



# LIVING, WORKING AND COVID-19 IN THE EUROPEAN UNION AND 10 EU NEIGHBOURING COUNTRIES

A joint Eurofound-ETF factsheet

# Acknowledgements

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# Abstract

The *Living, working and COVID-19 survey*, first launched by Eurofound in early 2020, aims to capture the wide-ranging impact of the pandemic on the work and lives of EU citizens. The fifth round of the Eurofound survey, which was implemented in spring 2022, also sheds light on a new uncertain reality caused by the war in Ukraine, record-high inflation and sharp rises in the cost of living. As a pilot survey, a shorter version of the questionnaire was fielded by the European Training Foundation (ETF) in 10 European Union (EU) neighbouring countries. This joint Eurofound-ETF factsheet presents a selection of results from the survey covering both the EU-27 and the 10 selected EU neighbouring countries.

The results reveal at least one clear commonality across respondents from all countries: serious concerns about the rising cost of living. At the same time, the results point to a large divergence in living and working conditions between respondents in the two groups of countries, but also show large differences within the EU itself and amongst the selected EU neighbouring countries.

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# Key findings and messages

Eurofound developed the first round of the *Living, working and COVID-19 e-survey* in spring 2020 to quickly gauge the impact of the pandemic on the living and working conditions of Europeans (EU-27 Member States). Further rounds took place in 2020 and 2021, and in spring 2022, Eurofound and the ETF jointly implemented a pilot e-survey in 10 EU neighbouring countries (Albania, Georgia, Jordan, Kosovo\*, Lebanon, Moldova, Morocco, North Macedonia, Palestine\*\* and Tunisia).

The pilot e-survey, which for the first time was extended to the EU neighbouring countries, reveals high levels of shared challenges and concerns across the 37 countries in areas such as the cost of living, well-being and work-life balance, remote work, education and training, as well as the overarching negative impact of the pandemic on women both at home and at work.

The joint survey also highlights several key differences in the living and working conditions of EU respondents and those from the 10 EU neighbouring countries, with the latter demonstrating, in particular, lower and more divergent levels of life satisfaction.

The survey's findings show that health and mental well-being remain a concern in all countries – a concern that strongly correlates with the respondents' financial situation. Two-thirds of all respondents express financial fragility, and this affects as many as 81% of respondents in the EU neighbouring countries selected, where 90% of those with young children in the household report difficulties in making ends meet. As one of the consequences of financial insecurity, respondents from the EU neighbouring countries show high risks of depression; the results are particularly alarming for those aged between 18 and 44, with 75% of them being considered at risk of depression.

Work-life balance is suboptimal across the board, with respondents in neighbouring countries revealing a more challenging situation than those in the EU-27. Whereas gender differences are relatively small at first glance, there is a huge diversity among countries in terms of working hours and work fatigue. Women report a higher frequency of tiredness to perform household duties after their work, especially in EU neighbouring countries.

Teleworking and hybrid work could potentially help to improve the work-life balance. A third of respondents from the EU-27 and half of those from the EU neighbouring countries would like to work from home at least several times a month. The survey shows that teleworking uptake in the EU neighbouring countries is less than half compared with the EU-27. One of the main reasons is insufficient digital infrastructure and poor quality of internet connection. However, women in all the surveyed countries tend to telework more than men, especially when taking care of children. They are also, to some extent, more likely to continue working from home once the restrictions are lifted, with commuting time, exposure to COVID-19 at work, and childcare arrangements being cited as the main reasons. Women report many more concerns regarding exposure to COVID-19 at work, reflecting the over-representation of women in the health and care sector, both in the EU-27 and the EU neighbouring countries.

The survey results confirm the negative impact of the pandemic on education and training, especially in the surveyed EU neighbouring countries, where 73% of respondents expressed difficulties in accessing continuing education. Overall, higher participation in training is correlated with higher levels of education. However, employee training is generally not covered by employers in the countries

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\* This designation is without prejudice to positions on status, and is in line with UNSCR 1244/1999 and the ICJ Opinion on the Kosovo declaration of independence – hereinafter 'Kosovo'.

\*\* This designation shall not be construed as recognition of a State of Palestine and is without prejudice to the individual position of the Member States on this issue – hereinafter 'Palestine'.

neighbouring the EU, reducing the participation of employed respondents to 34% in EU neighbouring countries, compared to 66% for employed respondents in the EU. Unemployed people find it particularly difficult to access upskilling or reskilling opportunities, with 84% of unemployed respondents in the EU neighbouring countries and 62% in the EU-27 not having participated in any training activities. On a positive note, online participation in training seems to have gained a foothold, reaching 70% of all those surveyed, potentially enhancing access to learning opportunities in the future, both for men and women.

The impact of COVID-19 on well-being in terms of health, employment and education globally is known to have been more adverse for women than for men. The survey does not yet provide trend data on the EU neighbouring countries, but it does confirm the severe work-life balance challenges faced by women in EU neighbouring countries (without negating those of women in the EU). They face a high workload, little support to share family and household responsibilities from their partner or public services, and work almost as much as men while performing most of the unpaid household

work in their free time. Tiredness and a feeling of not having enough time for family weigh on their overall life satisfaction and optimism. Knowing that the pandemic has rendered many more women inactive rather than unemployed, to avoid any further marginalisation or impoverishment of women, there is a need for gender-responsive active labour market measures to reach unpaid (and often statistically invisible) women, complemented by effective public policies to address inequalities in the health and care sector (better child and elderly care provision and better protection of health and care sector workers).

The low level of life satisfaction, which was noted especially across all 10 EU neighbouring countries, is particularly widespread among younger respondents, who also exhibit a strong feeling of social exclusion. No less than 28% of respondents aged 18-29 years in the EU and 41% of respondents of the same age in EU neighbouring countries expressed such a feeling, which may reflect the overall protracted negative effects of the pandemic. At the same time, respondents from the countries neighbouring the EU remain more optimistic about the future than those from the EU, although women across all countries generally tend to be less optimistic than men.

# Top-10 findings

1

Many people are struggling to make ends meet. E-survey respondents reported such difficulties in high numbers, from 48% in the EU-27, up to 81% in EU neighbouring countries.

2

People are finding it difficult to pay bills, especially utility bills, with one-third of all respondents saying they were unable to pay. There is also widespread concern about future payment problems, particularly among respondents in EU neighbouring countries.

3

Households with children under 18 are a risk group that deserves attention, particularly in the EU neighbouring countries, where 3 out of 10 respondents with children in the household reported housing insecurity.

4

Respondents, particularly from EU neighbouring countries, pointed to the low quality of education services, with an average score of 3.4 in the EU neighbouring countries and 4.8 in the EU-27. Over 70% of EU neighbouring country respondents reported lacking sufficient access to education and training programmes, as compared to 36% of respondents in the EU-27.

5

The survey revealed a sharp uptake in online learning across the 10 EU neighbouring countries, in response to the disruptive effect of the COVID-19 pandemic on more traditional methods of education and training. Almost 70% of EU neighbouring country respondents who attended training did this online.

6

Most unemployed respondents find it difficult to access further education and training programmes, ranging from 62% in the EU-27 to 84% in EU neighbouring countries. Employed respondents and those with tertiary educational attainment report higher participation levels in job-related education or training activities.

7

Teleworking patterns and preferences in EU-27 and EU neighbouring countries reveal untapped potential to embrace digital opportunities for work. EU neighbouring countries registered the highest proportions of working respondents who never work from home among those whose jobs are entirely teleworkable (62% in EU neighbouring countries vs 23% in the EU-27).

8

A poor work-life balance was noted across all countries surveyed; however, the imbalance was more pronounced for female respondents, as well as those in EU neighbouring countries. One-third of EU-27 respondents work during their free time, while more than half in EU neighbouring countries do so, with the average being higher for respondents with young children. When it comes to housework, women spend more time on childcare, food preparation and cleaning in both EU-27 and EU neighbouring countries. In addition, almost half of the respondents from EU neighbouring countries assessed that their job prevented them from giving sufficient time to their families.

9

Problematically low levels of well-being were reported by respondents across all countries, with pessimism, limited resilience, tiredness and health risks all likely exacerbated by the COVID-19 pandemic.

10

The extension of the *Living, working and COVID-19 survey* beyond the EU to 10 EU neighbouring countries has shown that the e-survey is a useful tool to provide timely data that could inform policy decisions in Europe and beyond. The availability of data and comparability brings a new perspective to the dialogue between the EU and its neighbouring countries and has the potential to inform EU external action.



# Introduction

This factsheet presents an overview of the social and economic situation of respondents in the 27 EU Member States and 10 selected countries<sup>1</sup> from the EU's neighbouring regions (hereinafter referred to as 'EU neighbouring countries') using data from the 2022 *Living, working and COVID 19 e-survey*, which was expanded for the first time in spring 2022 beyond the EU-27.

Eurofound developed and fielded the first round of the *Living, working and COVID-19 (LWC-19) e-survey* in spring 2020 to quickly gauge the impact of the pandemic on the living and working conditions of Europeans. Further rounds took place in summer 2020, spring 2021, autumn 2021 and spring 2022. The five rounds were fielded in the 27 EU Member States, with more than 150 000 full observations recorded during this time.

The LWC-19 e-survey has been an important tool for providing stakeholders with timely data about the far-reaching social and economic implications of the pandemic on the way people live and work across the EU. It covers a broad set of quality-of-life questions, ranging from life satisfaction, optimism, resilience and housing to living and financial conditions, and reflections on work-life balance, including the division of labour at home. The fifth round of the e-survey also sheds light on the new reality caused by the war in Ukraine, resulting in record-high inflation and sharp rises in the cost of living.

Building on the robust expertise accumulated by Eurofound in fielding the LWC-19 e-survey, Eurofound and the ETF agreed to join forces and launch a pilot version of the e-survey in 10 EU neighbouring countries among respondents aged 18 to 64. This pilot is based on a reduced version of the fifth round of the Eurofound e-survey questionnaire. It enabled the two agencies to test the suitability of the e-survey as a tool to collect data beyond the EU and to address some of the shortcomings

in producing up-to-date and relevant evidence on social, labour, and skills aspects in EU neighbouring countries. Indeed, beyond the human and economic toll of the crisis, the capacity of countries to roll out regular and comprehensive statistical work was also impacted due to the challenges of keeping direct contact with respondents, particularly in non-EU countries.

The research unveils a comprehensive outlook of social and economic developments impacting individuals in times of crisis, providing a rich data source showcasing common challenges and risks and areas of policy interest across the 27 countries of the EU and 10 of its neighbours.

## Methodology

The Eurofound LWC-19 e-survey is an online survey that targets individuals aged 18 or over and looks at experiences and perceptions linked to working, including teleworking patterns, social conditions, poverty, work-life balance and well-being. In the framework of research partnership, the questionnaire was complemented by a specific module on education and skills developed by the ETF, which was included in the questionnaire fielded for both EU and non-EU countries. In the 10 EU neighbouring countries, the pilot survey reached a sample size allowing reliable analysis among those aged 18-64, while it did not achieve the required sample size among those aged 65 or over, which is likely related to more limited internet and social media use in this age group. For this reason, all results presented in this report focus on respondents aged 18-64.

The questionnaire used for the spring 2022 pilot survey round is a shorter version of the Eurofound LWC-19 e-survey and it is available in 27 languages (22 EU-27 official languages + Albanian, Arabic, Georgian, Macedonian, Russian and Serbian), and

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<sup>1</sup> Albania, Georgia, Jordan, Kosovo, Lebanon, Moldova, Morocco, North Macedonia, Palestine and Tunisia.

frames topics of well-being, poverty, education, employment within the overall context of disruptions and challenges posed by (post)pandemic effects.

This pilot survey was conducted online and strictly followed the methodology developed with the Eurofound LWC-19 e-survey. In particular, it was implemented using the SoSciSurvey platform and was open to people aged 18 or over. Furthermore, survey participants were recruited using uncontrolled convenience sampling via social media, and by distributing the survey link among Eurofound and ETF stakeholders.

As per the Eurofound LWC-19 e-survey, the social media campaign was based on a socio-demographic targeting strategy, where a minimum number of respondents were sampled by age, gender and level of education in each country. During the campaign, less represented socio-demographic categories were retargeted. Retargeting by education was challenging due to a lack of information, while reaching people aged 65 or over in the EU neighbouring countries was difficult due to limitations in internet access and use in this group.

The Eurofound LWC-19 e-survey was launched for EU-27 countries on 24 March and was closed on 3 May 2022. The pilot e-survey was then launched for EU neighbouring countries on 11 April and was closed on 8 May 2022.

In total, 38 951 respondents from the EU-27 and 18 461 respondents from the 10 neighbouring countries participated in the survey. Women, middle-aged and older people and tertiary-educated respondents were more engaged in filling in the questionnaire in both geographical areas.

Using the same methodology and quality criteria, the data was cleaned to remove partial or contradictory answers, and responses from the Eurofound survey and the ETF pilot survey were merged into a single database to allow joint analysis. The data was weighted by age, crossed with gender, urbanisation, education level and country size.

The adoption of the same methodology and the overlapping fielding time make the data collected in the EU and in the 10 EU neighbouring countries largely comparable in those areas where common questions were collected.

# Focus on findings – a deep dive into the data

The pilot survey highlighted an important number of shared areas of concern across the 37 countries during this period of disruption. In particular, respondents across the EU and the 10 neighbouring countries highlighted the issues surrounding the impact on the cost of living, work-life balance and well-being, teleworking, and education and skills. This section provides an insight into the issues and concerns in these areas which affect respondents in all EU Member States and the neighbouring countries while also delving into the differences between the two country groupings and in particular, within them.

## Cost of living

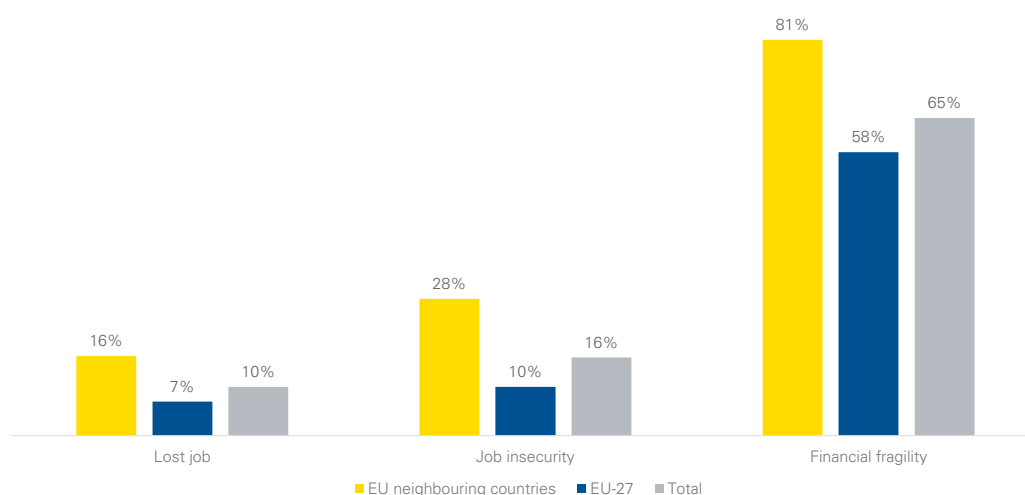
Exposure to poverty is considerably higher in EU neighbouring countries

Cost of living challenges were present across all 37 countries during this time, with noted increases

in the EU compared to previous rounds. However, according to the three indicators on poverty exposure used in the survey, the neighbouring countries are more at risk overall.

The first indicator – *job loss during the pandemic* – was reported by twice as many respondents in the EU neighbouring countries as in the EU-27 Member States (see Figure 1). It is also important to stress that the risk of poverty varies considerably between countries, and is not always higher in the EU neighbouring countries. Job loss, for instance, was highest among respondents in Jordan (27%), followed by those in Georgia and Morocco (23% and 19%, respectively). By contrast, job loss was reported by only 4% of Moldovan respondents and less than 10% of respondents in North Macedonia (7%) and Albania (8%). In the EU, job loss was most often reported by respondents in Greece (14%), Spain (13%), Portugal and Cyprus (12% respectively).

Figure 1: Exposure to poverty (% for three indicators)



Note: 'Lost job' = % employed at D235 'Your situation in the month before the first COVID-19 outbreak in early 2020' vs % unemployed at D001 'Your current situation'. 'Job insecurity' = % responding very likely/likely at E007 'How likely or unlikely do you think it is that you will need to leave your accommodation within the next three months because you can no longer afford it?'. 'Financial fragility' = % responding no savings at all/less than three months at E006 'If your household would not receive any income, how long would your household be able to maintain the same standard of living?'

Source: Eurofound-ETF joint e-survey on Living, working and COVID-19, 2022

The second indicator – *job insecurity* – was reported nearly three times as often among respondents in the EU neighbouring countries than among respondents in the EU-27 (see Figure 2).

The third indicator – *financial fragility* – shows that if their household were to lose its income, close to half of the respondents in the EU neighbouring countries had no savings at all (48% vs 28% in the EU-27) and a third (33% vs 30% in EU-27) only had enough savings to maintain their standard of living for less than three months.

There are also gender differences and the pattern is not always the same. For instance, whereas job loss was more frequently reported among male respondents in the EU neighbouring countries (19% vs 11% among female respondents), in the EU-27 it affected female respondents more than their male counterparts (8% vs 6%, respectively).

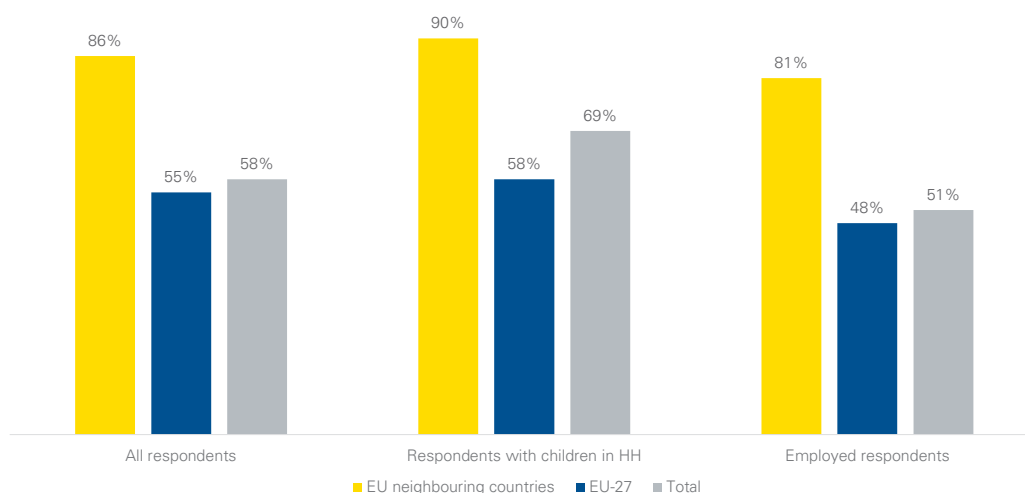
In both groups of countries, respondents aged 18-29 more often reported that they had lost their job during the pandemic (23% in EU neighbouring countries and 9% in the EU-27) than older respondents.

## Difficulties making ends meet is a widespread problem across all surveyed countries

Considering the above, it is not surprising that respondents in the EU neighbouring countries were more likely to struggle financially. On average, 86% of respondents in the EU neighbouring countries reported that their households had difficulties in making ends meet. This increases to 90% for respondents who live in a household with children younger than 18. Even among employed respondents, difficulties in making ends meet is a widespread problem in the EU neighbouring countries (see Figure 2).

Once again, there are significant differences between countries. The total share of respondents reporting difficulties making ends meet ranges from 76% in Tunisia to 96% in Lebanon among the EU neighbouring countries. In the EU, the range goes from 32% in Denmark to 82% in Greece (see Figure 3).

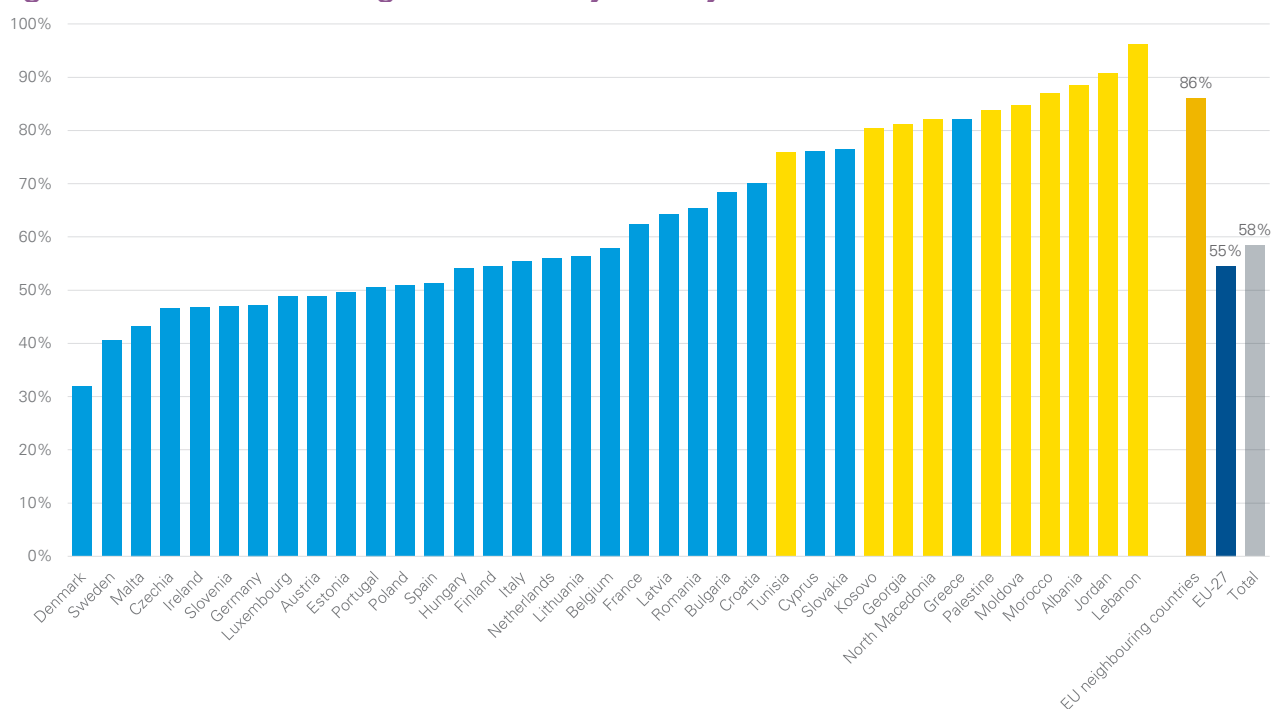
Figure 2: Difficulties making ends meet among all respondents, respondents with children in the household and employed respondents (in %)



Note: % difficulties making ends meet is the sum of 'with great difficulty', 'with difficulty' and 'with some difficulty' at E001\_01 '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... Children in the household includes any (step)children aged under 18.'

Source: Eurofound-ETF joint e-survey on Living, working and COVID-19, 2022

Figure 3: Difficulties making ends meet by country (in %)



Note: % difficulties making ends meet is the sum of 'with great difficulty', 'with difficulty' and 'with some difficulty'

Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

## One third of households are unable to pay utility bills

As Table 1 shows, at the time of the survey in spring 2022, arrears affected a significant proportion of

households, particularly in the EU neighbouring countries, where two-thirds of respondents said their household was behind schedule with the utility bill and 53% had problems with phone or internet bills.

Table 1: Proportion of respondents reporting arrears (in % for the EU neighbouring countries, EU-27 and total sample)

Arrears	EU neighbouring countries	EU-27	Total
Utility bills	66%	18%	33%
Phone or internet bills	53%	12%	25%
Informal loans	46%	12%	23%
Healthcare or health insurance	44%	12%	22%
Consumer loans	39%	12%	20%
Rent or mortgage	38%	9%	18%
Student loans	20%	2%	8%

Note: % responding 'yes' to E003 'Has your household been in arrears at any time during the past three months, that is, unable to pay as scheduled any of the following?'

Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Not only the most vulnerable populations had problems with their bills; a broad spectrum of households reported being behind with their payments. In spring 2022, a quarter of employed respondents reported that their household was behind with utility bills. However, as shown in Figure 4, unemployed respondents were far more likely to report problems, both in the EU neighbouring countries and in the EU-27. Households with children also reported being in arrears with their utility bills far more frequently.

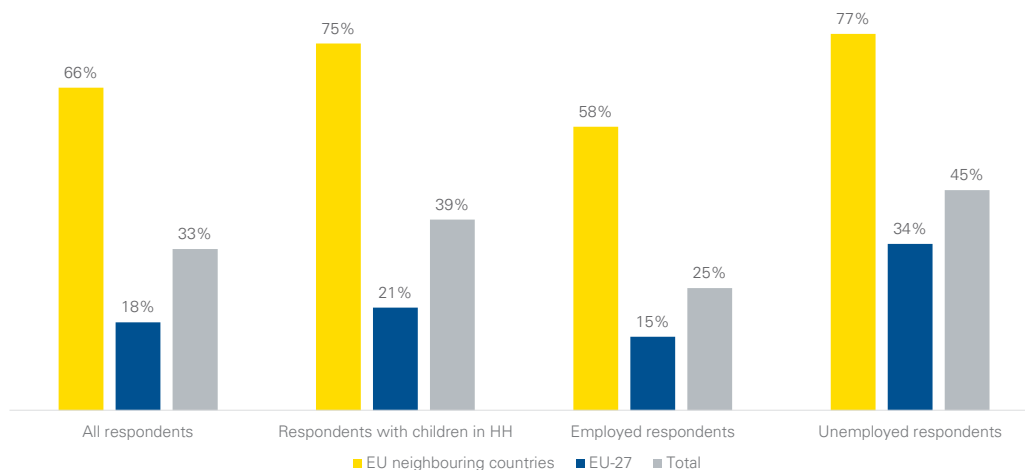
### Concerns about the future are widespread

Respondents were also asked about the future. On average, 36% of respondents considered it likely that their household would have difficulties with the payment of utility bills in the next three months. The proportion voicing this concern was twice as high in the EU neighbouring countries than in the EU-27.

This applied not only to the total sample, but also where there were children living in the household and among employed respondents (see Figure 5).

Although rent and mortgage arrears are one of the less commonly reported payment problems, they are not negligible, particularly in the EU neighbouring countries where 38% of respondents reported being behind with their rent or mortgage payment (see Table 1 above). Furthermore, in the EU neighbouring countries, 29% of respondents thought it likely that they would need to leave their accommodation within the next three months because they could no longer afford it (Figure 6). Perceived housing insecurity levels are far higher in the EU neighbouring countries than they are in the EU-27. Nevertheless, also in the EU, there is a non-negligible risk among certain groups of respondents.

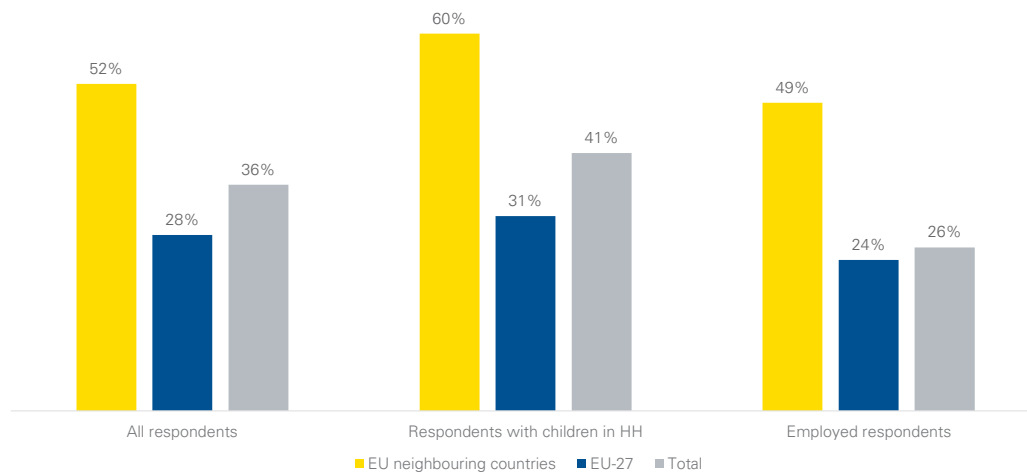
**Figure 4: Utility bill arrears among all respondents, respondents with children in the household, employed respondents and unemployed respondents (in %)**



*Note: % responding 'yes' to E003\_02 'Has your household been in arrears at any time during the past three months, that is, unable to pay utility bills, such as electricity, water, gas?'*

*Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022*

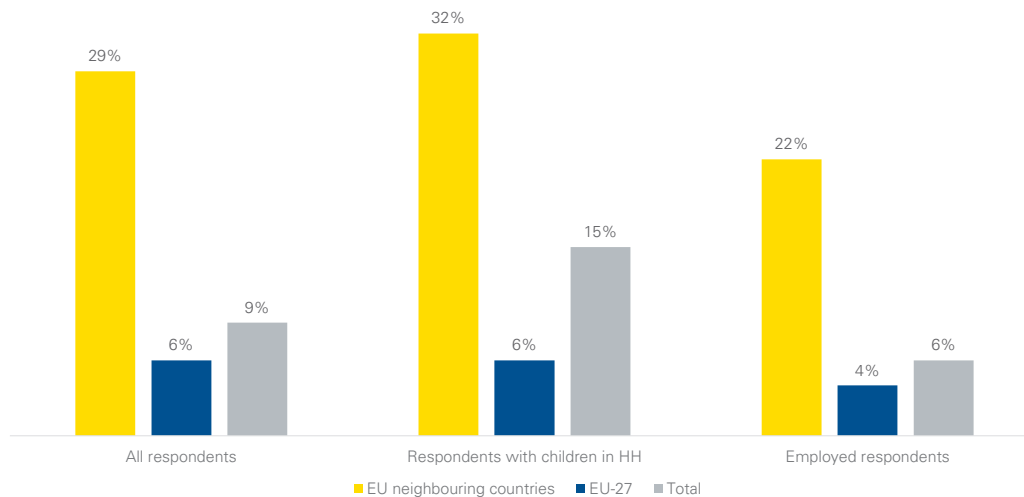
Figure 5: Perceived likelihood of future utility bill payment problems among all respondents, respondents with children in the household and employed respondents (in %)



Note: % responding 'very likely' and 'likely' to E525\_01 'How likely or unlikely is it that in the next three months your household will have difficulties with the following payments? Utility bills, such as electricity, water, gas'

Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Figure 6: Perceived housing insecurity among all respondents, respondents with children in the household and employed respondents (in %)



Note: % responding 'very likely' and 'likely' to E007 'How likely or unlikely do you think it is that you will need to leave your accommodation within the next three months because you can no longer afford it?'

Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

# Well-being and work-life balance

## Optimism is higher in the EU neighbouring countries than in the EU, but life satisfaction is lower

Unsurprisingly, the issue of well-being and work-life balance is a concern across all countries during these challenging times, in particular in the wake of the Russian invasion of Ukraine. However, the levels of life satisfaction reported by respondents vary significantly, with mean scores on the scale of 1-10 ranging from 3.0 in Lebanon to 6.9 in Denmark. On average, life satisfaction is significantly higher among respondents in the EU-27 than in EU neighbouring countries, although there are exceptions: Moldova's mean score is close to the EU average and higher than in 8 EU countries (see Figure 7).

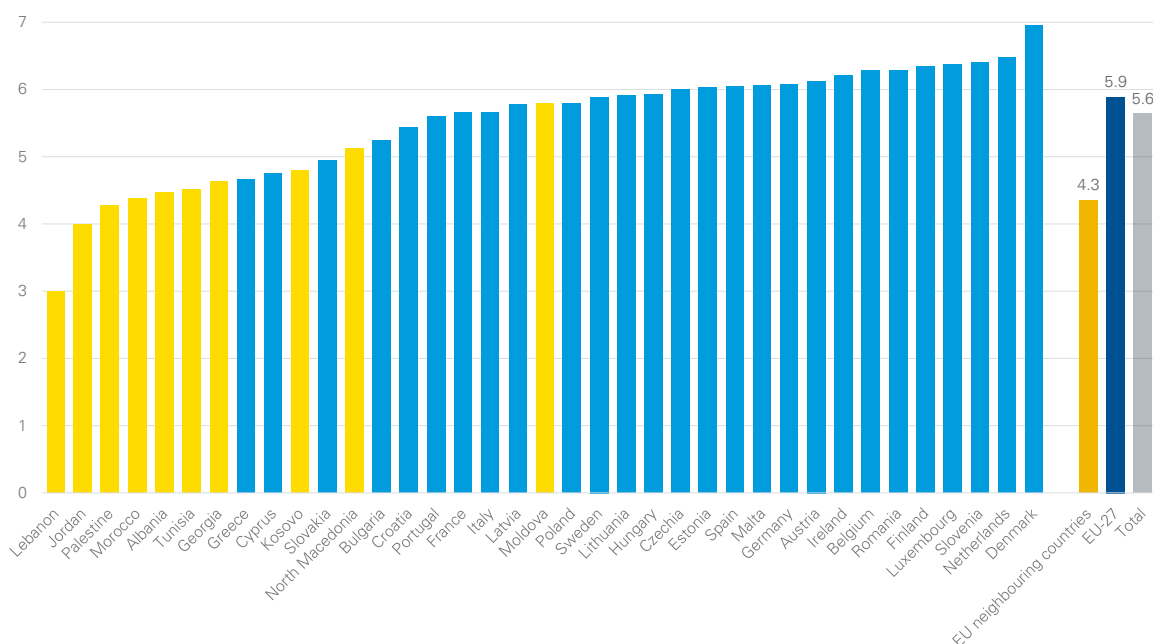
While there are no significant gender differences, younger cohorts are less satisfied in the EU neighbouring countries, while the contrary is true for the EU-27 even if differences among age groups are smaller. The low level of life satisfaction recorded

among youth in the EU neighbouring countries may reflect their limited opportunities. This seems to be confirmed by the feeling of social exclusion, which is higher in the EU neighbouring countries than in the EU-27 for the age categories 18-29 (by 13 percentage points) and 30-44 (by 11 percentage points).

While respondents in the EU neighbouring countries express lower levels of life satisfaction, they remain more optimistic about their own future and the future of their country than respondents in the EU-27. Women are less optimistic about their country's future than men, both in the EU-27 and in the EU neighbouring countries.

Over 50% of EU neighbouring countries reported that they find it difficult to deal with problems that come up in life, and when such problems arise, it generally takes a long time to get back to normal (compared to 34%, respectively, in the EU-27). This is valid for both genders and across all age groups.

Figure 7: Life satisfaction by country (mean scores)



Note: Mean scores are based on a scale of 1-10

Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022



Table 2: Life satisfaction levels by age (mean scores for the EU neighbouring countries and EU-27)

	EU neighbouring countries	EU-27	Total
Ages 18-29	4.2	6.1	5.6
Ages 30-44	4.2	5.8	5.5
Ages 45-64	4.7	5.9	5.7

Note: Mean scores are based on a scale of 1-10

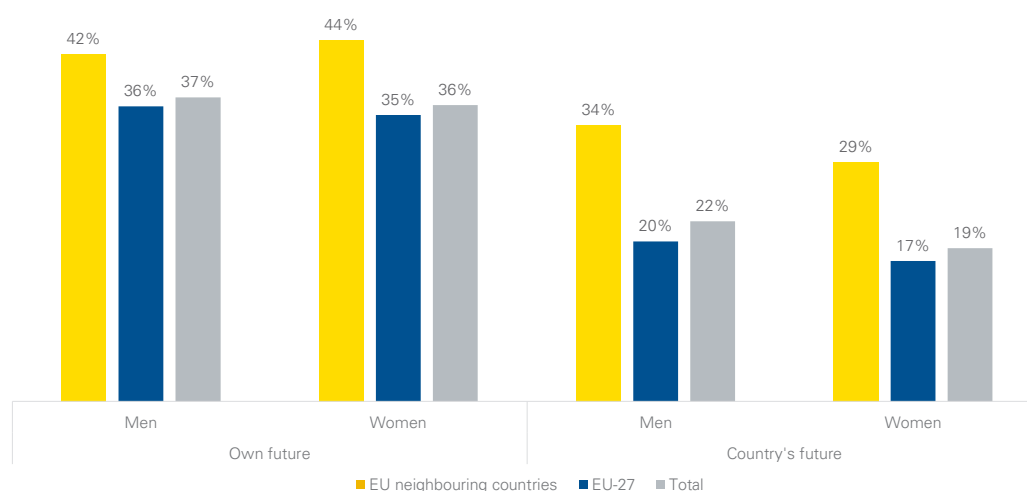
Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Table 3: Feeling of being excluded from society (proportion of respondent age cohorts for the EU neighbouring countries and EU-27)

	EU neighbouring countries	EU-27	Total
Ages 18-29	41 %	28 %	31 %
Ages 30-44	37 %	26 %	28 %
Ages 45-64	29 %	21 %	22 %

Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Figure 8: Optimism about the future



Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

## Health and mental well-being are closely linked to financial circumstances

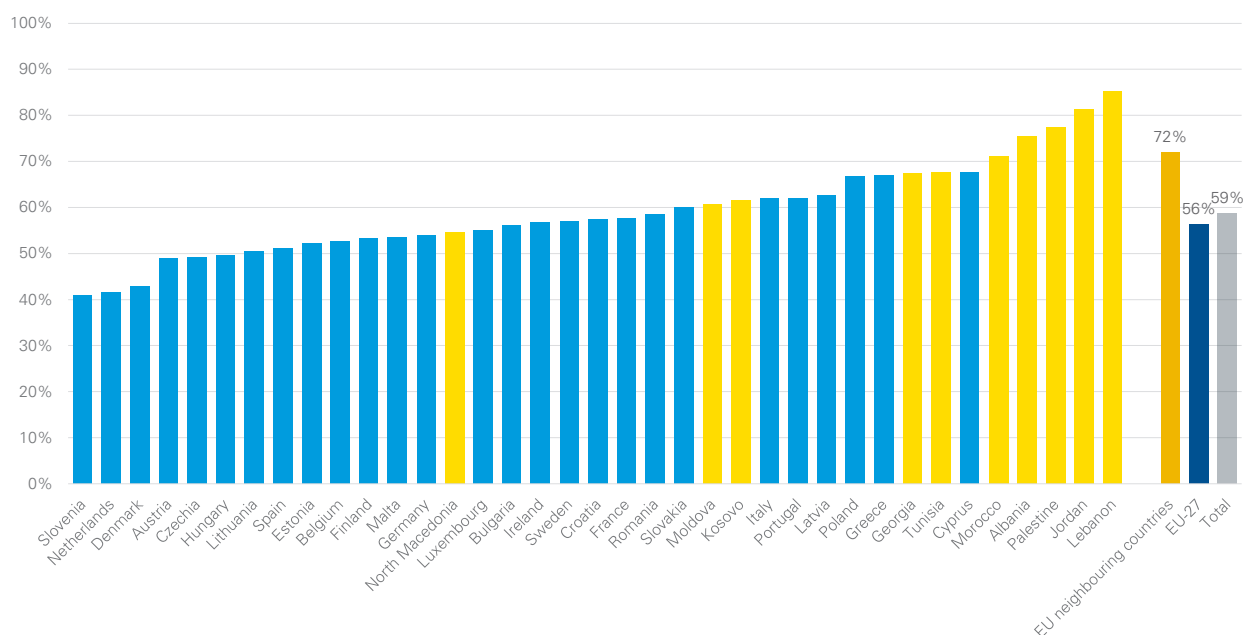
Among EU-27 respondents, 12% perceived their health as poor ('bad' or 'very bad'), compared with 14% on average among EU neighbouring country respondents, and differences between countries in perceived health were relatively low. Instead, health seems to have a stronger association with their financial situation: among people living in households with difficulties making ends meet<sup>2</sup>, 22% (in EU-27) and 21% (in EU neighbouring countries) reported poor health, compared with 5% and 4% respectively among people who found it easy to make ends meet (see Figure 9).

As regards mental well-being, differences between countries are larger. The WHO-5 index, which measures mental well-being on a scale of 0-100

based on five statements on moods over the previous two weeks, was 37 on average among EU neighbouring country respondents, compared with 46 in the EU-27, ranging from 27 in Lebanon to 54 in Slovenia. A WHO-5 index of 50 or below may indicate a risk of depression (the survey measured a comparatively high risk throughout the pandemic). Across all surveyed countries, the proportion of people at risk of depression was highest in Lebanon, Jordan and Palestine, and lowest in Slovenia, the Netherlands and Denmark (see Figure 9).

Like health, risk of depression was also related to financial difficulties, with a particularly large difference measured in the EU neighbouring countries between respondents who found it the most difficult to make ends meet and those who found it easy.

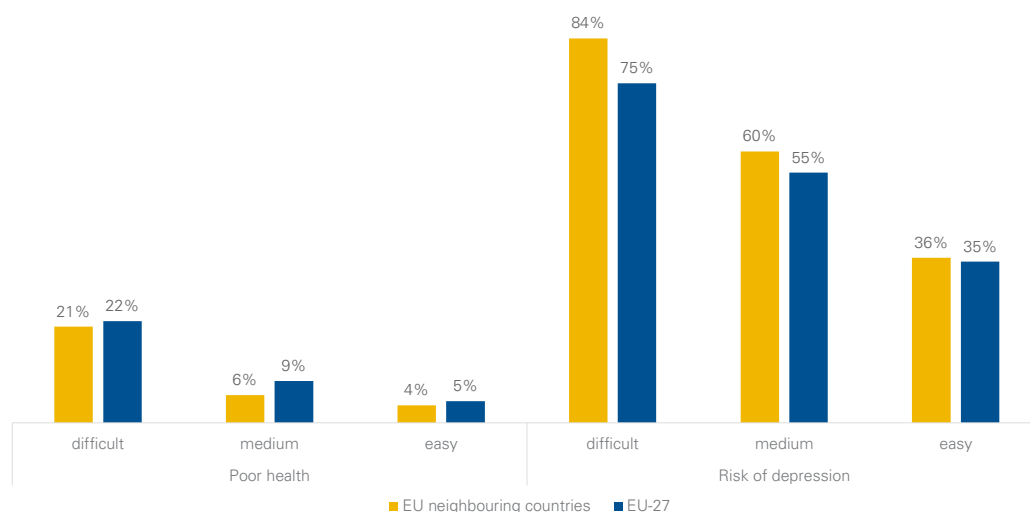
Figure 9: Proportion of people at risk of depression based on the WHO-5 index



Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

<sup>2</sup> For this analysis, the six-point scale answers to the question on the household's ability to make ends meet were categorised in the following way: 1. Difficult ('with great difficulty', 'with difficulty'), 2. Medium ('with some difficulty', 'fairly easily'), 3. Easy ('easily', 'very easily').

Figure 10: Health, risk of depression and making ends meet



Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Previous rounds of the e-survey<sup>3</sup> consistently measured worse mental well-being among young people than among older adults throughout the pandemic. A similar trend can be observed in EU neighbouring countries, where 75% of people aged 18-29 and 30-44 can be considered at risk of depression based on their WHO-5 score, compared with 67% of people aged 45-64.

### Poor work-life balance across all countries, with worse conditions for women and in EU neighbouring countries

Among male respondents, the average number of working hours per week was 41.8 in the EU-27 and 41.6 in the EU neighbouring countries, while women worked on average 37.4 hours per week in the EU-27 and 36.7 hours per week in the EU neighbouring countries. While fewer working hours certainly has an effect on women's income, the gender gap in working hours is relatively small in the surveyed countries when compared to global trends: globally, women spend 18.9 hours weekly in employment,

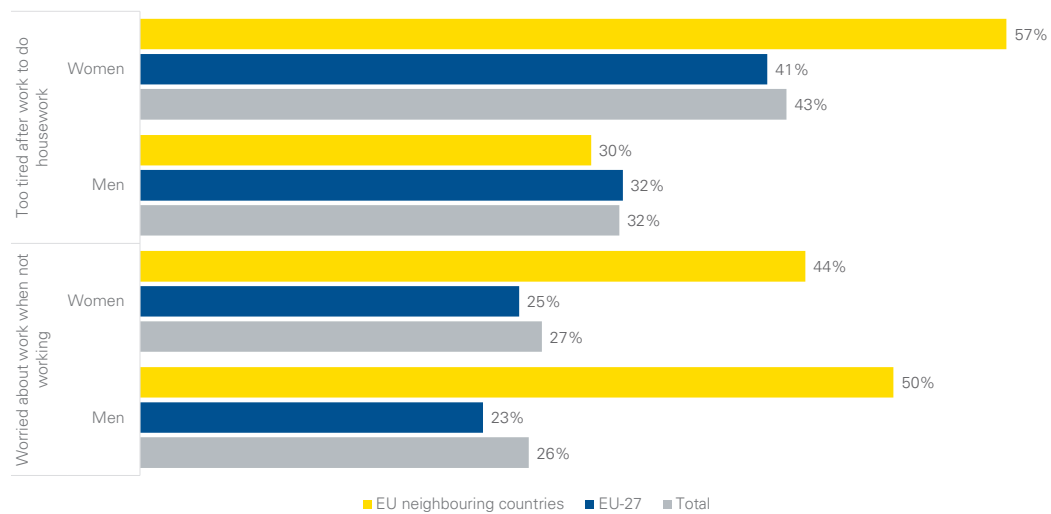
or 57% of average hours worked by men (33.4 hours)<sup>4</sup>. However, the mean values hide significant differences between the surveyed countries, ranging from 0.6 hours less for women in Hungary to 16.2 hours less in Jordan.

Nearly half (47%) of respondents in the EU neighbouring countries reported worrying about work when they were not working, while 40% felt too tired after work to do household chores, and 45% found that their job prevented them from spending sufficient time with their families, while much lower rates were reported in the EU-27. Gender differences were comparatively low, apart from a significantly higher incidence of tiredness among women in the EU neighbouring countries (57% for women vs 30% for men, see Figure 11). This difference was lower in the EU-27, where 41% of women and 32% of men reported a high frequency of tiredness. Younger people were more exposed to work-life balance problems in the EU neighbouring countries than older groups, whereas this difference was also smaller in the EU-27.

<sup>3</sup> Eurofound (2022)

<sup>4</sup> ILO Monitor on the World of Work, 9th edition, 23 May 2022

Figure 11: Work-life balance by gender



Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Working during free time is more common in EU neighbouring countries than in the EU-27. In Palestine, 59% of men and 56% of women worked in their free time every day or every second day, and similar rates were measured in Lebanon and Tunisia. On average, 54% of men and 51% of women regularly worked in their free time in the EU neighbouring countries, compared with 33% of men and 32% of women in the EU-27. In addition, the likelihood of working exclusively from home or in a hybrid form increases with the level of education, as tertiary-educated respondents are more likely to benefit from such work arrangements, especially in the EU-27.

While male respondents have considerably longer working hours than their female counterparts (see above), the picture is quite different when the work hours are summed up with unpaid household and care work. Men's work hours sum up to 74.1 in the EU-27 and to 78.6 in the EU neighbouring countries versus 91.7 and 112.6 for women respectively.

Female respondents in the EU neighbouring countries seem to be under very high pressure in their work-life balance and those with children spend more time on paid work (42 hours per week vs 37 hours among women in the EU-27). However, the number of weekly paid working hours among men with children is similar across the two country groups (41-42 hours).

Among people with children under 18 in the household and involved in caring for their children or grandchildren, on average, women in the EU-27

spend more time on childcare than women in the EU neighbouring countries (68 hours compared with 45 hours). Similar differences between the two groups of countries can be seen among men, who spend on average 20 hours per week on childcare in the EU neighbouring countries compared to 32 hours in the EU-27. Around 39% of men with children in the household spend zero hours on childcare in the EU neighbouring countries, compared with 7% in the EU-27. Among all women, respondents in Moldova spend the most hours on childcare (39 hours), followed by Slovakia, Latvia and Croatia (34-36 hours). Among the male sample, hours spent on childcare are highest in Georgia, Latvia, Poland and Czechia (all between 13 and 14 hours per week).

As regards housework, the largest gender differences were recorded in food preparation, serving meals and washing dishes. Men in the EU-27 and in the EU neighbouring countries spend on average 8.3 and 7.1 hours per week respectively on these activities, while women in the EU neighbouring countries and in the EU-27 spend around 20 hours and 13 hours on housework, respectively. Differences were smaller in terms of cleaning, gardening and shopping and transportation. Among EU neighbouring countries, the largest gender differences in time spent on both food preparation and cleaning were recorded in Palestine and Jordan (17 and 16 hours respectively on cooking, and 12 hours respectively on cleaning). Among the EU countries, the largest gender differences were recorded in Croatia (10 hours for each of these chores).

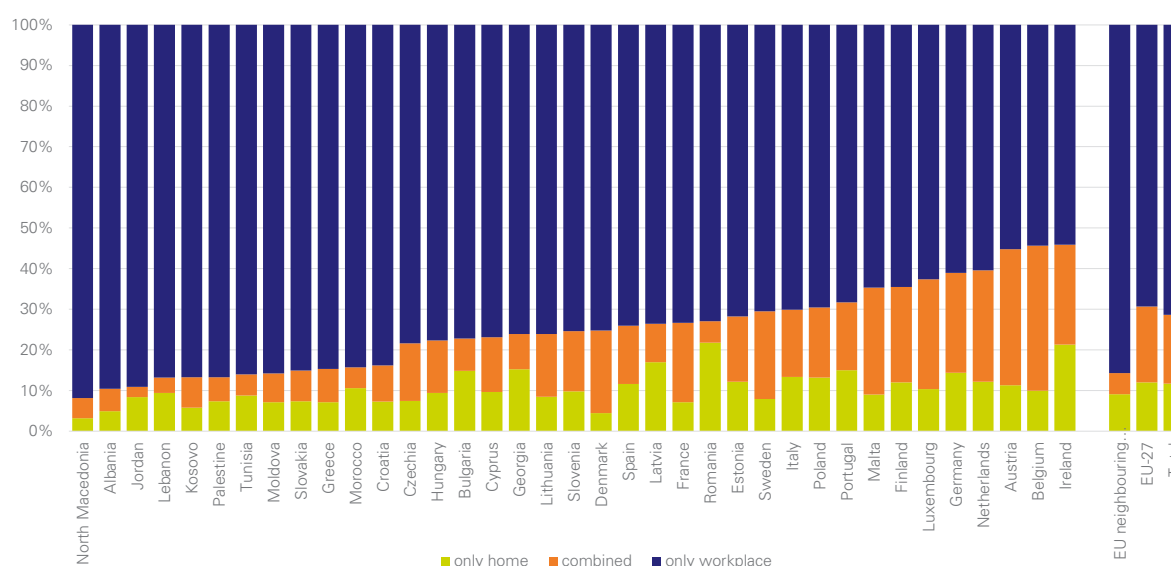
# Teleworking: opportunities and obstacles

## Teleworking is more common in the EU-27 than in the EU neighbouring countries

Another issue which is increasingly in focus across all 37 countries is the impact of the pandemic on how and where respondents work. Telework – or remote work – has become more prevalent, bringing with it opportunities and challenges which impact on the lives of all workers. Flexible working arrangements are more common among respondents in the EU than among those from the

EU neighbouring countries. Teleworking patterns overall show larger cohorts of respondents working from home or in combined arrangements (home and workplace) in the EU-27 (about 31% of surveyed workers), compared to the EU neighbouring countries (only 14% of surveyed workers). In the EU-27, 12% of working respondents reported having worked only from home in the last month, compared to 9% of respondents in the EU neighbouring countries (see Figure 12).

Figure 12: Place of work during the last month (in %)



Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Almost one fifth of working EU-27 respondents do hybrid work (19% of surveyed men and 18% of surveyed women), while in the neighbouring countries only 5% of both surveyed men and women benefited from this type of work arrangement. The combined or hybrid modality is indeed the second most common within the EU, while in all the EU neighbouring countries it comes third for both men and women. In addition, the likelihood of working exclusively from home or in a hybrid modality increases with the level of education, when tertiary educated respondents

are more likely to benefit from this type of work arrangement, especially in the EU-27.

Women tend to work more from home both in the EU-27 and the EU neighbouring countries (32% of surveyed women in the EU-27 vs 29% of men, 16% of the surveyed women in the EU neighbouring countries vs 13% of men). Women also work more exclusively from home (14% and 11% of women respectively vs 10% and 8% of men). Furthermore, when women telework, the proportion of teleworking out of their total working time is on average 25% versus 20% for men.

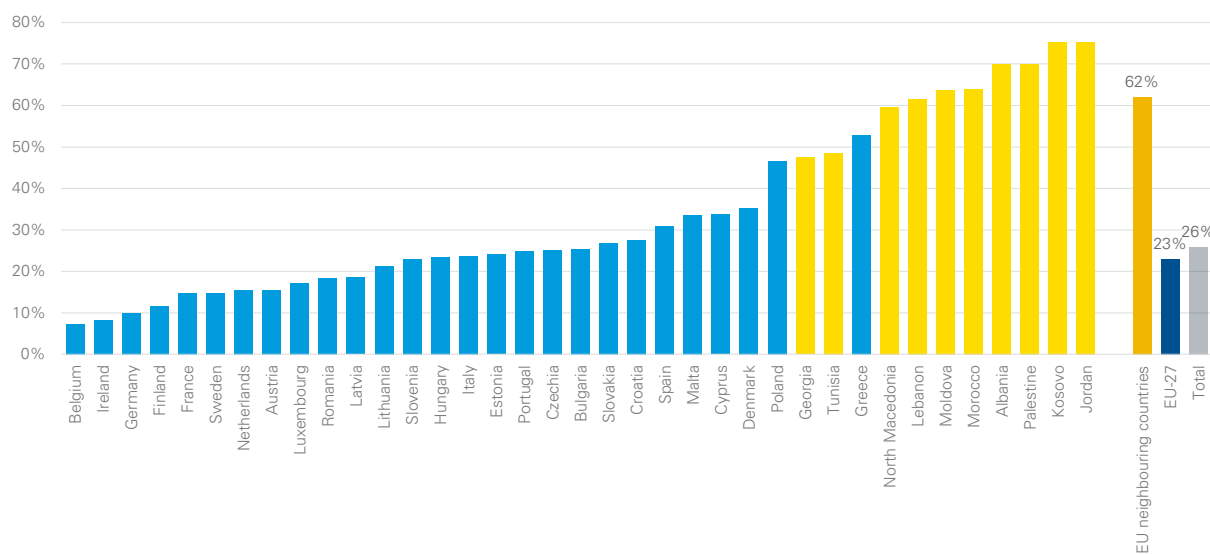
Women in the EU and EU neighbouring countries are more likely to telework than men if they have children under the age of 18. Interestingly, male respondents in all except three surveyed countries work less only from home or in a hybrid way when they have children compared to when they do not.

Among respondents whose job is fully teleworkable, 41% of surveyed workers worked from home, 33% in a hybrid mode (both from home and the workplace) and about one quarter (26%) exclusively from the workplace (see Figure 13). In contrast to the EU-27, the EU neighbouring countries registered the highest proportion of workers who never work from home compared to those whose jobs are entirely teleworkable (62% vs 23%).

This suggests that for EU neighbouring countries, working from the workplace is preferred or is the only feasible option, due to limitations in digital infrastructure or potential issues linked to the rules and regulations on flexible work arrangements.

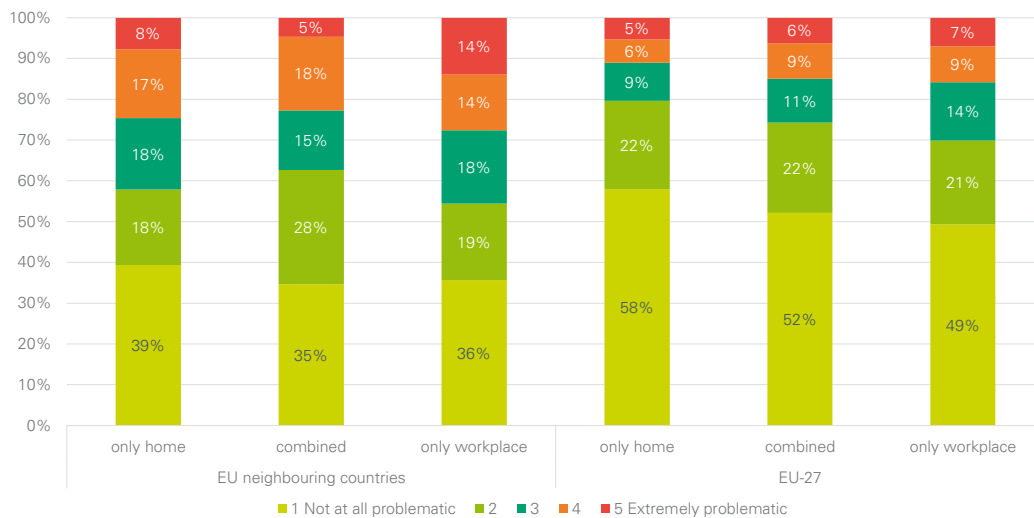
Despite increased internet access, as reported by 42% of surveyed respondents, limited digital infrastructure remains an issue in the EU neighbouring countries. About 19% of respondents from these countries consider their connectivity as extremely problematic, in contrast to 7% of respondents from the EU-27. This gap can also be seen in the case of respondents working exclusively from home (see Figure 14).

**Figure 13: Share of workers stating that they never work from home although their jobs are entirely teleworkable**



Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Figure 14: Problems with internet connection



Source: Eurofound-ETF joint e-survey on Living, working and COVID-19, 2022

### Strong preference for hybrid working in the EU-27 and in EU neighbouring countries

Workers generally reported a strong preference for telework, in particular among those from the EU countries. While about 50% of respondents from the EU neighbouring countries would like to work from home at least several times a month, this share reached 65% among respondents in the EU-27. The preference for telework, at least part of the time, is higher among women in contrast to men both in the EU-27 and in EU neighbouring countries. However, only about one-third of surveyed workers whose job is teleworkable and who do not systematically telework believe that there will be increased possibilities for them to work from home in the future.

The respondents from the EU are mostly concerned about commuting time (24% of both men and women), loss of control over how they spend their time (17% of both men and women) or exposure to COVID-19 (16% of men and 24% of women) upon returning to the workplace.

The respondents from the EU neighbouring countries mainly point to the fear of exposure to

COVID-19 (21% of women and 11% of men), likely due to fewer opportunities for teleworking, as well as commuting time (15% of women and 14% of men) and losing control over their time (15% of women and 12% of men), similarly to their peers from the EU.

While younger cohorts stress the issue of time spent travelling to their work and loss of control over their time, respondents aged 30 to 44, women in particular, also point to difficulties with childcare arrangements. Childcare and dependent care arrangements were mentioned twice as often by women in contrast to men. Women, especially those above 45 years of age, are also more concerned about exposure to COVID-19, which may be related to the sectors in which women are typically overrepresented, i.e. health and social welfare services and education. Indeed, on average, among the surveyed countries, female respondents were concerned the most by exposure to COVID-19 at work (24%) and time spent on commuting (23%), in contrast to male respondents being the most concerned by time spent commuting (23%) and loss of control over their time (17%).

# Education and skills development

## Limited access and poor quality of education and training opportunities

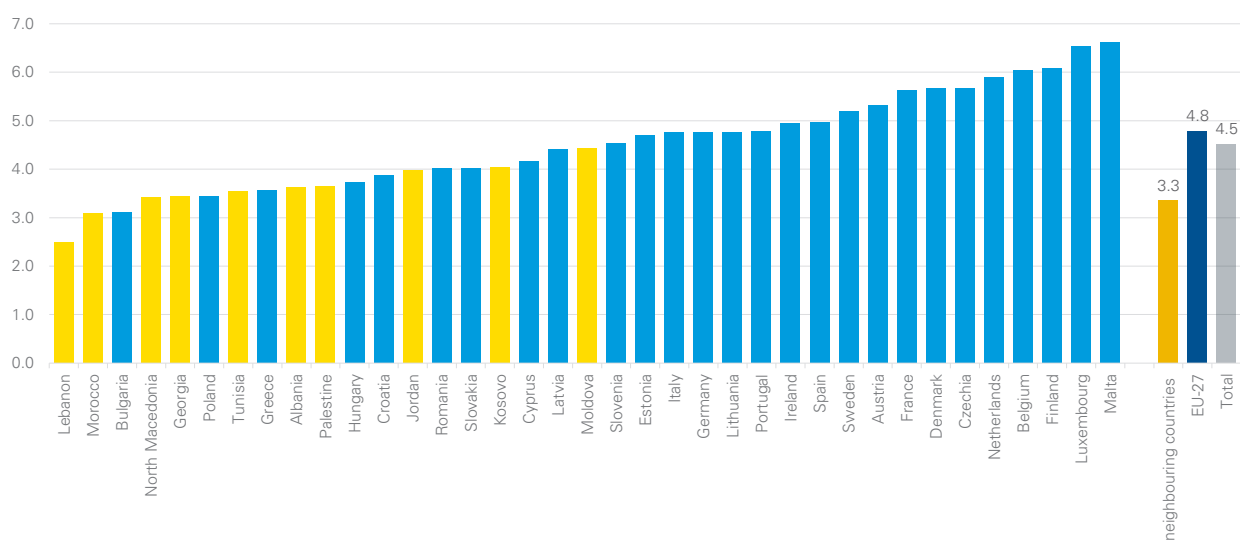
Respondents from the EU as well as the EU neighbouring countries are united in terms of the perceived challenges facing the quality of education systems. The picture is overwhelmingly disappointing across all 37 countries, with education services judged to be rather poor, with an average score of 3.3 in the EU neighbouring countries and 4.8 in the EU-27. Only four countries reported higher scores for quality of education (6 and over), namely Belgium, Finland, Luxembourg and Malta.

This level of appreciation does not seem to change significantly whether the school is located in a

city centre, in a small village or in the countryside, pointing to significant shortcomings in education and training delivery regardless of location and socio-economic context.

Respondents generally reported significant challenges concerning access to and quality of education and training during the pandemic in both the EU-27 and EU neighbouring countries participating in the survey. The majority of respondents in EU neighbouring countries stated that they lacked sufficient access to education and training (73% vs 36% in the EU-27). This finding seems to be more prevalent in the Southern Mediterranean region.

Figure 15: Quality of education system (average score)



Note: Average scores are based on a scale of 1-10

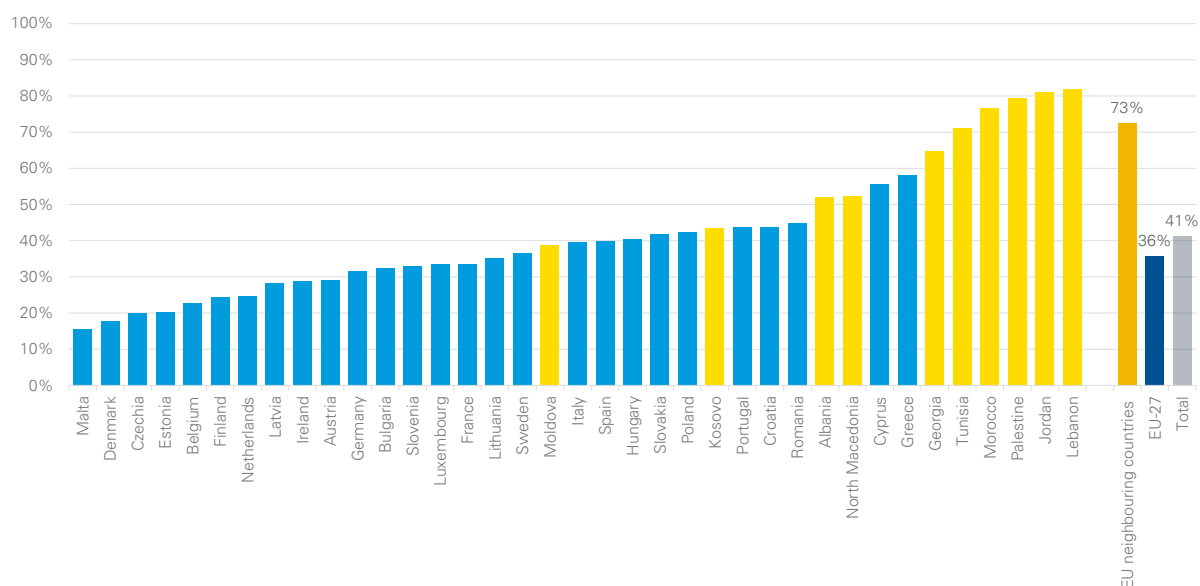
Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Male respondents from the EU neighbouring countries were more likely to report insufficient access to education and training. By level of education, more than two-thirds of respondents with secondary educational attainment or lower consider that they lack access to education and training opportunities. Four-fifths of unemployed respondents reported insufficient access to education opportunities.

As shown in Figure 17, regarding participation in job-related training activities, such as courses, workshops and on-the-job training, a similar pattern can be seen in both groups of countries. Employed respondents with tertiary education were more active in participating in learning and training opportunities. Decreasing levels of education and participation in the labour market are associated with lower chances of receiving training.



Figure 16: Lack of sufficient access to education and training (in %)



Note: Share of respondents considering to have insufficient access to education and training opportunities

Source: Eurofound-ETF joint e-survey on Living, working and COVID-19, 2022

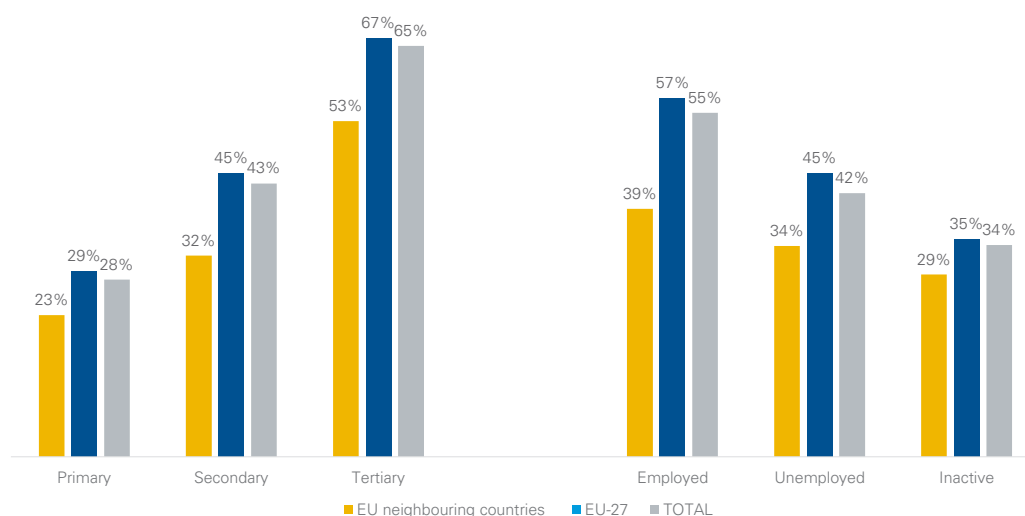
Table 4: Access to education and training opportunities, by sex, educational attainment and labour market status (in %)

	EU neighbouring countries			EU-27		
	Yes	No	Total	Yes	No	Total
Male	24%	76%	100%	64%	36%	100%
Female	33%	67%	100%	65%	35%	100%
Primary	22%	78%	100%	51%	49%	100%
Secondary	22%	78%	100%	60%	40%	100%
Tertiary	39%	61%	100%	77%	23%	100%
Employed	34%	66%	100%	66%	34%	100%
Unemployed	16%	84%	100%	38%	62%	100%
Inactive	26%	74%	100%	71%	29%	100%

Note: Share of respondents considering to have insufficient access to education and training opportunities

Source: Eurofound-ETF joint e-survey on Living, working and COVID-19, 2022

Figure 17: Participation in job-related education and training activities (in %)



Note: Share out of the total population participating in at least one education or training activity (courses, workshops or seminars, on-the-job training with the support of a designated trainer, for instance, a supervisor/foreman, co-worker, consultant or other professional).

Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Table 5: Participation in non-job-related training activities (in %)

	Participation in education or training programme that is not job-related		
	Yes	No	Total
EU neighbouring countries	29%	71%	100%
Male	25%	75%	100%
Female	34%	66%	100%

Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

Among the employed respondents in the EU neighbouring countries who attended at least one job-related training activity, 53% stated that employers did not pay for training (compared to only 26% in the EU-27), confirming the limited capacity of companies from EU neighbouring countries to offer or pay for job-related training opportunities. Such findings are concerning, since workers from transition and developing countries are generally more exposed to in-work poverty and lower wage revenues.

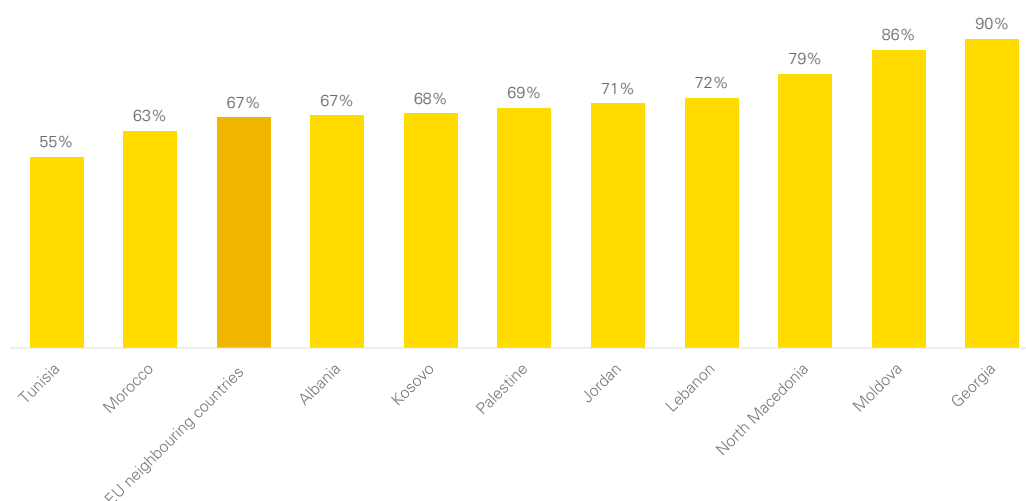
Over 70% of respondents from EU neighbouring countries reported that they did not participate in education or training programmes that are not job-related. On average, women in the EU neighbouring countries attended training (job-related or otherwise) more often than men, with this gender gap being greater for non-job-related training.

## Online learning for emerging skills needs in EU neighbouring countries<sup>5</sup>

The COVID-19 pandemic has significantly impacted the way in which education and training programmes are designed, accessed and delivered, with a sharp increase in the online availability of initial and continuing education and training programmes. This is confirmed by results from a set of questions that were only asked in the EU neighbouring countries. Almost 70% of those who attended training did this

online, with the lowest levels of online learning being reported in Tunisia (55%) and the highest in Georgia (90%). Again, women tend to engage more in online learning compared to men. It appears that online learning is well established in the training offer of EU neighbouring countries, confirming the potential of online and/or blended learning opportunities. The risks posed by the digital divide remain in education, as poor digital infrastructure may prevent the participation of young people and adults living in marginalised and/or remote communities.

Figure 18: Participation in online training (in %, EU neighbouring countries only)



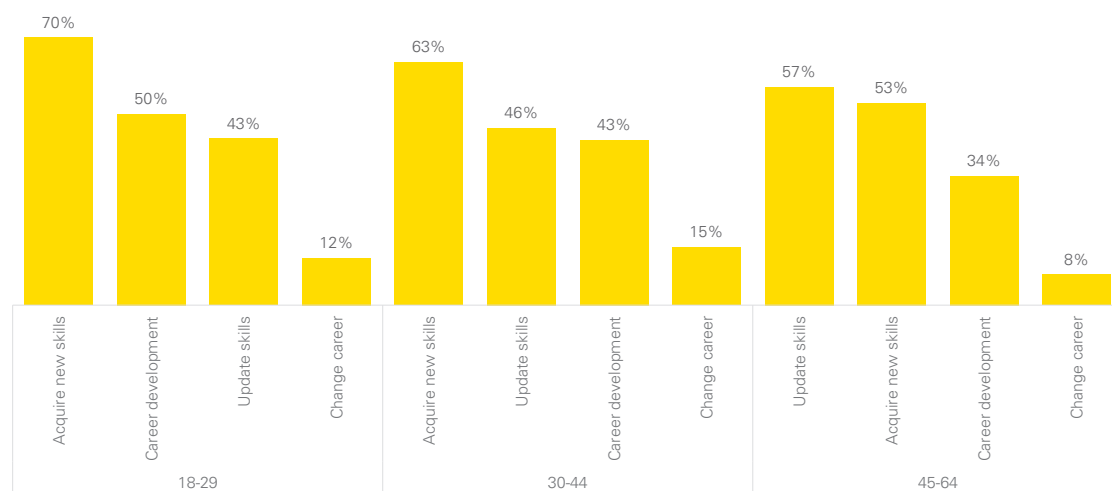
Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

In terms of motivation to participate in training, responses across countries and across different age groups seem to reflect typical lifelong learning patterns. Young people between 18 and 29 reported that their main objective was to 'acquire new skills', followed by 'career development'. For people aged 30-44, the main reason for participating in training

is primarily to 'acquire new skills' and to 'update existing skills'. People aged 45-64 mostly sought to update existing skills, but no less than 53% of them attended training to gain new skills, which points to the importance of making available adult learning programmes relevant to fast-changing labour market needs.

<sup>5</sup> This section covers the 10 selected EU neighbouring countries only.

Figure 19: Reasons for training by age category (in %, EU neighbouring countries only)



Source: Eurofound-ETF, joint e-survey on Living, working and COVID-19, 2022

# Conclusions

The five rounds of the Eurofound *Living, working and COVID-19 e-survey* in the EU Member States fielded between spring 2020 and spring 2022 have revealed the far-reaching social and economic consequences of the pandemic in the EU. The pilot survey, which was conducted in the spring of 2022 in 10 EU neighbouring countries, expanded the scope of the study, highlighting how the crisis impacted people in countries beyond the EU's borders, also capturing the initial impact of Russia's war against Ukraine (rising energy prices, spiking inflation and increasing cost of living).

Against this broader backdrop, the e-survey paints a rather negative picture, with many respondents – particularly young people – expressing feelings of social exclusion, low levels of life satisfaction, and strong fears about their financial and job situation. The findings also reveal a lack of satisfaction with basic public services, such as health and education, as well as financial fragility and suboptimal work-life balance. Health and mental well-being are also a strong concern in all the countries, with respondents from the EU neighbouring countries showing higher risks of depression, financial and housing insecurity, dissatisfaction and difficult work-life balance. Such findings emphasise the need for strong measures to prevent families from becoming homeless, improved childcare facilities and access to quality health services, including mental care.

While respondents in the EU recorded a higher quality of life and well-being than those in the neighbouring countries, the latter are more optimistic about their own future and the future of their country than respondents in the EU-27. Further research should be undertaken in order to understand this lack of optimism in European countries, despite the more favourable economic situation. Work-life balance remains suboptimal in all surveyed countries, with women facing particular challenges across all 37 countries.

The COVID-19 pandemic also impacted learning and working conditions across all countries included in the survey. Hybrid and online work could help to improve work-life balance, whereas access to learning could also be enhanced by significantly increasing the provision of online education and training opportunities for adults. Insufficient access to education and training opportunities in the EU neighbouring countries reported by workers, jobseekers and people with lower levels of educational attainment calls for strengthening outreach activities and relevant training provision for low-skilled people and those furthest removed from the labour market, in particular through public employment services.

The challenges brought by the COVID-19 pandemic, the energy and food crisis and the security situation in Eastern Europe call for the consolidation of social protection schemes, continued education and job-matching services. Education and labour market policies, including labour regulations, should reflect changing learning and working patterns and people's preferences and expectations.

The survey also revealed very high levels of job insecurity, overtime work, tiredness, and lack of access to further education and training opportunities, which confirms the relevance of the European Pillar of Social Rights and the European Skills Agenda for both the EU-27 and EU neighbouring countries, and points to the need for enhanced implementation, including through large-scale partnerships (governments, social partners, employers, civil society organisations, etc.).

The implementation of the survey for the first time in selected EU neighbouring countries has provided in-depth evidence concerning gaps in public service delivery and social challenges. The findings confirm that EU support for its neighbouring regions should continue to target human capital development, in particular by addressing well-being and gender gaps, and by improving living and working conditions.

The reported levels of health and mental well-being call for further policy attention on young people and those with difficulties in making ends meet. Delivering on the [European Pillar of Social Rights](#) by creating quality employment opportunities and fair social protection systems, therefore, emerge as priorities for action, so as to improve resilience. Education and training systems also

offer huge potential in supporting those priorities by providing upskilling and reskilling opportunities for those with lower skills, as well as unemployed or inactive people. More flexibility in working and learning, including through teleworking and online training, could help to improve work-life balance and individual well-being.



