

# Quality of life in the EU in 2024: Results from the Living and Working in the EU e-survey

## Key findings

- Increases in the cost of living continue to be the main concern for respondents across the EU, with low and middle-income households particularly impacted. These households struggle more with making ends meet and affording energy, housing and leisure expenses compared to 2023.
- The decrease in working from home, observed in each round of the e-survey since the end of the pandemic, has continued in 2024. There are significant country differences: in some countries, hybrid working in teleworkable occupations is common, suggesting that company policies have introduced permanent rules around teleworking. In other countries, hybrid work has become less frequent, as more respondents return to working full time at the workplace.
- Trust in institutions, such as the EU, national governments and healthcare systems, has remained relatively stable since the end of the pandemic, at least on average among EU respondents. However, there has been a slight decline in trust toward the EU and satisfaction with democracy compared to 2023 levels. While trust in national governments has shown a consistent decline over the past four years, trust in the EU has remained stable overall.
- A concerning finding of this 2024 e-survey is the deterioration of mental well-being, with respondents reporting lower mental health scores. This apparent decline in mental health is visible across all age groups, except those aged 65 or over.
- Unmet healthcare needs continue to affect respondents, especially those aged 50–64 and those in low-income households. Older respondents report greater difficulty accessing hospital and specialist services, while younger respondents most frequently cite unmet mental health service needs.
- Respondents with disabilities report lower levels of well-being compared to others. However, their life satisfaction scores increase when individuals are aged 65 or over, are employed and have a high income.
- Respondents with disabilities are far more likely to live in households facing difficulties making ends meet compared to those without disabilities. In fact, the gap between these groups has widened since 2021.
- Respondents with disabilities are more likely to experience unmet medical needs, especially those who struggle to make ends meet. Cost is the most frequently cited barrier for accessing healthcare services among this group.

## Methodology

Eurofound's e-survey documents developments in living and working during a time of rapid change. It is the continuation of the Living, working and COVID-19 e-survey that Eurofound began fielding at the beginning of the COVID-19 pandemic in April 2020. Data are collected using non-probability sampling methods, where respondents are invited to complete the e-survey through a series of advertisements on social media platforms. In addition, previous respondents who agreed to participate in further rounds and shared their email address for this purpose are invited to participate in subsequent rounds as part of a panel.

The e-survey has been conducted seven times, and gathered over 250,000 responses across all rounds. Individual rounds have achieved samples ranging from 20,000 respondents (in the panel-only Round 4) to 67,000 respondents (in Round 1), with other e-survey rounds achieving samples in between these two figures. More than 60,000 people have agreed to join the panel at some point, with around 36,000 respondents participating in at least two different rounds.

Due to the nature of data collection, the e-survey is not representative of the entire population. People who do not use the internet, do not use social media or were not invited by another participant cannot be reached by the e-survey. As respondents self-select by clicking on advertisements, the sample is biased. Known biases, such as the overrepresentation of workers, people with higher education, people aged 50–64, and, to a smaller extent, women, are identified and corrected

using weighting. However, other biases – such as no access to social media or disinterest in e-survey participation – are unknown and remain uncorrected.

For this reason, while this factsheet summarises the views of respondents across different rounds of the e-survey, it may not fully reflect trends across the whole population during the same period.

Note on gender/sex: In the analysis of the e-survey data, respondents are categorised according to gender on the basis of the following question: ‘How would you describe yourself? Response options: male, female, in another way’. The number of respondents who described themselves ‘in another way’ was not sufficient to allow for separate analysis. These respondents are included in all analyses, except for tables and figures by gender, where they are not shown. Countries may differ in the source of this data (administrative data, self-declared, etc.) The terms ‘male’ and ‘female’ are used adjectivally to describe characteristics and experiences relating to men and women, respectively.

## Introduction

By early 2024, the pandemic was long over, yet its impact continued to leave a lasting effect on many Europeans. Many continue to struggle with ongoing health issues, poor mental health well-being, the loss of their business, interrupted studies and weakened social connections. Conversely, others have taken advantage of new opportunities, such as working from home and new ways of providing services, for example using online platforms. However, over the past two years, Europe has been grappling with a series of new intersecting crises. The war in Ukraine, rising utility costs and the overall increase in the cost of living have all exacerbated existing challenges, such as housing shortages, climate change and demographic shifts in several countries.

Eurofound’s e-survey captures the situation of European respondents and their post-pandemic concerns.<sup>1</sup> This factsheet outlines the most recent data on the main challenges faced by Europeans, with a particular emphasis on the rising cost of living, health and mental health, access to healthcare services, work–life balance, and changes in telework opportunities.

The first four sections provide an overview of developments in the cost of living, work–life balance, trust and health. This is followed by an exploration of optimism and general life satisfaction. The final section provides a detailed analysis of the situation for people with disabilities, examining factors that may improve or hinder their well-being.

## 1. Cost of living

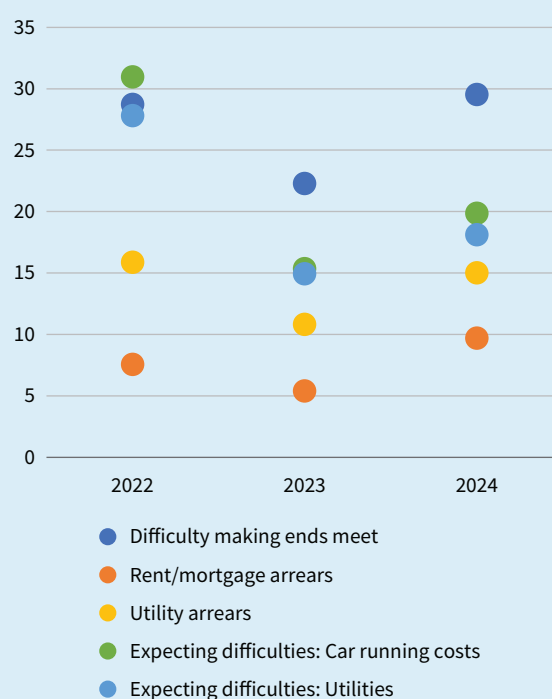
In the first half of 2024, the global economy continued to experience significant fluctuations in inflation and the cost of living. After substantial price increases in 2022 and 2023, the EU headline inflation rate, which reached 11.5% in October 2022 and stood at 8.1% in April 2023, dropped to 2.6% by April 2024 [Eurostat, prc\_hicp\_manr]. Core inflation, which excludes volatile components such as food, alcohol, tobacco and energy, also fell from 6.5% to 3.0% between April 2023 and April 2024 [Eurostat, prc\_hicp\_manr].

Despite these improvements, several EU countries remained close to recession in early 2024, as high interest rates and elevated real price levels continue to strain households.

### Increasing difficulties making ends meet

In 2024, more respondents of the e-survey reported difficulties making ends meet compared to the previous year, with 30% of respondents saying it was difficult or very difficult to make ends meet, up from 22% in 2023. Additionally, 10% of respondents missed rent or mortgage payments, and 15% reported arrears in utility bills – both figures reflecting increases from the previous year (Figure 1).

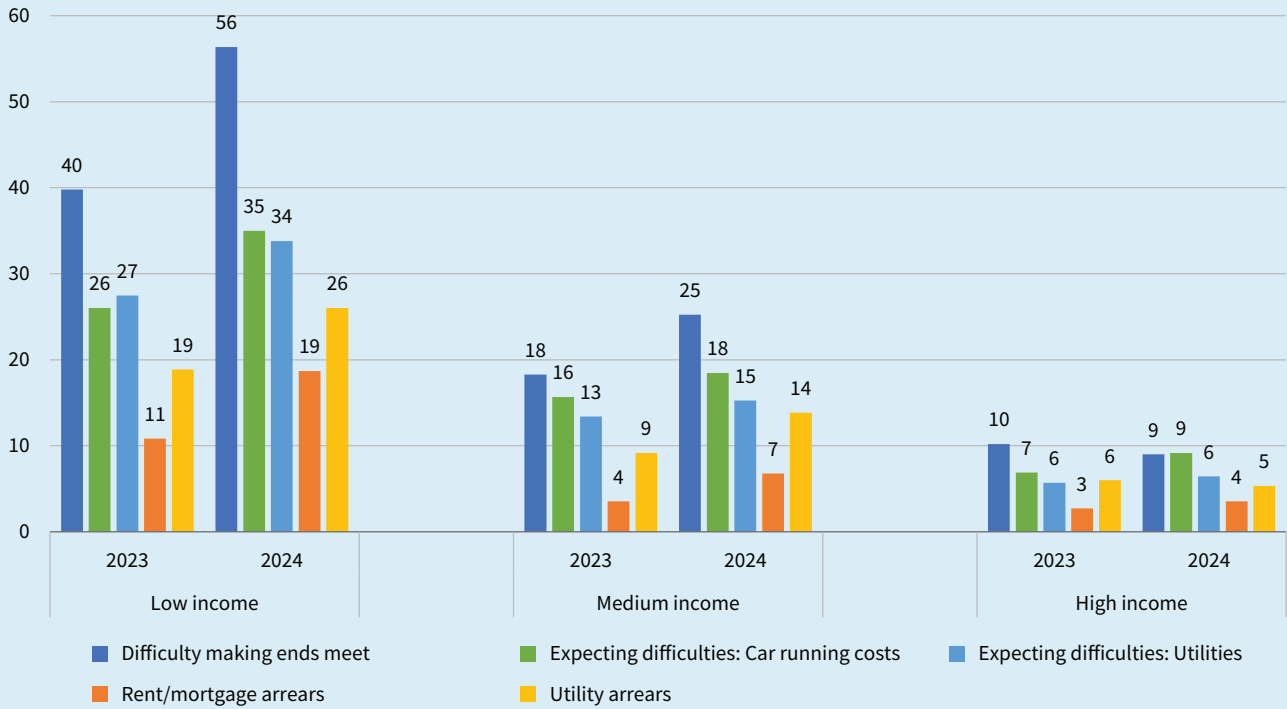
Figure 1: Proportion of respondents with cost-of-living difficulties, EU, 2022–2024 (%)



Sources: Unless otherwise stated, all figures are based on data from the Living and Working in the EU e-survey 2024 and the Living, working and COVID-19 e-survey series

<sup>1</sup> Rounds 1–6 of Eurofound’s e-survey were referred to as the *Living, working and COVID-19* e-survey. By 2023, the e-survey series was rebranded as the *Living and Working in the EU* e-survey, marking a transition from pandemic-related impacts to ongoing challenges and trends shaping the quality of life across the EU.

**Figure 2: Proportion of respondents with cost-of-living difficulties by household income, EU, 2023–2024 (%)**



When asked about future expectations, more respondents expected difficulties compared to 2023, though this was a lower proportion than in 2022 when the war in Ukraine and the price of utilities were top concerns. These findings suggest that households are still bearing the impact of sustained price increases, despite improvements in economic indicators.

**Rising financial difficulties among low- and medium-income households**

The increase in financial difficulties particularly affected respondents from low- and medium-income households,

with those in the lowest income category (defined as the lowest three income deciles within their country) experiencing the largest increases in difficulties making ends meet, arrears in rent, mortgage or utility payments, and expectations of future financial difficulties (Figure 2).

**Impact of inflation**

At the country level, there is a weak positive correlation between the change in the proportion of low-income households reporting difficulties making ends meet and core inflation measured since the previous round of the e-survey in 2023 (Figure 3). Low-income respondents in

**Figure 3: Change in difficulty making ends meet among low-income households, by inflation, since 2023, EU Member States (%)**

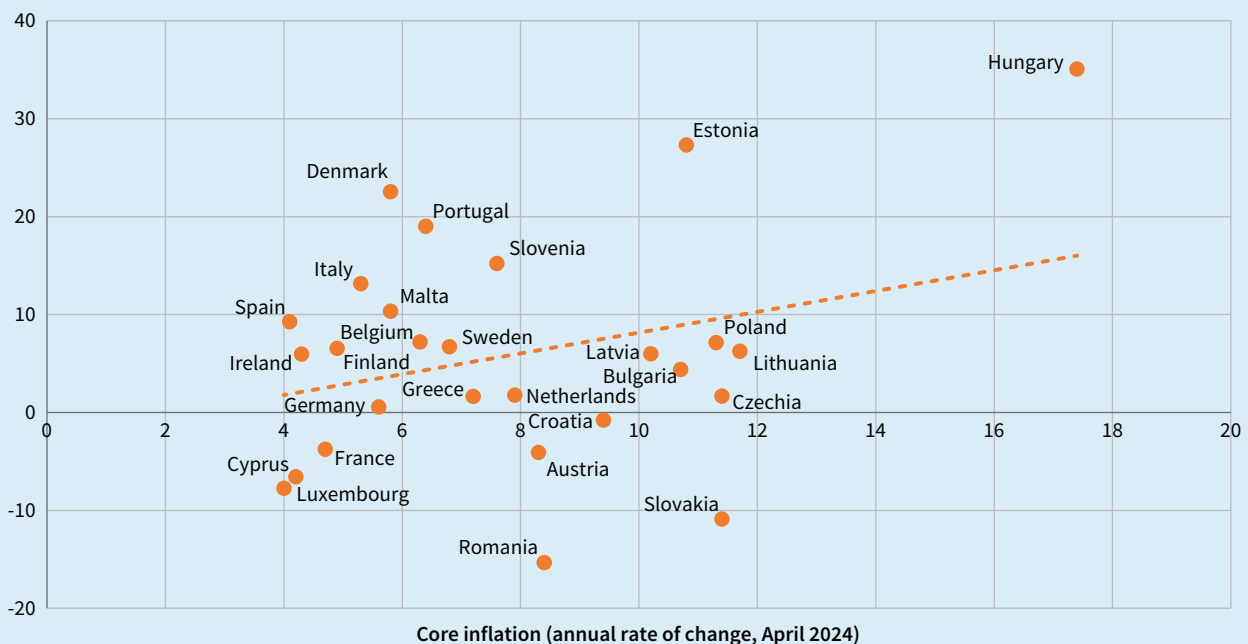
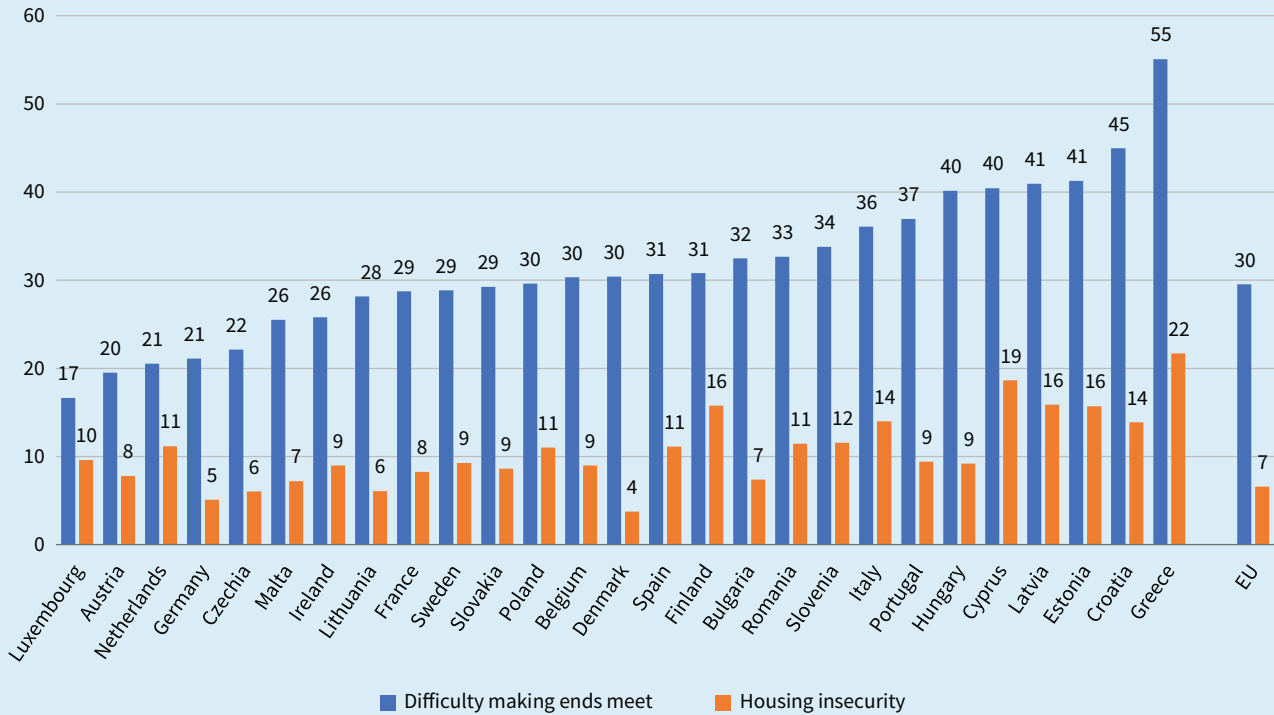


Figure 4: Difficulty making ends meet and housing insecurity, EU Member States and the EU, 2024 (%)



Hungary, where core inflation remained unusually high in early 2024, were the most likely to report increasing difficulties.

#### Middle and younger age groups face financial strain

In 2024, individuals in middle and younger age groups faced increasing difficulties making ends meet, with a 12-percentage-point increase among those aged 50–64, and a smaller but significant increase among those under 50. No significant increase in difficulties making ends meet was observed among those aged 65 or over.

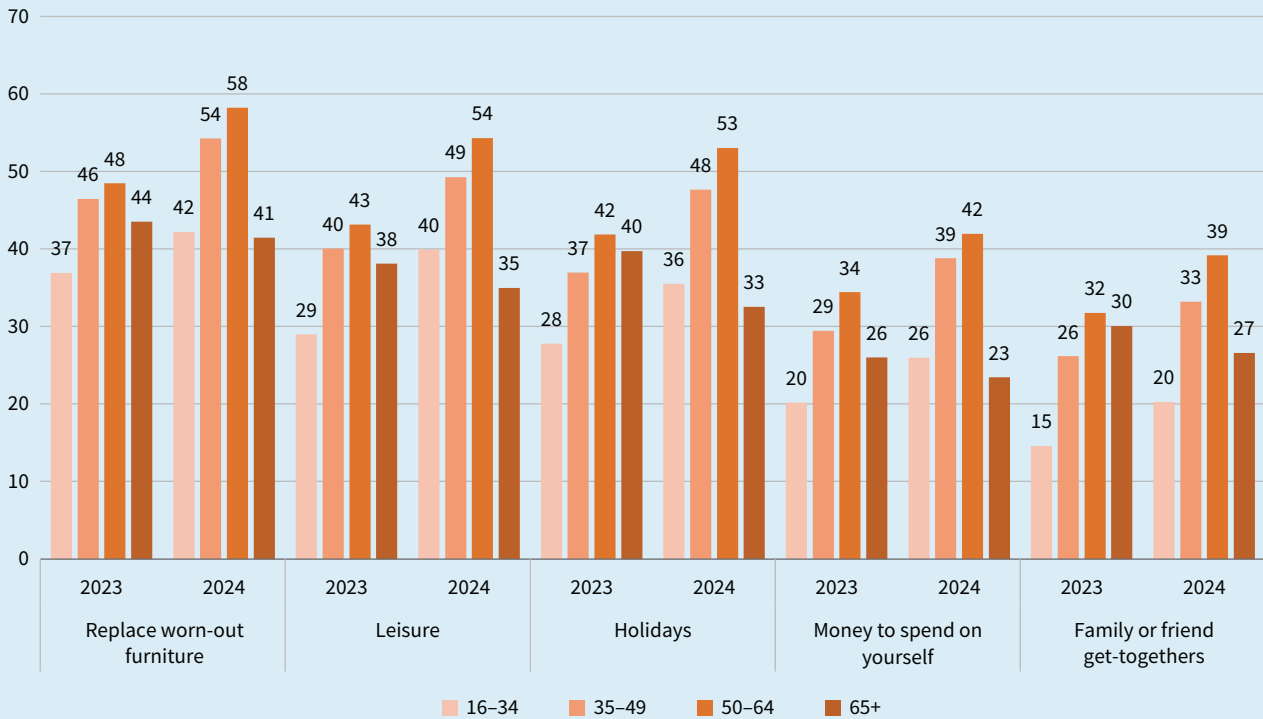
However, when it comes to arrears in rent, mortgages and utilities, increases in difficulties were seen among respondents of all age groups, but were higher among those already facing difficulties making ends meet. Notably, financial difficulties increased among women aged 50–64 (from 26% to 42%) and women aged 35–49 (from 24% to 37%).

Among Member States, the highest proportions of respondents with difficulties making ends meet were found in Greece, Croatia and Estonia (Figure 4). Greece also had the highest proportion of respondents saying that they might need to leave their accommodation in the coming months because they can no longer afford it (22%), followed by Cyprus (19%), and Estonia, Finland and Latvia (16%).

#### Unaffordable everyday expenses

As making ends meet has become more difficult, more respondents in 2024 reported being unable to afford certain items or activities compared to 2023. The most common unaffordable expenses included new furniture, leisure activities, holidays, having a small amount of money to spend on yourself each week and getting together with family or friends at least once a month. Among these, the largest increases in unaffordability were seen in leisure activities and holidays, particularly among middle-age groups (35–49 and 50–64), who already had the highest proportion of people unable to afford these activities (Figure 5). In contrast, there was less change in the unaffordability of more essential items, such as clothes, shoes, heating and nutritious meals.

Figure 5: Inability to afford selected items or activities, by age group, EU, 2023–2024 (%)



### Summary

The e-survey findings indicate that despite a decline in headline inflation across the EU by 2024, cost-of-living pressures remain a significant challenge for many respondents, particularly those in low- and middle-income households. Financial difficulties, including making ends meet and paying for basic needs such as housing and utilities, have worsened for a growing proportion of the population, with 30% of respondents reporting difficulties in 2024, up from 22% in 2023. Women, particularly in middle-aged groups, and households in countries like Greece, Croatia and Estonia are among the most affected. Furthermore, many respondents have experienced a reduced ability to afford non-essential items and leisure activities, highlighting the potential ongoing impact of economic uncertainty on household well-being.

## 2. Work–life balance and decline in remote work

### Declining remote work opportunities

When the COVID-19 pandemic reshaped the economy, it had a significant impact on work–life balance and the ability to work from home. At the time, it seemed that remote work, at least in part, would become a long-term norm. The pandemic accelerated the adoption of technologies that increased the productivity of remote work, and these new skills and tools continue to be used.

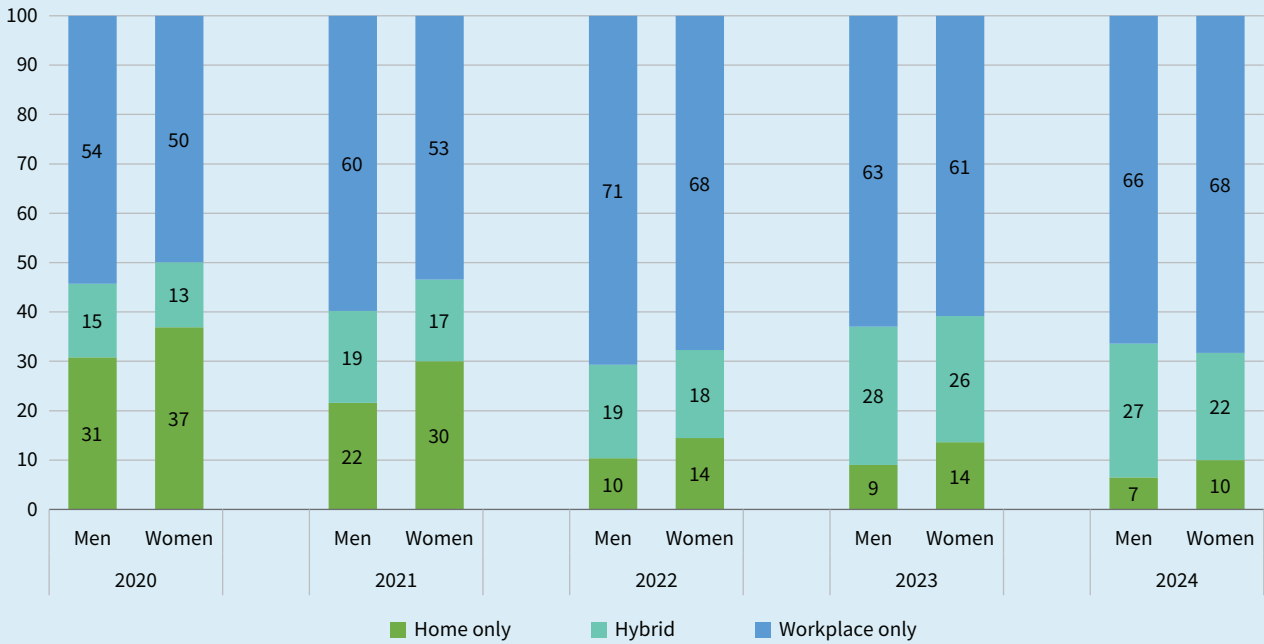
However, since 2023, several signs suggest that opportunities for remote work are decreasing. According to LinkedIn data, the number of remote positions advertised

has decreased significantly, despite continued high demand for such roles, indicating a supply–demand mismatch (Fortune, 2022). Eurofound’s 2024 e-survey findings appear to confirm these global trends within EU Member States.

### Fewer remote work opportunities for both women and men

In the post-pandemic years, the proportion of women working exclusively from home has decreased from 14% to 10% since 2022, while for men it has dropped from 10% to 7% (Figure 6). Hybrid work remains somewhat more common, with more men than women able to avail of it. For the first time, the e-survey recorded more women than men working entirely at the workplace.

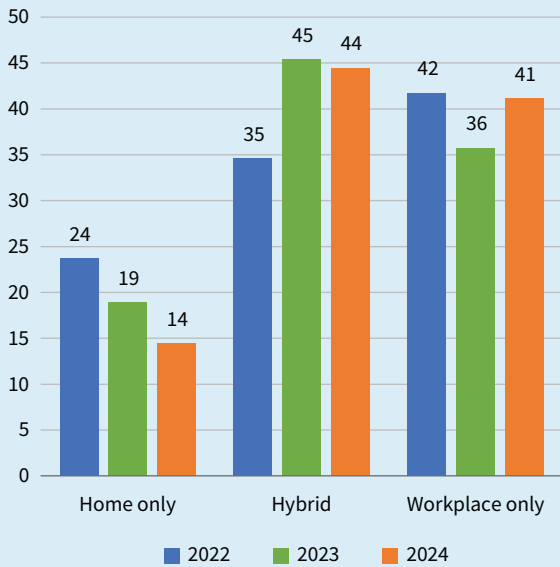
**Figure 6: Place of work by gender, 2020–2024, EU (%)**



**Decline in remote-only teleworkable jobs**

When considering only jobs that respondents deem teleworkable, there has been a steady decline in remote-only jobs, from 24% in 2022 to 14% in 2024 (Figure 7).

**Figure 7: Place of work in teleworkable jobs, 2022–2024, EU (%)**



**Overall preference for hybrid approach**

There appears to be a significant mismatch between the proportion of workers able to work from home and those who would like to. The desire to work exclusively from home has increased since the pandemic, rising from 13% in 2020 to 24% in 2024, and the proportion who would like to work from home multiple times a week remains over 50% (Figure 8).

Men and women express similar preferences, with 56% of women and 54% of men preferring to work from home at least several times per week.

**Figure 8: Work from home preferences, 2020–2024, EU (%)**

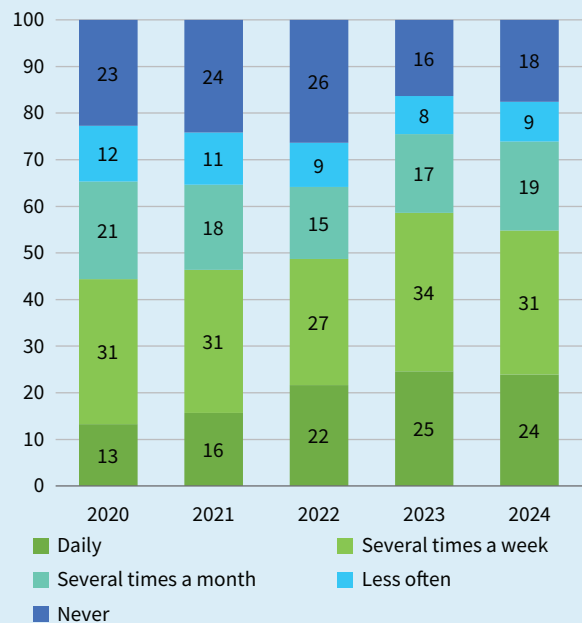
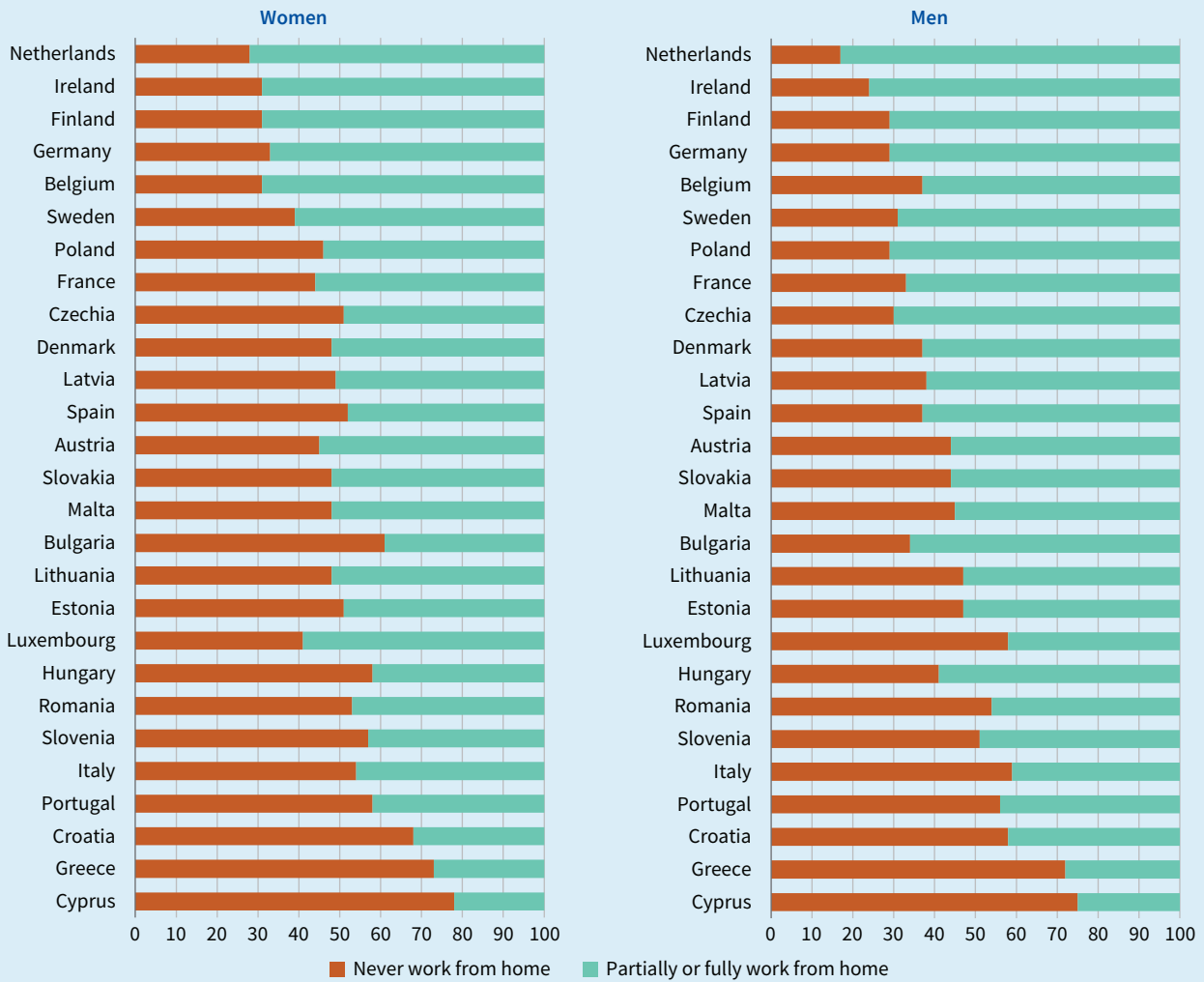


Figure 9: Frequency of working from home among those in teleworkable jobs, by EU Member State and gender, 2024 (%)



### National differences in teleworking

Large differences remain between Member States regarding the ability to work from home. When looking at the proportion of respondents who never work from home, and considering only those in teleworkable jobs by gender, the differences are striking. In the Netherlands, only 17% of men in teleworkable jobs work exclusively from the workplace, while in Cyprus, this rate is 78% among women (Figure 9).

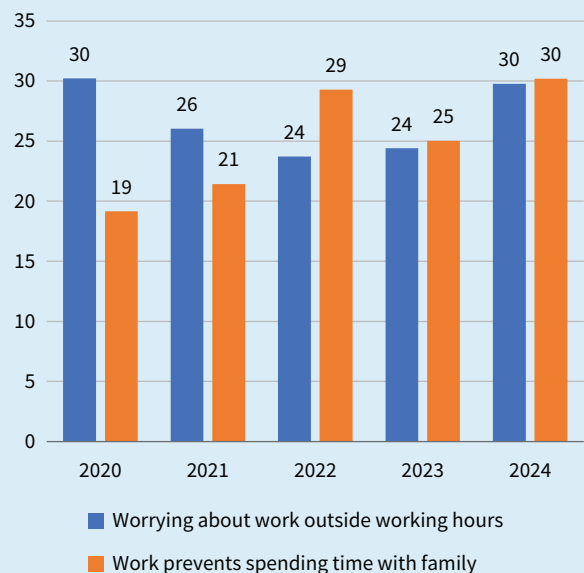
In nearly all countries, men in teleworkable jobs are more likely to work partially or fully from home compared to women. Notably, pre-pandemic research showed that women were more likely than men to work in teleworkable occupations (45% compared to 30%) (JRC, 2020). The reasons behind this discrepancy in the e-survey findings could include the prevalence of men working in sectors where telework is most common, as well as differences in occupation types and job seniority.

### Increased work worries outside working hours

During the COVID-19 pandemic in 2020, 30% of respondents reported always or frequently worrying about work outside of working hours (Figure 10). This figure declined to 24% in 2022 and 2023, but sharply rose again

to 30% in 2024, matching the pandemic peak. Interestingly, the percentage of respondents who felt their work always or most of the time prevented them from spending time with family was at its lowest during the pandemic in 2020, at 19%, but has since risen to a peak of 30% in 2024.

Figure 10: Work-life balance, EU, 2020–2024 (%)



This suggests a potential increase in work intensity since the pandemic began and may also reflect the decrease in people working from home.

During the pandemic, the impact of the ability to work from home on work–life balance was mixed. The boundaries between work and home life became increasingly blurred, leading to higher workloads and longer working hours, particularly for women, who reported greater levels of work–life conflict in previous rounds of the e-survey. Women also spent more time on housework and childcare, which further decreased during the pandemic, especially

for mothers teleworking with young children (Eurofound and ETF, 2022).

However, now that childcare places and schools have reopened, the ability to work from home offers opportunities for greater flexibility and improved work–life balance for parents. This may be one of the reasons for the continued preference to work from home. In the meantime, several work–life balance policies have been introduced in the EU, particularly the Work–Life Balance Directive, which focuses on carers and addressing inequalities in care responsibilities between women and men (Eurofound, 2024).

## Summary

Despite expectations that remote work or hybrid work would become a long-term norm following the pandemic, the findings from this e-survey indicate a decline in remote work since 2023. Among respondents, both women and men are facing reduced opportunities to work from home, even though the overall preference remains for hybrid work. Men have slightly more access to hybrid work than women and, for the first time, the e-survey recorded more women than men working entirely at the workplace. Significant national differences in teleworking exist, with countries like Cyprus showing lower remote work rates. Work–life balance challenges, including blurred boundaries and increased workloads, have persisted, especially for women.

## 3. Trust and quality of society

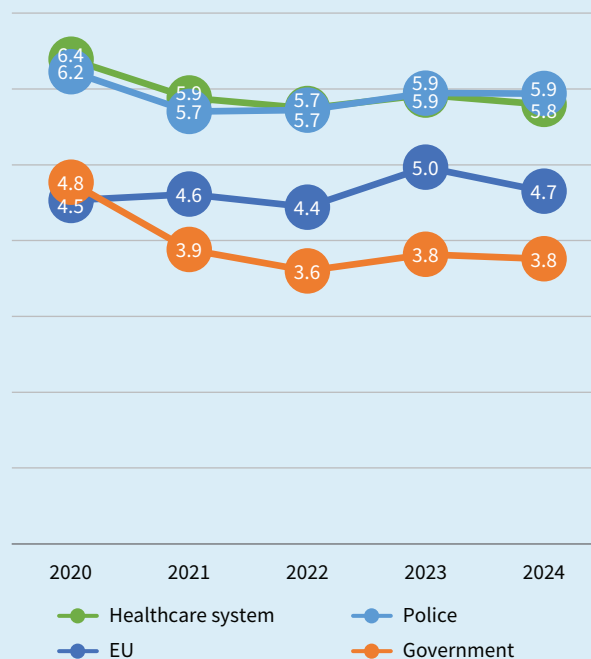
### Declining trust in institutions

In recent years, trust in institutions within the EU has declined. This trend is linked to the rising cost of living, which particularly affects lower- and middle-income households, as well as the spread of unreliable news sources (Eurofound, 2022). The decline in trust during the pandemic years also impacted individuals who previously expressed higher levels of trust, such as those in financially secure positions.

In the 2024 e-survey, respondents rated their trust in institutions on a scale of 1 to 10. Trust in the EU has slightly decreased since 2023 but remains higher than in the years before the pandemic (Figure 11). Trust in national governments remains, on average, significantly lower than trust in the EU, with levels for the latter remaining relatively unchanged since 2023. Notably, there are significant national differences, influenced by recent elections.

Trust in healthcare systems and the police has remained stable over the past year, although the levels of trust in these institutions remain below the levels measured at the beginning of the pandemic, potentially reflecting reactions to the crisis response.

Figure 11: Trust in institutions, EU, 2020–2024 (scale 1–10)

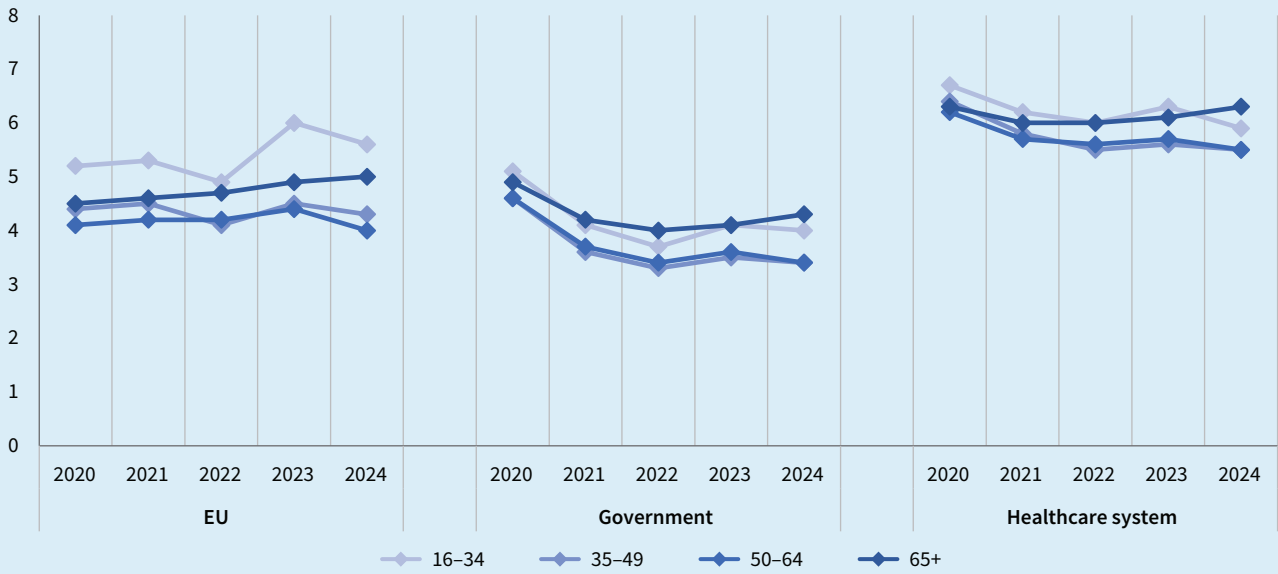


### Generational differences in institutional trust

Among e-survey respondents, young people trust the EU more than older groups, although the decrease in trust was higher among them than among older groups. When it comes to the government and the healthcare system, respondents aged 65 or over had the highest level of trust across the age groups (Figure 12).



**Figure 12: Trust in institutions by age, EU, 2020–2024, (scale 1–10)**



### Interpersonal trust and trust in media

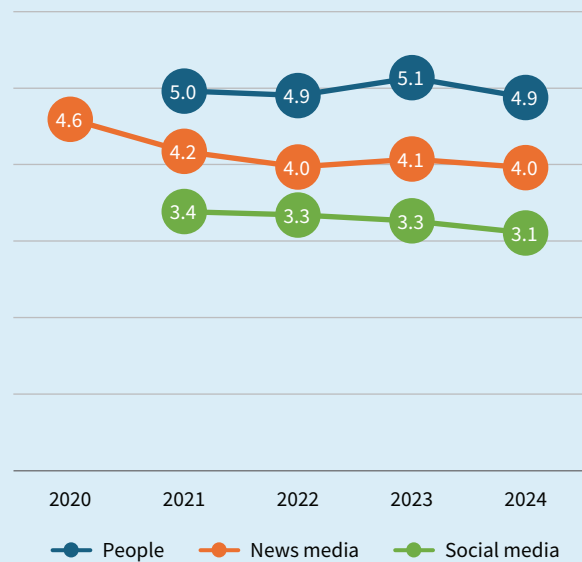
Respondents were asked to rate their interpersonal trust on a scale of 1 to 10, where 1 means ‘you can’t be too careful when dealing with people’ and 10 means ‘most people can be trusted’. Interpersonal trust has declined slightly since 2023, returning to levels seen in 2022 (Figure 13). Interpersonal trust is highest among the oldest (5.4) and youngest (5.1) age groups, while middle-age groups report lower levels of trust.

Trust in the traditional news media has fluctuated in recent years, while trust in social media has steadily declined since 2021, when the question was first asked. Trust in the news media is highest among young people (4.5), whereas trust in social media remains relatively low across most age groups. The highest levels of trust in social media are found among both the oldest (3.3) and the youngest (3.2) age groups, with the lowest levels reported by those aged 35–49 (2.9).

### Stable levels of satisfaction with democracy

Respondents were asked to rate their satisfaction with how democracy works in their country. On average, satisfaction with democracy in Europe remained relatively stable at a low level from 2021 to 2024, with only minor fluctuations. The highest satisfaction was recorded in spring 2023, reaching 4.8, but by 2024, overall satisfaction had decreased to 4.5, close to the level observed during the pandemic (Table 1).

**Figure 13: Interpersonal trust and trust in media, EU, 2020–2024 (scale 1–10)**



**Table 1: Satisfaction with democracy, EU Member States and the EU, 2021–2024, (scale 1–10)**

Country	2021	2022	2023	2024	Country	2021	2022	2023	2024
Austria	4.5	4.5	5.2	5.0	Italy	4.8	4.5	4.7	4.3
Belgium	4.2	4.3	4.5	4.4	Latvia	4.1	4.9	4.7	4.8
Bulgaria	2.8	2.8	3.1	3.0	Lithuania	4.6	4.5	5.3	5.0
Croatia	2.9	3.3	3.6	3.2	Luxembourg	6.6	5.8	6.0	5.9
Cyprus	3.5	3.7	4.5	3.7	Malta	5.1	4.4	4.0	3.7
Czechia	3.9	4.8	4.9	5.0	Netherlands	5.4	4.5	5.3	4.8
Denmark	7.6	7.1	6.6	6.4	Poland	2.7	3.2	3.2	4.9
Estonia	5.2	5.8	4.9	4.1	Portugal	5.5	5.4	5.2	5.0
Finland	7.0	6.5	7.0	4.9	Romania	3.8	4.2	4.4	3.9
France	4.2	4.3	4.0	4.2	Slovenia	3.4	3.6	3.8	4.0
Germany	4.9	4.9	5.5	5.3	Slovakia	3.2	3.6	4.7	4.0
Greece	3.6	3.9	3.8	3.2	Spain	4.6	4.4	5.1	4.6
Hungary	3.2	3.7	3.1	2.7	Sweden	6.2	5.9	6.3	5.8
Ireland	5.9	5.9	6.1	5.7	<b>EU</b>	<b>4.6</b>	<b>4.6</b>	<b>4.8</b>	<b>4.5</b>

During the COVID-19 pandemic (2020 to 2022), regional satisfaction with democracy showed mixed trends, yet the EU average held steady at 4.6. Interestingly, satisfaction rose slightly after the pandemic, reaching 4.8 in 2023, but then dropped to 4.5 in 2024, which is even lower than

during the pandemic. Notably, countries like Czechia and Poland experienced increases in satisfaction of 1.1 and 2.2 points, respectively, from 2021 to 2024. Conversely, satisfaction declined in Malta and Finland by 1.4 and 2.1, respectively, over the same period.

## Summary

Overall, trust in institutions has slightly declined since 2023. Trust in the EU has slightly decreased since 2023 but remains higher than in the years before the pandemic. Trust in national governments remains, on average, significantly lower than trust in the EU. While levels have remained relatively unchanged since 2023, they reflect a consistent downward trend since 2020. Interpersonal trust has also dropped since 2023, particularly among middle-aged respondents, while trust in news media fluctuates and trust in social media continues to fall since 2021. Trust in social media remains relatively low across most age groups. Satisfaction with democracy showed mixed trends during the pandemic, peaking in 2023 but falling back to levels measured during the pandemic in 2024.

## 4. Health and difficulties accessing services

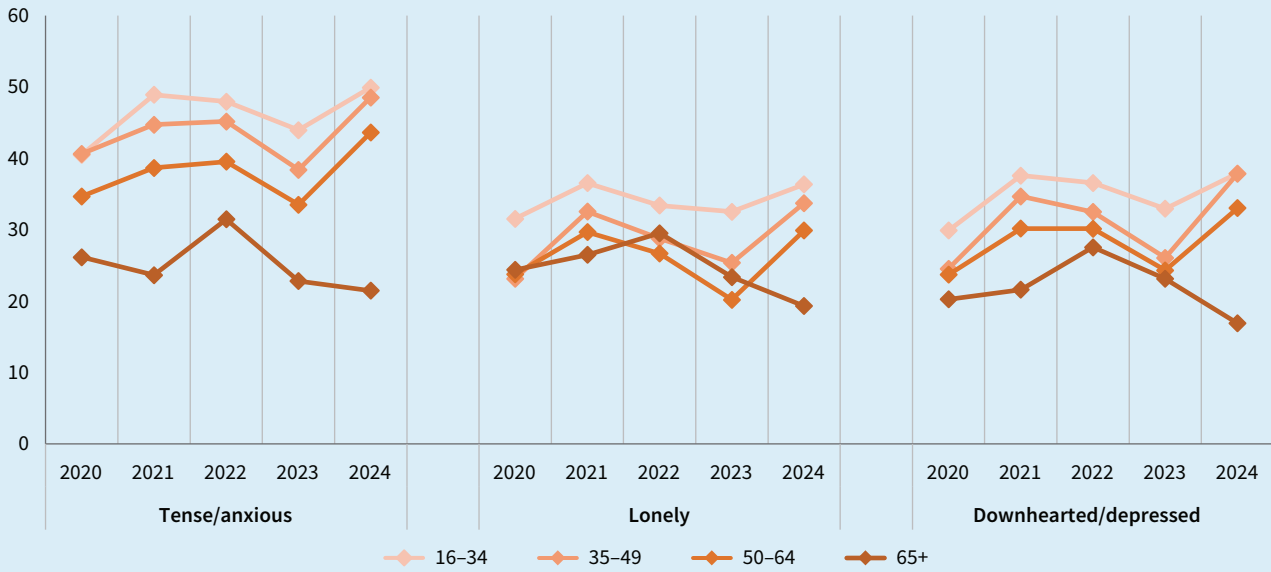
Over the past five years, significant changes in health and mental well-being have been observed in the EU, with notable differences across gender and age groups. Mental well-being was at its lowest levels across all age groups in 2021, during the second (or in some countries, third) lockdown, as measured by the e-survey. This decline was particularly prominent among young people and those

who lost their jobs. Women, particularly young adults aged 18–24, consistently reported poorer mental health than men.

### Mental well-being

The proportion of people reporting frequently feeling tense or anxious, lonely, or downhearted and depressed (together referred to as ‘negative affect’) over the previous two weeks increased between 2023 and 2024 across all age groups, except for those aged 65 or over (Figure 14).

Figure 14: Respondents with frequent negative feelings over the previous two weeks, by age, EU, 2020–2024 (%)



### Unmet needs for healthcare

Unmet healthcare needs have been a significant concern over the past five years in the EU. Specialist care, dental care and mental health care are the most commonly reported unmet needs.

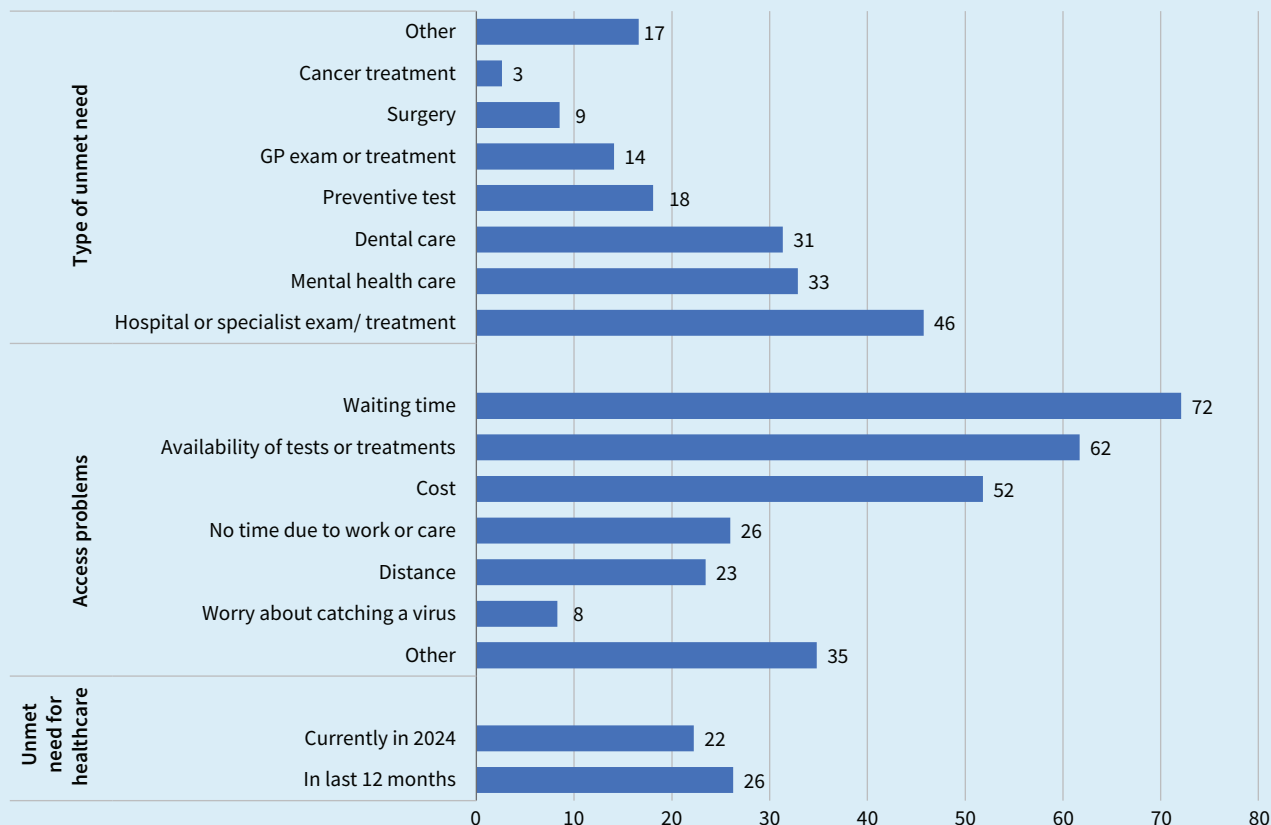
In 2024, over 25% of respondents indicated that they were unable to access healthcare at some point in the past 12 months, while 22% reported currently having a healthcare issue for which they cannot access treatments

or tests. Those aged 50–64 were most likely to have a current unaddressed medical need.

### Barriers to accessing healthcare

When reflecting on the past year, waiting time was most frequently reported as a barrier to healthcare access, followed by the availability of tests or treatments, and cost (Figure 15). Around a quarter of respondents noted that not having enough time to visit the doctor was a significant problem, while a similar proportion indicated that distance was also a barrier.

Figure 15: Problems accessing healthcare, EU, 2024 (%)



**Table 2: Current unmet needs for selected types of healthcare and access issues, EU, 2024 (%)**

	Cost	Waiting time	No time due to work or care	Distance	Availability	Worry about catching a virus	Other reasons
Hospital and specialist care	36	62	22	18	50	6	28
Mental health care	64	81	32	30	66	10	46
Dental care	75	79	35	33	61	11	34

**Notes:** Other reasons were not specified by respondents. Darker shades represent higher values, while lighter shades indicate lower values.

When respondents were asked about their current unmet healthcare needs, hospital or specialist care was most commonly mentioned, followed by mental health care and dental care. Hospital and specialist services were most frequently mentioned by older groups, particularly those aged 65 or over, while younger people aged 16–34 identified mental health services as their most common unmet need.

Among those who indicated dental care as something currently inaccessible, 75% indicated that cost was a difficulty for them over the past year (Table 2). A lower proportion of respondents (36%) mentioned cost as a barrier for those currently awaiting hospital treatment, likely because these treatments are often covered by health

insurance schemes. For access to hospital or specialist services, the most common issue was waiting time (62%). Among respondents unable to access mental health services, both cost (64%) and waiting time (81%) were reported as significant barriers to access over the past year.

### Labour shortages in healthcare

Labour shortages in the healthcare sector have been evident since before the COVID-19 pandemic, but have become more urgent in recent years (Eurofound, 2023). With an ageing population, these shortages are expected to increase sharply in the future, creating additional unmet healthcare needs, particularly putting pressure on the areas of hospital or specialist care, mental health services and dental care.

## Summary

Over the past five years, significant changes in health and well-being have been observed across the EU, with mental well-being reaching its lowest point in 2021, particularly affecting young people and those who lost their jobs. Women, especially young adults aged 18–24, consistently reported poorer mental health than men. Between 2023 and 2024, negative feelings like anxiety and depression increased across most age groups, except those aged 65 or over.

Unmet healthcare needs, particularly in specialist care, dental care and mental health care, remain a concern. In 2024, 25% of respondents reported being unable to access healthcare in the past year, with waiting times, availability of tests and treatments, and cost being the main barriers. Labour shortages in healthcare, exacerbated by an ageing population, are expected to intensify, placing further pressure on healthcare services.

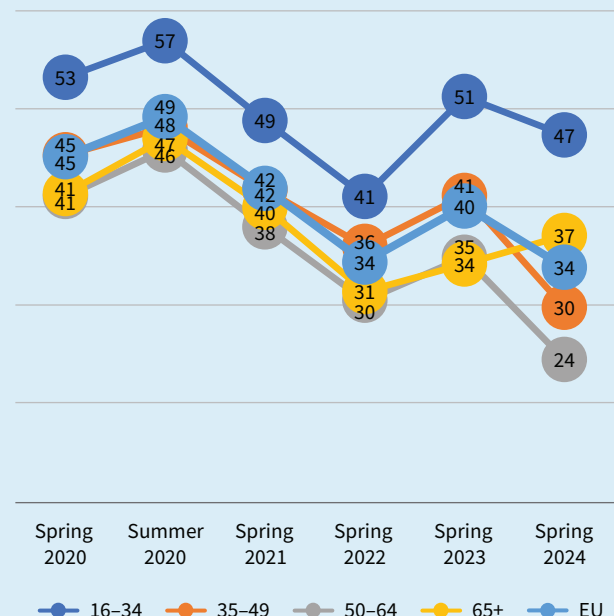
## 5. Optimism and life satisfaction

### Optimism

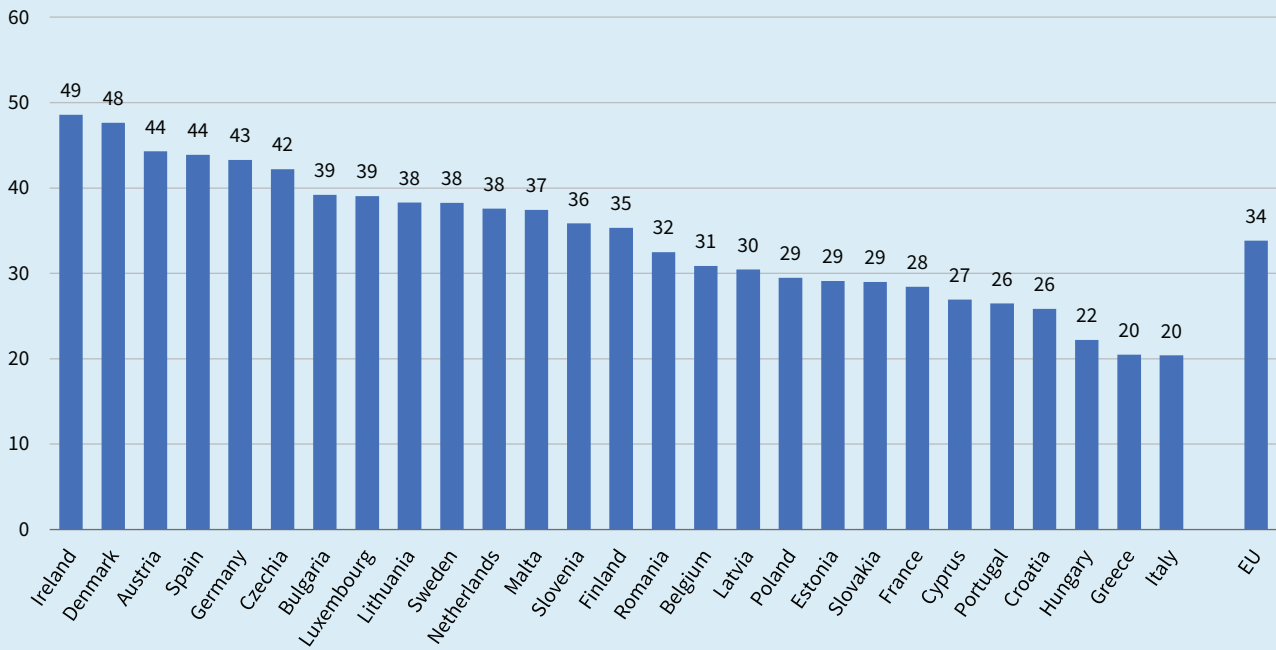
As part of the well-being assessment, each round of the e-survey asked respondents how much they agree with the statement, ‘I am optimistic about my future’. The proportion of respondents to the 2023 e-survey who agreed or strongly agreed with this statement was higher in comparison to earlier rounds, suggesting that optimism had improved since the pandemic. However, respondents to the 2024 e-survey were less optimistic about their future compared to the previous year and the degree of optimism across all age groups has fallen considerably since 2020.

The sharpest drop in optimism occurred among respondents in the middle-age groups (35–49 and 50–64), who reported the lowest levels of optimism in 2024 (Figure 16). Young respondents had the highest levels of optimism (47%), although this also decreased by four percentage points since 2023. The 50–64 age group is now the least optimistic about their own future (24%).

**Figure 16: Optimism about own future by rounds of e-survey and age category, EU, 2020–2024 (%)**



**Figure 17: Optimism of respondents, EU Member States and EU, 2024 (%)**



Looking at gender, the analyses show that the reduction in optimism since 2023 was greater for women (from 43% in 2020 to 31% in 2024) than for men (from 48% to 37%). While optimism decreased across all income groups, this decline was steeper among those in low-income households, widening the optimism gap between the wealthiest and poorest respondents (from 18 percentage points in 2020 to 29 points in 2024).

**Optimism levels by country**

In 2024, respondents in Greece and Italy reported the lowest levels of optimism (20%), while Ireland (49%) and Denmark (48%) had the highest reported levels (Figure 17). These results align with large-scale representative surveys conducted before the pandemic (Eurofound, 2017).

**Factors influencing optimism**

Several characteristics influence optimism. A logistic regression analysis was conducted to assess the likelihood of individuals being optimistic about their own future among different social groups. It was found that being aged 16–29 increases the likelihood of optimism by an average of 18 percentage points compared to the reference age group (40–54), considering similar characteristics, such as disability status, employment status, gender, education level, income, and whether or not the respondent lives with a partner. This probability increases across all other age categories as well.

In contrast, having a disability reduces the probability of being optimistic by 18 percentage points compared to individuals without disabilities. Employment status also plays a significant role – being unemployed reduces the average probability of feeling optimistic by 6 percentage points. Household net disposable income is another

crucial factor: the likelihood of expressing optimism drops by 13 percentage points for those with lower incomes and rises by 15 percentage points for those with higher incomes, compared to individuals with medium incomes.

Other factors that positively influence optimism include having completed tertiary education (+12 percentage points), being a man or living with a partner (+2 percentage points).

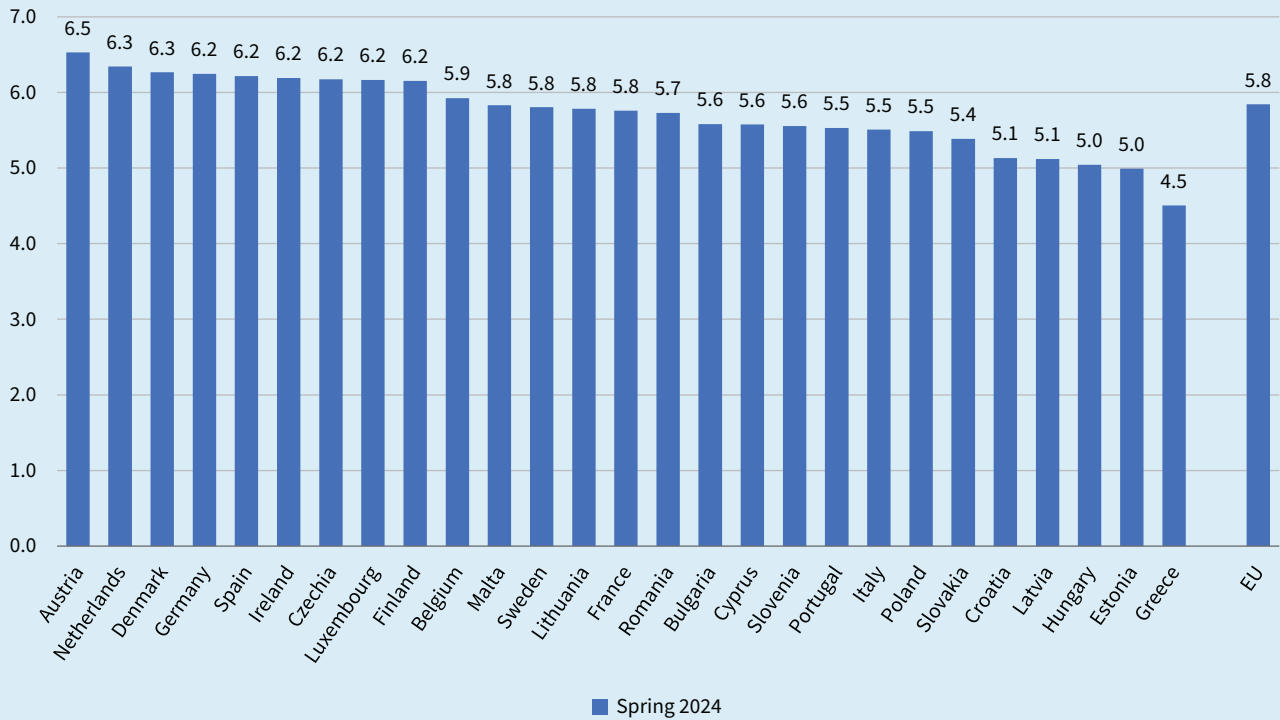
**Life satisfaction**

Similar to the decline in optimism, life satisfaction also decreased between 2023 and 2024 (Table 3). In fact, after an increase between 2021 and 2023, life satisfaction returned to the level recorded in spring 2021. While those aged 65 or over maintain the highest life satisfaction score (6.7) and continue to see it rise in 2024, the lowest life satisfaction rates are found among people aged between 50–64 (5.3), followed by those aged 35–49 (5.4).

**Table 3: Evolution of life satisfaction by age group, EU, 2020–2024 (scale 1–10)**

	Age category				EU
	16–34	35–49	50–64	65+	
Spring 2020	6.2	6.1	6.2	6.6	6.3
Summer 2020	6.6	6.4	6.6	7.2	6.7
Spring 2021	5.6	5.6	5.7	6.2	5.8
Spring 2022	6.0	5.8	5.9	6.3	6.0
Spring 2023	6.4	6.0	6.1	6.5	6.3
Spring 2024	6.0	5.4	5.3	6.7	5.8

Figure 18: Life satisfaction rating by country, EU Member States and the EU, 2024 (scale 1–10)



### Life satisfaction by country

Life satisfaction scores vary significantly across EU countries. Respondents in Austria (6.5 out of 10) and the Netherlands and Denmark (6.3) provide the highest ratings, while in Hungary, Estonia (5.0) and Greece (4.5) respondents have the lowest scores (Figure 18).

### Factors influencing life satisfaction

A linear regression was conducted to evaluate the influence of sociodemographic characteristics on life satisfaction.

After controlling for factors such as disability status, employment status, partner status, income, gender and education, individuals aged 65 or over tend to score 1.2 points higher on life satisfaction than those aged 40–54. The 16–29 age group scores 0.4 points higher on average, making those aged 40–54 (the reference age group) the group with the lowest life satisfaction scores.

Employment status has a significant impact on life satisfaction. Unemployed respondents report a life satisfaction level that is 0.9 points lower than those who are employed. In comparison, being inactive instead of active lowers the life satisfaction score by 0.1 points on average.<sup>2</sup>

Income is also a key determinant of life satisfaction, with lower-income respondents having a lower score of -0.9 points than medium-income respondents (the reference category), while the highest income group has a greater score of +1.1 points. Education further contributes to life satisfaction, with tertiary-educated individuals scoring 0.4 points higher on average.

Additional variables influencing life satisfaction include living situations (living with a partner showed an increase of 0.3 points), gender (not being a man showed a slight decrease of 0.1), and having a disability, which significantly lowered life satisfaction by 0.7 points.

### Summary

Overall, rates of optimism have declined compared to the previous edition of the e-survey. Factors such as being young, having a higher income, working, having a tertiary education, being a man or living with a partner contributed to greater optimism.

Life satisfaction followed a similar downward trend, returning to the same low level (5.8) that was recorded in 2021.

Sociodemographic factors such as income, employment, education and disability status are key determinants of both optimism and life satisfaction, with higher income and employment boosting scores, while having a disability and being unemployed significantly lowered them.

<sup>2</sup> Active individuals are those who are either employed or actively seeking employment, while inactive individuals refer to those who are not participating in the workforce and are neither working nor looking for work, such as retirees or students.

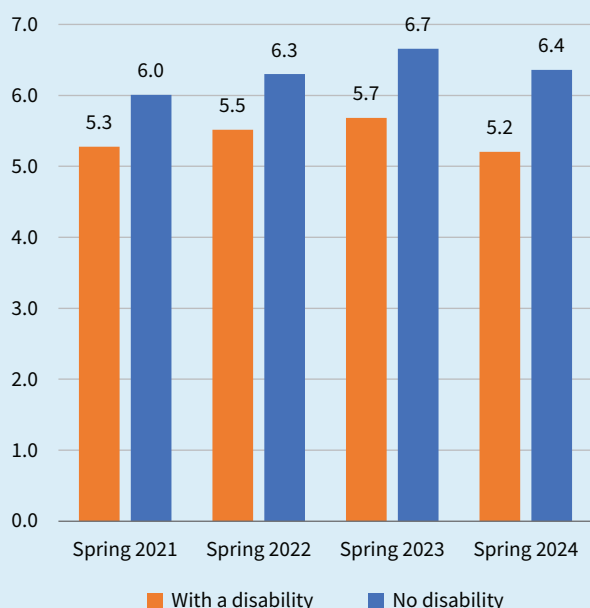
## 6. Quality of life of respondents with disabilities

Since 2021, the e-survey has included two questions that makes it possible to compare the situation of respondents with and without disabilities. In line with what official statistics report, for the sampled e-survey respondents, having a disability significantly lowers well-being. The following section provides a more detailed exploration of this relationship.

### Life satisfaction

When compared to respondents without disabilities, respondents with disabilities consistently report lower average life satisfaction levels, a trend observed across all rounds of the e-survey. In 2024, their average life satisfaction score is 1.2 points lower than that of respondents without disabilities. While the life satisfaction of individuals with disabilities is slightly higher in 2024 than it was in 2021, the gap between respondents without disabilities has worsened (Figure 19).

**Figure 19: Average life satisfaction rating by disability status, EU, 2021–2024 (scale 1–10)**



A regression analysis specifically for respondents with disabilities was conducted to assess life satisfaction. Focusing on respondents with disabilities reveals that age strongly influences life satisfaction levels within this group. Respondents aged 65 years or over with a disability report life satisfaction ratings that are 1.5 points higher than those aged 40–54. Being between 16 and 29 years old also has a positive impact on life satisfaction, increasing the score by 0.3 points. This suggests that living with a disability is

particularly challenging for middle-aged respondents. It should be noted that the likelihood of having a disability increases with age. For instance, in 2022, 7% of those aged 16–19 had a disability, compared to 52% of those aged 65 or over (European Commission, 2024).

Income is a particularly crucial variable in determining the life satisfaction score. The highest income group sees an increase of 1.0 in life satisfaction, while the lowest income group experiences a decrease of 0.8 points. Age is also a big determinant when it comes to life satisfaction: being 65 years old or older increases by 1.5 points the average score, compared to the reference age category sharing similar characteristics.

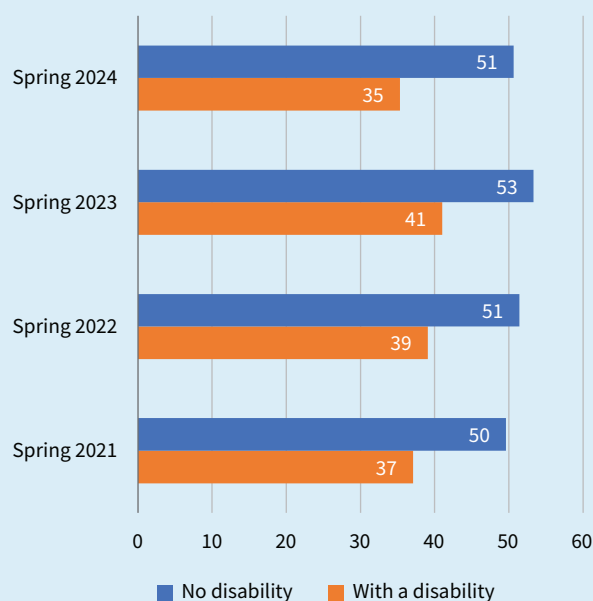
Employment status also plays a key role. Unemployed respondents with disabilities report life satisfaction scores that are 1.0 lower than those of employed or self-employed respondents. Being inactive reduces the score by 0.5 points.

Other sociodemographic characteristics also impact life satisfaction for people with disabilities, including not being a man (-0.1), having a tertiary education (+0.4) or living with a partner (+0.3).

### Mental well-being

Individuals with disabilities have significantly lower mental well-being. Throughout the e-survey, the WHO-5 mental well-being score for respondents with disabilities has consistently been far below the 50-point threshold, the point at which a person is considered at risk of depression (Figure 20).<sup>3</sup> The latest 2024 e-survey shows the score to date.

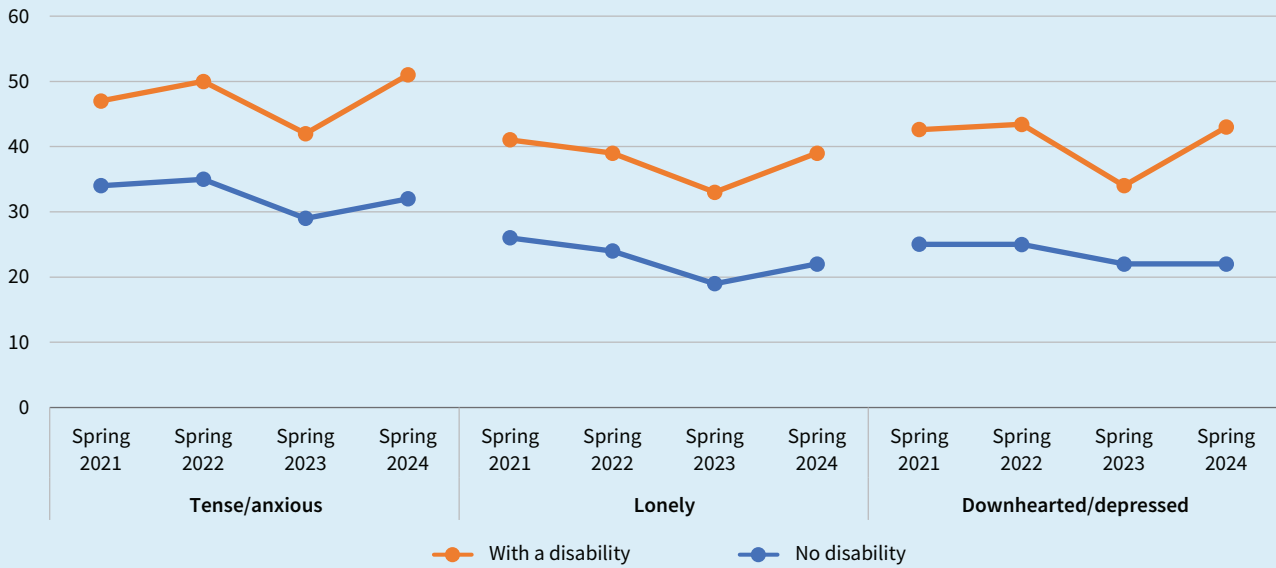
**Figure 20: Respondent's average WHO-5 score by disability status, EU, 2021–2024 (scale 1–100)**



**Note:** At risk of depression is defined as people with a WHO-5 score of 50 or below.

<sup>3</sup> 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', 'My daily life has been filled with things that interest me'.

**Figure 21: Respondents' negative feelings by disability status, EU, 2021–2024 (scale 1–100)**



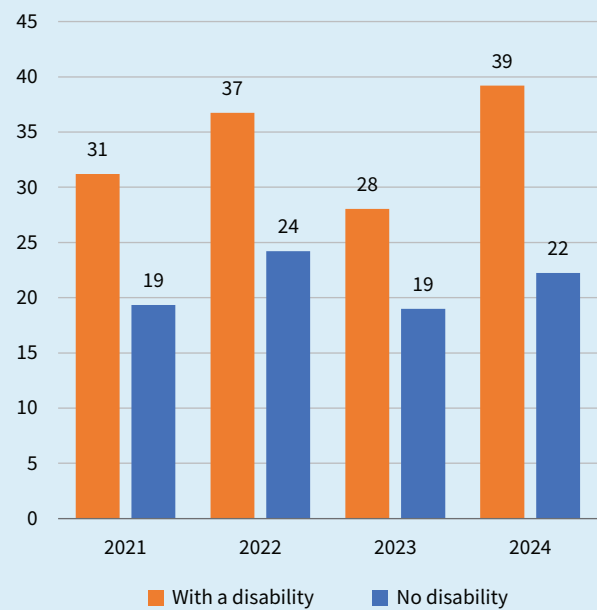
In contrast, the average WHO-5 scores for respondents without disabilities have remained relatively stable, hovering around the 50-point mark. In 2024, the gap between respondents with and without disabilities on the WHO-5 index is the largest since the e-survey began comparing results for both groups (in 2024, the gap is 16 points compared to 12 points in 2023).

Respondents with disabilities also report lower well-being across other indicators, such as feeling lonely, depressed or tense over the previous two weeks (Figure 21). In 2024, 43% of respondents with disabilities stated that they felt depressed (compared to 22% for those without disabilities), 39% felt lonely (compared to 22%) and 51% felt tense (compared to 32%). Compared to 2021, the situation has generally improved for individuals without disabilities, while those with disabilities tend to feel more tense, a little less lonely and report similar levels of feeling depressed.

### Financial situation

Respondents with disabilities are far more likely to live in households facing difficulties making ends meet, with nearly 4 out of 10 reporting difficulties, compared to just over 2 out of 10 respondents without disabilities. Furthermore, the gap between the two groups is the largest to date and has increased from 12 percentage points in 2021 to 17 percentage points in 2024 (Figure 22).

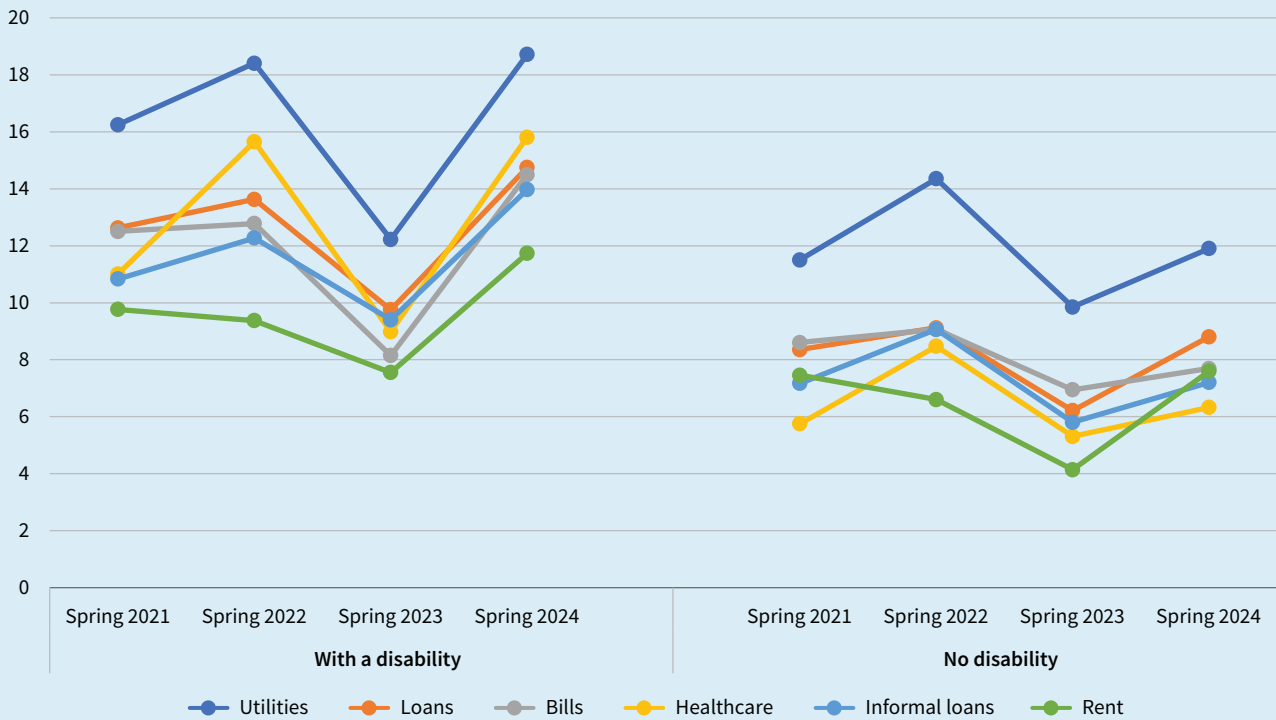
**Figure 22: Difficulty making ends meet by disability status, EU, 2021–2024 (%)**



While the proportion of respondents without disabilities reporting arrears has remained steady at 12% compared to 2021, the proportion of respondents with disabilities experiencing arrears has risen from 16% to 19%. For example, arrears in utilities show a notable increase among respondents with disabilities, reflecting a growing disparity between the two groups (Figure 23).



Figure 23: Types of arrears by disability status, EU, 2021–2024 (%)



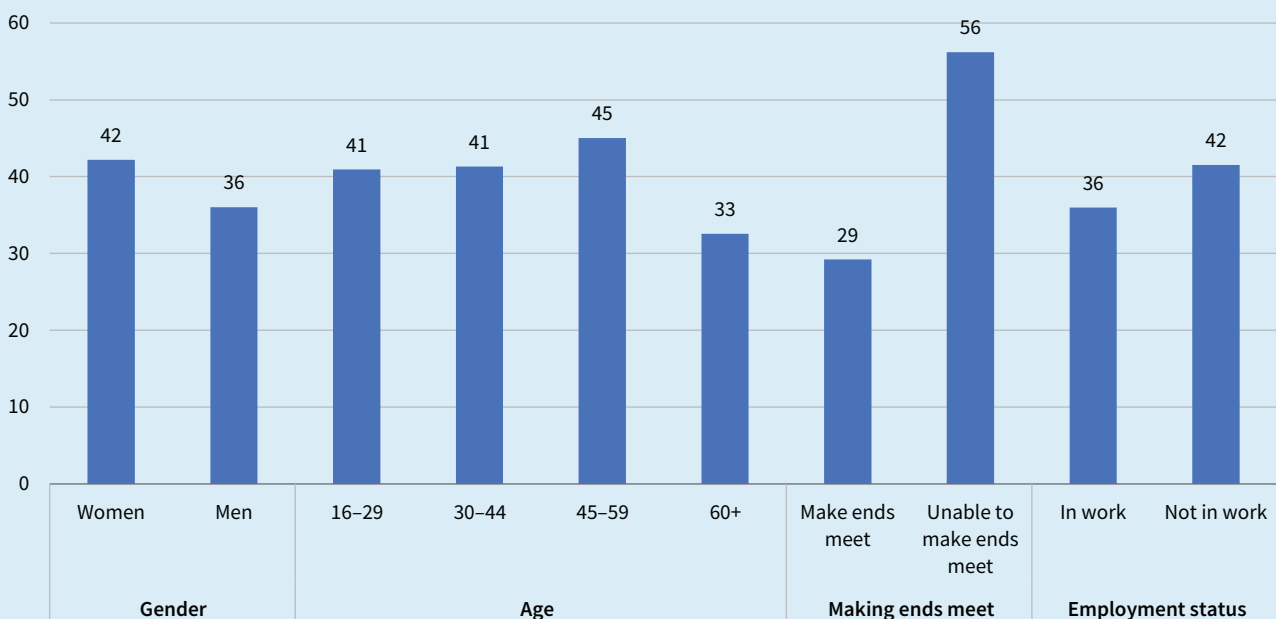
### Unmet need for healthcare

With lower mental well-being and more precarious financial situations, many respondents with disabilities report difficulties meeting their medical needs. This is particularly the case for those living in households that have difficulty making ends meet: 56% of this group report unmet medical needs, compared to 29% who can make ends meet (Figure 24).

Certain groups, such as women (42%), those aged 45–59 (45%) and those not working (42%), report higher proportions of having unmet medical needs.

When asked why they had unmet medical needs, respondents with disabilities were more likely to report that they could not afford care (56% compared to 44% of respondents without disabilities), and more often cited that healthcare was too far to travel (27% compared to 18%). In contrast, respondents without disabilities more frequently reported being unable to take time off work or having concerns about contracting COVID-19.

Figure 24: Sociodemographic characteristics of respondents with disabilities having unmet medical needs, EU, 2024 (%)



## Optimism about the future

As shown in the previous section, respondents without disabilities are more likely to be optimistic about their future. For respondents with disabilities, key factors contributing to optimism include youth (31% of young people with disabilities report being optimistic), the ability to make ends meet (31%), and being employed (25%) (Figure 25).

Conversely, other characteristics negatively impact the optimism of individuals with disabilities, such as having difficulty making ends meet (8% are optimistic), being aged 45–59 years (15%) and being a woman (20%).

A regression analysis specifically for respondents with disabilities was conducted to assess optimism about their future. Among individuals with disabilities, certain variables may have a stronger influence on optimism about their future. For instance, compared to a person with a medium

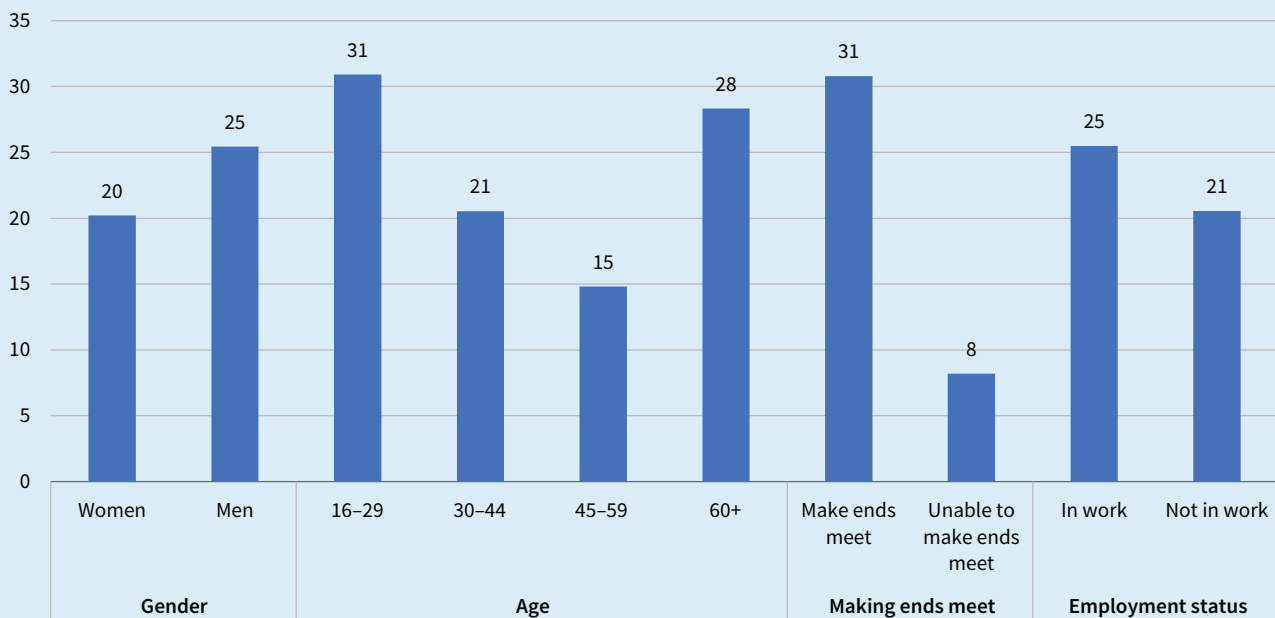
income sharing the same characteristics, having a high income increases the likelihood of being optimistic by 11 percentage points. Conversely, having a low income reduces the likelihood of being optimistic by 6 percentage points.

Furthermore, being unemployed has the most significant impact on reducing optimism among individuals with disabilities – unemployed individuals in this group are 13 percentage points less likely to be optimistic.

Individuals aged 65 years or over are more likely to be optimistic, with an increase of 12 percentage points compared to those aged 40–54. Similarly, those aged 16–29 are 10 percentage points more likely to be optimistic.

Individuals with disabilities who live with a partner are also more likely to be optimistic (+7 percentage points), as are men (+4 percentage points) and those with a tertiary education (+8 percentage points).

**Figure 25: Sociodemographic characteristics of respondents with disabilities who are optimistic about their future, EU, 2024 (%)**



## Summary

From 2021 to 2024, respondents with disabilities consistently reported lower levels of life satisfaction compared to those without disabilities. Being unemployed has the most significant impact on reducing optimism among individuals with disabilities – their optimism rating is 13 percentage points lower than that of employed respondents with disabilities. Age also strongly influences life satisfaction levels, with the e-survey indicating that living with a disability is particularly challenging for middle-aged respondents. Income also plays a decisive role: having a high income increases the likelihood of being optimistic by 11 percentage points.

Respondents with disabilities report significantly lower scores on the WHO-5 mental well-being index than respondents without disabilities, and in 2024 the gap between the two groups is the largest since recording started in 2021. Respondents with disabilities also report feelings of depression, loneliness and tension more often compared to those without disabilities.

Financial struggles are more prevalent among individuals with disabilities. Utility arrears are more common among respondents with disabilities, increasing from 16% in 2021 to 19% in 2024. Unmet medical needs are another challenge, especially for those struggling financially. Some 56% of respondents with disabilities who have difficulty making ends meet report unmet healthcare needs, compared to 29% of those who are financially stable. Reasons include the inability to afford care and long distances to healthcare facilities.

In terms of optimism, respondents with disabilities are less likely to feel optimistic about their future compared to those without disabilities. Key factors influencing optimism include youth, income and employment.

## Conclusion

### Quality of life and society in 2024

In 2024, the overall quality of life among e-survey respondents showed a notable decline across several indicators since 2023. Most significantly, financial challenges, including difficulties coping with the rising cost of living and making ends meet, worsened, especially among low- and middle-income households. Respondents living in southern and eastern Member States, as well as those belonging to middle-aged groups, bore the brunt of these financial difficulties, particularly in relation to the rising cost of living and housing insecurity.

The workplace landscape is also shifting, with a continued decrease in opportunities for working from home. While hybrid work remains stable, the proportion of people working exclusively from home decreased, especially for women. Hybrid work continues to be the preference among respondents – over half would prefer to work from home at least several times per week. However, this is increasingly becoming a privilege, and is more accessible in western and northern countries. In many other Member States, more than half of respondents report that they never work from home, even though they work in teleworkable roles.

While working from home has declined, there are signs that work intensity has increased since the pandemic, as some work–life balance indicators remain as unfavourable in 2024 as they were in 2020.

In terms of quality of society, trust in institutions and satisfaction with democracy have remained comparatively stable on average. However, trust in the EU has notably decreased from the relatively high level in 2023, with the largest decrease among younger populations, who previously had the highest level of trust. Trust in the media and interpersonal trust has shown smaller changes, with a slight decline since 2023. Trust in social media is now at its lowest level since the e-survey began in 2020.

Mental health indicators worsened across all younger age groups in 2024, while improvements were only observed among those aged 65 or over. Unmet needs for mental health care remain particularly high among young people, whereas older groups more frequently report unmet needs for hospital and specialist care, with long waiting times cited as the main problem. These challenges reflect the ongoing labour shortages in the healthcare sector.

### Optimism and life satisfaction

The two well-being measures point to a gloomier situation in 2024, recording significantly lower levels for both optimism and life satisfaction than in 2023. Across the EU, less than half of respondents now feel optimistic and after an increase between 2021 and 2023, life satisfaction has returned to the level recorded in spring 2021.

However, the youngest and oldest age groups stand out as exceptions. Respondents aged 16–29 are more likely to be optimistic about their future, while those aged 65 or over continue to report the highest levels of life satisfaction.

Financial circumstances remain an important factor in influencing both optimism and life satisfaction. Respondents living in higher-income households are generally more optimistic than those living in lower-income households. While optimism has declined across the three income categories, the drop was steeper for the lowest-income group, widening the gap. Moreover, being unemployed significantly reduces the likelihood of feeling optimistic compared to those who are employed. Similarly, respondents with higher incomes report better life satisfaction on average, while being inactive, unemployed or having a disability is associated with significantly lower life satisfaction scores.

### Quality of life among respondents with disabilities

The average life satisfaction score of respondents with disabilities is consistently lower than that of respondents without disabilities. Three factors that contribute most to better life satisfaction scores for individuals with disabilities include being aged 65 or over, having a high income and being employed.

Individuals with disabilities report significantly lower mental well-being compared to those without disabilities. In 2024, the gap between respondents with and without disabilities is the largest since the e-survey began comparing results for both groups – in 2024, the gap is 16 points, compared to 12 points in 2023. Respondents with disabilities also report feeling depressed, lonely or tense more often.

Additionally, respondents with disabilities are far more likely to live in households facing difficulties making ends meet compared to those who do not have disabilities. In fact, the gap between the two groups is now the largest since the e-survey began comparing the situation of people with and without disabilities in 2021.

Respondents with disabilities also report significantly higher rates of unmet medical needs, particularly among those who struggle to make ends meet. Factors contributing to difficulties in accessing medical care include the inability to afford it and the distance to healthcare facilities.

### Policy pointers

- **Strengthen social safety nets:** Findings on difficulties coping with the rising cost of living among low- and middle-income households highlight the need for strong social safety nets, even during times of apparent economic and labour market strength.
- **Address unmet healthcare needs:** Unmet needs in specialist, dental and mental health services require action, particularly in the face of healthcare labour shortages. Increased use of technology and e-healthcare services could help those who can access them. Addressing cost barriers is essential for improving access to essential services for low-income families, vulnerable young people and those with disabilities.

- **Implement national mental health strategies:** Persistently low mental health scores among young and middle-aged respondents suggest the need for better access to care. National strategies should focus on mental health, with enhanced school-based programmes to address these challenges early on, before young adulthood.
- **Promote flexible work policies:** Post-pandemic, legislation regarding flexible work, the right to disconnect and initiatives under the Work–Life Balance Directive need to be implemented. There is a need for policies that limit overtime, encourage companies to adopt guidelines on remote and hybrid work and support parents with care policies to reduce work–life stress.
- **Promote employment for individuals with disabilities:** The latest 2024 e-survey once again confirms the importance of employment and income for individuals with disabilities in allowing them to participate fully in society. More efforts are needed to ensure work opportunities for all individuals with disabilities, as unemployment and low income among this group significantly reduces their quality of life.

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### Further information

#### When citing this report, please use the following wording:

Eurofound (2024), *Quality of life in the EU in 2024: Results from the Living and Working in the EU e-survey*, Publications Office of the European Union, Luxembourg.

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EF/24/028/EN