5	4.3	3.3
Netherlands	5.2	3.7	4.3	6.0	4.5	5.8	4.2	3.3
Poland	4.4	3.8	4.9	4.8	3.7	5.0	3.8	3.4
Portugal	4.6	3.7	4.9	5.9	4.9	6.4	4.1	3.0
Romania	4.3	3.1	5.8	4.9	4.3	5.0	4.0	3.9
Slovakia	4.8	2.5	5.2	5.2	3.4	4.8	4.1	3.4
Slovenia	5.1	4.1	4.5	5.7	4.6	6.0	4.4	3.4
Spain	4.7	4.5	4.8	6.6	5.4	5.9	3.6	2.9
Sweden	5.0	5.4	4.8	6.2	4.8	6.5	4.9	3.1
EU27	4.8	3.6	4.5	5.7	4.4	5.9	4.0	3.2

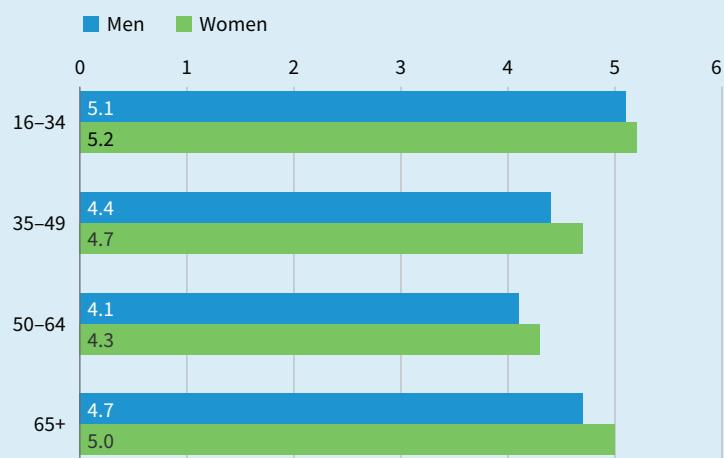
Despite the increased reliance on social media, people in the EU generally remain critical of it, rating it lowest in terms of trust across all institutions, systems and media (Figure 15). The police remains the most trusted institution on average, with Bulgaria, Greece and Cyprus being notable exceptions. All three countries experience generally low levels of trust in all the institutions, however. Trust in the healthcare system is mid-range across the EU and higher in western Member States. Interestingly, it is lower than expected in some Member States with traditionally good healthcare systems, such as France, Germany and Sweden. Trust in pension systems follows a similar pattern to healthcare: relatively high in many western and northern Member States but noticeably lower in several southern and eastern Member States. This suggests broader concerns about long-term financial security in countries already experiencing greater economic strain.

In general, people in the EU tend to trust their local government authorities more than the national government, with the exception of Sweden and Denmark. Trust in the EU, meanwhile, remains relatively high, with only small variations across Member States. Levels of trust in the news media, on the other hand, are relatively low across the EU, with only respondents in Finland rating it above 5.5. Generally, when trust is low in a country it is low for all institutions, rather than it being a case of one institution experiencing significantly lower trust than others. This indicates a more general sense of distrust in these countries. The same is true of countries with high levels of trust, where most institutions, systems and media (except for social media) are rated similarly.

Satisfaction with democracy higher among women

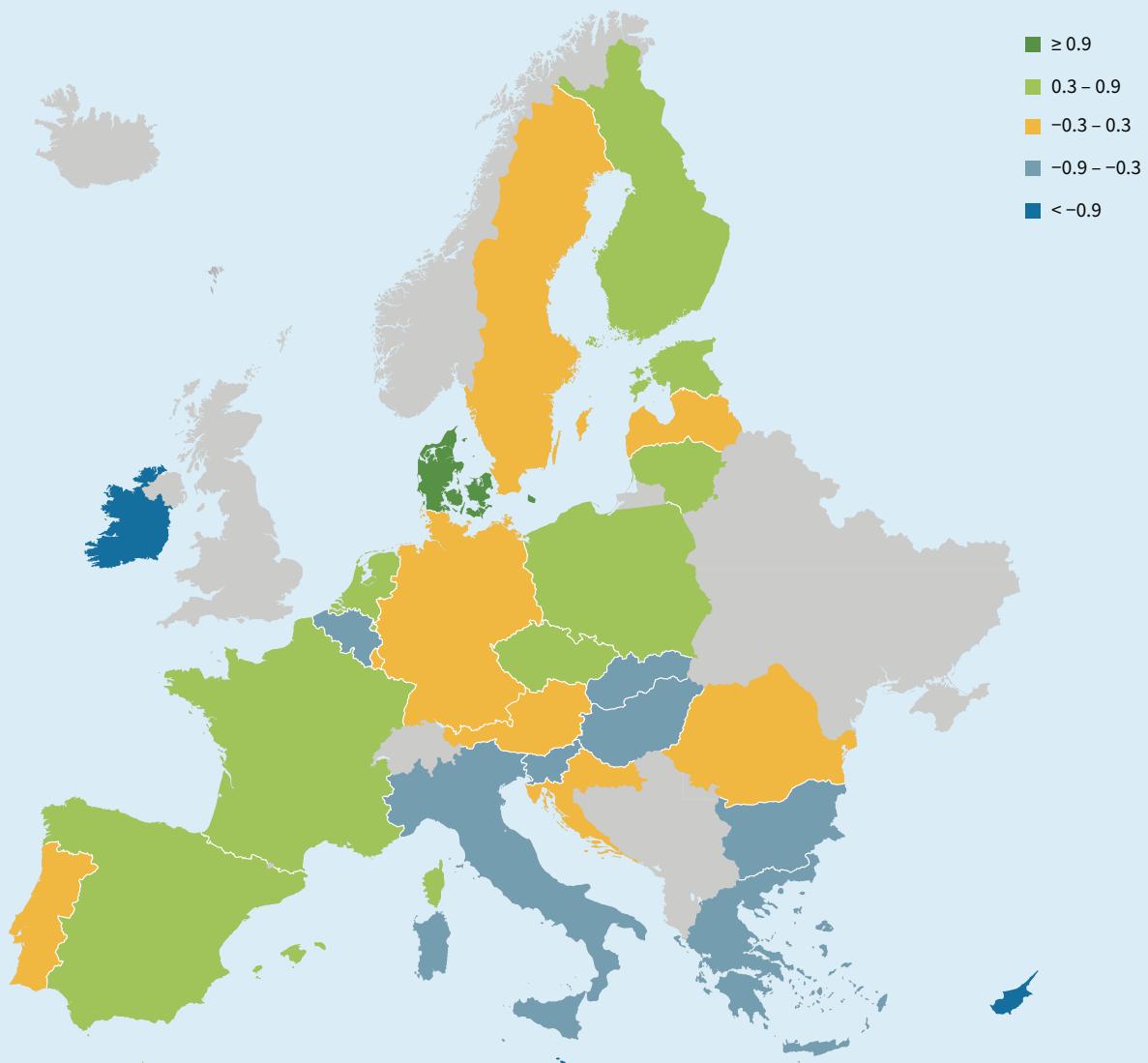
Recently, much public discourse has focused on the divergence between young women's and young men's political views and their satisfaction with democracy, with young women exhibiting more progressive views and young men being drawn more towards conservative ideas. While the 2025 e-survey does reveal a gender divide in democratic satisfaction among young respondents, the direction varies across the EU (Figure 17). Young women report significantly higher satisfaction with democracy than young men in nine Member States, mainly in northern and parts of central and western Europe. Young men report higher satisfaction in 14 Member States, mostly in south-eastern Europe but also in Belgium and Ireland. The average gender gap in the EU in terms of satisfaction with democracy, as revealed by the findings of this e-survey, remains very small, therefore, albeit still statistically significant (0.1 on a 10-point scale).

Figure 16: Average satisfaction with democracy, by age and gender, EU (scale of 1–10)



Source: Living and Working in the EU e-survey series.

Figure 17: Average satisfaction with democracy, difference between women and men aged 16–34, EU, 2025 (scale 1–10)



Across income groups, differences in levels of trust and satisfaction with democracy are considerable and consistent, mirroring the growing economic strain discussed previously (Figure 18). High-income respondents report the highest levels of trust across almost all domains. In contrast, trust levels among low-income respondents are lower. Gaps extend beyond institutions: confidence in the news media is substantially lower among low-income respondents, as is satisfaction with democracy. The biggest gap by income level, however, is in relation to trust in the EU.

These results suggest that the financial pressures highlighted previously (greater difficulty making ends meet, higher arrears and low savings buffers) are closely associated with lower levels of trust and reduced satisfaction with democratic functioning among those facing the greatest economic hardship.

Figure 18: Social and institutional trust, by income level, EU, 2025 (scale 1–10)

	Trust in people	Government	EU	Healthcare system	Police	News media	Social media	Satisfaction with democracy
High income	5.7	4.1	5.5	6.2	6.1	4.6	3.2	5.4
Medium income	5.1	3.6	4.5	5.8	6.0	3.9	3.2	4.7
Low income	4.3	3.1	3.9	5.3	5.5	3.6	3.2	4.1

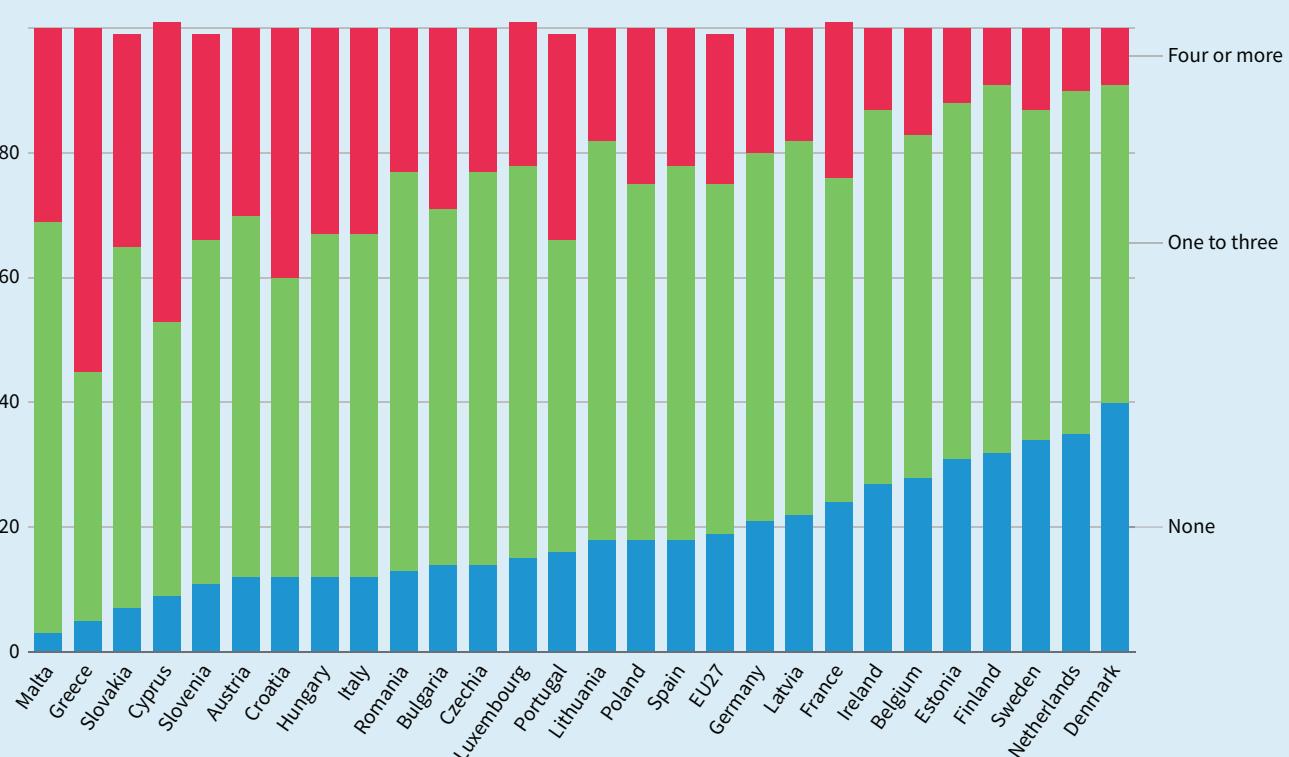
Environmental impacts and concerns

In 2025, for the first time, the Living and Working in the EU e-survey includes a set of questions on environmental issues. Developed together with the European Environment Agency, the questions asked respondents about their experiences and perceptions of climate change, whether they had adjusted their behaviours and, if so, how. The following section contains an overview of some of the findings in this regard. More detailed analyses of the responses will be provided in forthcoming publications.

Vast majority impacted by climate change

Across all Member States, more than 80% of respondents experienced at least one of these climate-related events where they live in the past five years: feeling too hot at home; too hot at work or school; too hot in the neighbourhood; floods, wind damage, forest fires or smoke; more insect bites; or problems getting enough safe and clean water (Figure 19). In southern and central European Member States, nearly all respondents experienced at least one of these events, and experiencing four or more was most commonly reported by respondents in Greece, Cyprus and Croatia. While fewer respondents in northern Member States have been impacted by climate-related adverse events, nevertheless 60% experienced at least one of them.

Figure 19: Number of climate-related adverse events experienced by respondents, by EU Member State and the EU, 2025 (%)



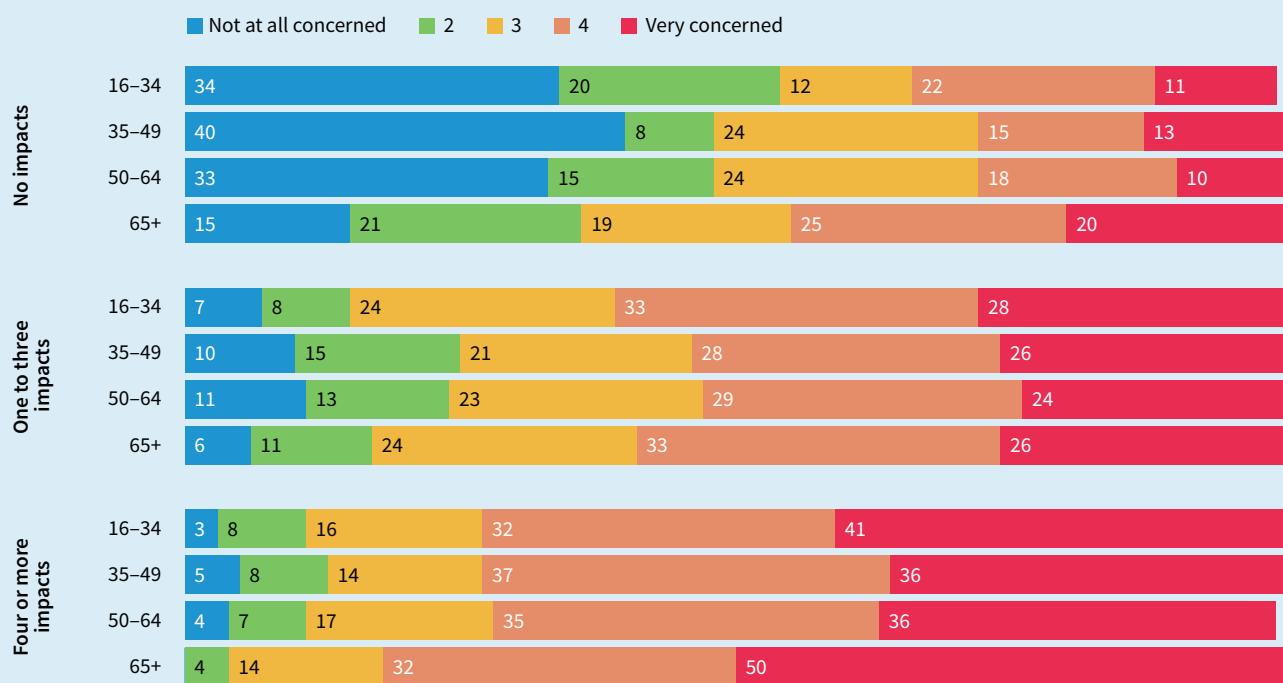
Age and personal experience shape concern about the environment

Respondents' experiences of adverse impacts of climate change appear to be highly relevant to their level of concern about environmental issues. In addition, the survey findings reveal some interesting age patterns (Figure 20). Among those who have experienced no climate impacts, concern is relatively low to moderate, with middle-aged respondents in this group emerging as the least concerned (40% of those aged 35–49 report being 'not at all concerned' about environmental issues). Older respondents (65+) who have experienced no impacts have a higher baseline concern: one in five is 'very concerned' and only 15% are 'not concerned'.

Attitudes shift substantially across all age groups, however, when it comes to those who have experienced one to three climate impacts. The proportion of these respondents who are 'very concerned' is approximately double that of those who have experienced no impacts (11% versus 28% among 16–34-year-olds, for example). In this case, the youngest and the oldest respondents appear to be the most worried (28% and 26%, respectively).

For respondents who have faced four or more climate impacts, the level of concern is, unsurprisingly, high in every age group. More than 40% of 16–34-year-olds and half of those aged 65+ report being 'very concerned'. Only a very small minority say they are 'not at all concerned'.

Figure 20: Concern about environmental issues, by age and number of climate impacts experienced, EU, 2025 (%)



Source: Living and Working in the EU e-survey series.

Conclusion and policy pointers

Eurofound's 2025 Living and Working in the EU e-survey reveals that respondents in many Member States, and especially those in low- and middle-income households, are still under considerable economic strain, facing high arrears and increasing housing insecurity, with a limited amount of savings as a buffer, particularly if they rent and/or are on a low income. This reflects the cost-of-living crisis that has been ongoing since 2022 but also suggests a low level of financial resilience on the part of survey respondents to future crises and, thus, the **continued need for prevention schemes or emergency income supports targeted at low-income households, single parents and renters**, who are facing the highest levels of housing insecurity.²

Mental well-being has not returned to pre-pandemic levels and pessimism about the future is widespread among respondents. While this does not necessarily reflect an increase in mental-health diagnoses, it potentially serves as a warning and highlights **the importance of both continuing to monitor well-being and incorporating it into employment, youth and social inclusion policies**.

Findings relating to working life indicate a strong and growing desire for hybrid work, as well as a significant mismatch between preferred and actual work-life arrangements. This suggests **a clear need for employers to offer flexible and hybrid arrangements where feasible, and to strengthen job quality measures to reduce work intensity, fatigue and spillover**.³

The survey reveals that those under the most economic pressure – the 35–64 age group – also have the least trust in institutions and a low level of satisfaction with democracy. Differences by income are also pronounced, with respondents facing greater financial strain consistently reporting lower trust. This has important implications for social cohesion, as the combination of economic vulnerability, low trust and reduced democratic satisfaction risks increasing disengagement and polarisation. Therefore, it highlights **the importance of policies that reduce economic insecurity and strengthen financial resilience to rebuild trust and support democratic engagement among groups most at risk**.

Technical note

In 2020, Eurofound conducted the first large-scale Living and Working in the EU e-survey to assess the impact of the COVID-19 pandemic on people's living and working conditions across the European Union. Since 2022, the thematic scope of the e-survey has been broadened to measure the long-term consequences of the pandemic, Russia's war in Ukraine and the rising cost of living. A new area of focus in the 2025 (eighth) round of the survey is climate and environment, with questions about people's experiences of climate impacts and their concern about future risks.

The e-survey uses a non-probability sampling approach, via which respondents are primarily recruited online through targeted social media advertisements, supplemented by snowball sampling, whereby initial respondents disseminate the survey to others within their networks. The resulting sample is non-representative of the general population, therefore. In addition, respondents from previous survey rounds are invited to participate in subsequent rounds, forming a regularly updated but also non-representative panel.

To improve representativeness, post-stratification weighting was applied to align the sample with the demographic composition of the population of the EU27 and that of each individual Member State. Weighting factors in Round 8 were based on gender, age, education level and region.

Between 1 April and 4 June 2025, the e-survey collected responses from approximately 27,000 participants across the 27 EU Member States. Of these, 16,500 were returning panel respondents and 10,500 were newly recruited through social media channels (including advertisements on Instagram and Facebook, as well as organic posts). In most Member States, the minimum target of 500 respondents per country was achieved, with the exception of Cyprus, Luxembourg and Malta. In 14 Member States, the sample size exceeded 1,000 respondents.

2 For an examination of the housing situation of the EU population, with a specific focus on young people, see <https://www.eurofound.europa.eu/en/publications/all/foundational-challenges-the-housing-struggles-of-europes-youth>.

3 For the latest data on job quality in the EU, see <https://www.eurofound.europa.eu/en/surveys-and-data/surveys/european-working-conditions-survey/ewcs-2024>.

Further information

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