



# How do different confinement measures affect people in Luxembourg, France, Germany, Italy, Spain and Sweden?

## COME-HERE: Second Report

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<https://humanities.uni.lu/virtual-faculty/how-do-different-confinement-measures-affect-people-across-europe>

<https://humanities.uni.lu/virtual-faculty/a-survey-to-understand-the-psychological-effects-of-social-distancing-measures-in>

## Highlights:

- Across all countries, life satisfaction during the week preceding the survey is lower for the unemployed, those living alone and those in the lowest income group. In contrast, life satisfaction is higher for individuals living with a garden and for those aged 65+ (p.5). Separate analyses for each country show that the negative effects for those in the lowest income group are particularly large in France and Luxembourg (p.5). While there are no negative effects of unemployment on life satisfaction in Luxembourg and Germany (p.6), the effect of cohabitation status (i.e. living with a partner/family or living alone) is largest in Luxembourg (p.6). The number of children is negatively correlated with life satisfaction only in Luxembourg, perhaps reflecting the higher levels of perceived stress (for example in relation to child care), although it remains unclear why this would only be the case in Luxembourg (p.6).
- As for life satisfaction, when all the countries are analysed jointly, life is reported to be less worthwhile by the unemployed, and those with the lowest incomes, but higher for those in a cohabiting relationship, the older, and those in housing with a garden (p.10). When analysed separately for each country, the single consider that what they do in life is less worthwhile, especially if they have never been married, with the largest effect for the latter in Luxembourg. The effect of being in the lowest income category for meaning in life is particularly marked in Luxembourg (p.10).
- Across all countries, perceived stress (p.14) is notably higher for women, the unemployed, those in a relationship but living apart, and those with lower incomes. In contrast, stress levels are much lower in the elderly. Notably, and in contrast to the results so far, household composition plays a major role for self-reported stress, in that the number of adults and the number of children are associated with higher stress scores, i.e. the more people in the household the higher self-reported stress levels. In Luxembourg, the only age group with lower stress is that composed of individuals aged 65+.
- Across all countries, individuals living in residential or retirement homes report the highest levels of depressive symptoms (p.18). High depression scores are also reported by those living in larger households, i.e. with 3 or more children, 3 or more additional adults, the younger, women, the unemployed and retired, those not in a relationship, and those with lower incomes. In terms of age, depressive symptoms fall in a linear fashion with age. The relationship between marital status (i.e. living alone) and depression is particularly pronounced in Luxembourg. Higher income is associated with lower depression, at least up to a household income of 6 000€, but this pattern is more muted in Luxembourg.
- Similar to the patterns for depression, anxiety symptoms (p.23) are higher for individuals in residential or retirement homes, those in households with more adults or children, women, the unemployed, those in a relationship but living apart, and those with the lowest income. Anxiety symptoms fall with age and are lower in more sparsely-populated areas. The children effect is absent in Luxembourg.

- Loneliness (p.28) is particularly high for singles who were never married or divorced/widowed, and those in a relationship but living apart. Loneliness is also high in individuals living in households with 3 or more children. This may seem counter-intuitive at first sight, but it may reflect the lack of contact with friends, in circumstances where social distancing measures were in place, in addition to the responsibility of having to take care of a large family. Loneliness was also high for those with lower income. Loneliness drops notably with age. This seemingly counter-intuitive result may be explained by differences in expectation: for a proportion of older people the Covid-19 related social distancing measures may not have made a lot of difference, as they may not have had a lot of contact before. The negative age slope is found in all countries except for Luxembourg, where it resembles an inverted U shape, i.e. the middle-aged report the highest loneliness scores. The higher levels of loneliness for singles, and for those in a relationship and living apart, are particularly pronounced in France and Luxembourg.
- Larger income losses (p.33) were experienced by people who currently have the lowest incomes, living in larger households with additional adults, unemployed, part-time workers, and women. Older people had smaller income drops.
- People below 50 years of age were the most likely to lose their jobs or not to have been able to work (p.37). The marginal effects for age show that the 50-64 year olds were three percent more likely to have experienced job loss than those in the reference category of 30-49 years old, with an analogous figure for those aged 65+ of four percent. There is no gender or education effect. Job loss is more likely for those with current low household income and the unemployed, which again may be partly mechanical. No significant findings occur for household type or the housing variables.

## Table of Contents

<b>Introduction</b> .....	<b>3</b>
<b>Life Satisfaction</b> .....	<b>5</b>
Summary Results for All Countries .....	5
Detailed Results .....	5
Resilience and the BIG-5 .....	10
<b>Worthwhile Life</b> .....	<b>10</b>
Summary Results for the Pooled Sample.....	10
Detailed Results .....	10
Resilience and the BIG-5 .....	14
<b>Perceived Stress (PSS-10)</b> .....	<b>14</b>
Summary Results for the Pooled Sample.....	14
Detailed Results .....	15
Resilience and the Big-5 .....	18
<b>Depression Severity (PHQ-9)</b> .....	<b>18</b>
Summary Results for the Pooled Sample.....	18
Detailed Results .....	19
Resilience and Big-5 .....	23
<b>Generalized Anxiety Symptoms (GAD-7)</b> .....	<b>23</b>

Summary Results for the Pooled Sample.....	23
Detailed Results .....	24
Resilience and Big-5 .....	28
<b>Loneliness (ULS-8) .....</b>	<b>28</b>
Summary Results for the Pooled Sample.....	28
Detailed Results .....	28
Resilience and Big-5 .....	32
<b>Change in income .....</b>	<b>32</b>
Summary Results for the Pooled Sample.....	33
Detailed Results .....	33
<b>Lost job or unable to do paid work .....</b>	<b>37</b>
Results .....	37
<b>Major cut in household income .....</b>	<b>41</b>
Results .....	41

## Introduction

The aim of this second report is to provide an overview of which individuals have suffered the most from the Covid-19 pandemic in terms of their mental-health, well-being, and living conditions in six European countries over the month of April 2020. These results are based on an extended analysis of the first survey, which took place in the beginning of May 2020.

Several waves of data collection from the same respondents have been completed since and/or are currently planned. We used Qualtrics to reach representative samples in most of the participating countries (France, Spain, Italy, Germany, Sweden), with the exception of Luxembourg where we used the University of Luxembourg’s website for recruitment, as Qualtrics does not offer a possibility to recontact the same individuals in Luxembourg. The Qualtrics and the web datasets for the first wave of data collection were merged in a global dataset of approximately 8.000 individuals.

We consider several measures assessing health and well-being. In particular, we look at **life satisfaction** over the past few weeks, and **whether individuals felt that the things they were doing over the past few weeks were worthwhile** as measures of general well-being. We also analyse **psychometric scores** based on questionnaires assessing **stress** over the past two weeks (PSS-10), **depression** (PHQ-9), **anxiety** (GAD-7), and **loneliness** (ULC-8). See later for more details. To monitor any deterioration in material living conditions, we focus on the **percentage of income change** due to the pandemic, whether individuals **lost their job** because of it, and whether individuals experienced a **major cut in their household income**.

We consider a variety of sociodemographic characteristics (such as age, gender, relationship status, family structure, and educational degree), working conditions (monthly household income, employment status), and dwelling characteristics (housing type, population density, existence of an outdoor space in the dwelling) to determine who was affected most.

We identify those who were affected most via **multivariate ordinary least squares regressions**. These show correlations between an outcome (e.g. depression, anxiety, stress) and a variety of individual characteristics at the same time. This statistical approach avoids spurious correlations (e.g. those who are richer are probably older as well; the married may

well be older than the single, but the younger likely have better education). For example, this regression approach reveals how the negative effects are correlated with income, while holding all of the other characteristics (age, sex, education etc.) constant.

Some individual characteristics are categorical; here we compare the different categories with a baseline category (the most common). Our categorical variables here are as follows.

- **Education:** “primary education”, “general education (secondary) school”, “O-level or equivalent”, “vocational education/training”, “bachelor’s degree”, “master’s degree”, “Ph.D., and MD”, “others” are compared to the baseline of “A-level”.
- **Relationship status:** “in a relationship/living apart,” “single, divorced or widowed”, and “single, never married” are compared to “In a relationship/married and cohabitating”.
- **Disposable household income:** “0 - 1 250€”, “1 250 - 2 000€”, “4 000 - 6 000€”, “6 000 – 8 000€”, “8 000 - 12 500€”, and “> 12 500€” are compared to “2 000-4 000€”.
- **Additional adults in the household:** “1 adult”, “2 adults”, and “3 adults or more” are compared to “No adults”.
- **Children in the household:** “1 child”, “2 children”, and “3 children or more” is compared to “No children”.
- **Housing type:** “house”, “other” are compared to “flat”.
- **Population density:** “In an isolated dwelling”, “less than 2 000 inhabitants”, “between 2 000 and 10 000 inhabitants”, “between 10 000 and 50 000 inhabitants” and “between 50 000 and 100 000 inhabitants” are compared to “more than 100 000 inhabitants”.
- **Housing features:** “terrace, balcony, rooftop”, and “garden or park” are compared to «none». Note that a house may have both a garden and a balcony, so that the first two categories are not exclusive.
- **Employment status:** “Employed full-time”, “Employed part-time”, “Non-employed: actively looking for a job”, “Retired” and “Student” are compared to “Other Non-employed”. Note that we allow for multiple job statuses, as individuals may be both part-time employed and a student, for example. As such, the categories are non-exclusive.

All continuous variables (such as GAD-7, PHQ-9, PSS-10, ULS-8, Life satisfaction, worthwhile things, BRS, Mini-IPIP) are standardized to enable comparisons between the results from the different measures. This is a “z-score” standardization where the continuous variable is transformed by (i) subtracting its mean and then (ii) dividing by the square-root of its variance, i.e. the standard deviation. All continuous variables thus have a mean of 0 and a standard deviation of 1 after transformation. This allows the regression coefficients to be read as fractions of a standard deviation of the standardized dependent well-being measure.

Each section below analyzes one particular measure of health and well-being. The first column of each table includes individuals from all six countries (France, Germany, Italy, Spain, Sweden, and Luxembourg) together, with country-fixed effects. The remaining columns look at each country separately. The results for the pooled sample and Luxembourg also appear in a figure following the regression table.

In additional analyses, we add standardized variables for general resilience (BRS) and personality (Mini-IPIP). The BRS is a 6-item measure of resilience (the ability to bounce back quickly after a negative shock), with all answers on a 5-point Likert scale, ranging from 1 *strongly disagree* to 5 *strongly agree*. These answers are summed to form a total resilience score, with higher values indicating greater resilience. The Mini-IPIP is a 20-item measure of the Big-5 personality traits: extraversion, agreeableness, conscientiousness, neuroticism, and intellect/imagination. The replies to each measure are again on the 1 *strongly disagree* to 5 *strongly agree* scale, and a summary score is calculated for each trait with higher numbers indicating greater extraversion, agreeableness, conscientiousness, neuroticism, and imagination. These additional tables only show the BRS/Mini-IPIP coefficients, even though all analyses control for the same variables as in the main tables.

Please note that direct comparisons of the effect sizes concerning different outcome variables are not straight-forward as differences in effect sizes might have different reasons, some of them content related, some of them more technical in nature. One reason among others concerns measurement accuracy (i.e., reliability) of the outcome variables. The measurement accuracy is not identical for all outcome variables as it depends on the psychometric accuracy of the questionnaire used in this survey. For instance, a high level of measurement inaccuracy leads to a higher error-probability, which, in turn, leads to overall smaller sizes of the observed effects. Thus, direct comparisons of effects for different outcomes should be made only with caution.

Thus, in this report, we first present the variable of interest and briefly introduce the way we measure it. We then summarize the core results across countries and proceed by reporting detailed results both across and separately for countries. Detailed results are depicted both in a table and graphically.

### Life Satisfaction

Respondents were asked how satisfied they were with their life overall during the week preceding the survey. This question was answered using a 10-point Likert scale, where 1 corresponds to “not at all satisfied” and 10 to “completely satisfied”.

#### Summary Results for All Countries

Life satisfaction is lower for the unemployed (.24 SD), those living alone and those in the lowest income group (both of which with an effect about half the size of that of unemployment); on the contrary, life satisfaction is higher for individuals living with a garden (.14 SD) and for those aged 65+ (.28 SD).

#### Detailed Results

The higher life satisfaction of older respondents is found in Germany, Sweden, and Spain only. In France only, those aged between 50 and 64 are less satisfied than those 30-49 years old. Conditional on the other variables, there is no age relationship in Italy and Luxembourg. Women are less satisfied with their life than men in column (1), with small effect size of .05 SD of life satisfaction. In the individual countries, the estimated coefficient is almost always of the same size (but insignificant due to the smaller sample size, and hence larger standard error). The exception is Luxembourg, where the estimated female coefficient is positive (but insignificant).

Being in a relationship (the omitted category) is significantly associated with higher life satisfaction. The single and never married have lower life satisfaction of .16 SD when all countries are considered together, which figure is larger than .2 SD in Germany and Italy and a sizeable 0.43 SD in Luxembourg.

There is no particularly clear pattern of life satisfaction by education, once we control for all of the other variables (although those with Doctoral degrees are more satisfied). On the contrary, life satisfaction broadly rises with household income. Those in the lowest income group (up to 1 250 €) have lower life satisfaction, with particularly large effects in France and Luxembourg.

The unemployed are less satisfied with their lives in most countries, apart from Germany and Luxembourg for which the correlation is insignificant. The estimated coefficients on full-time employment are almost all positive, and significant in Sweden and Luxembourg.

Report 1 from this survey in July 2020 showed that respondents in Luxembourg experienced the largest increase in the time they spent on childcare. In this context, it is notable that the number of children is negatively correlated with life satisfaction only in Luxembourg.

There is partial evidence that houses are preferred to flats or rooms in a shared house, and we see mostly positive coefficients on having a balcony or a garden.

Life Satisfaction, Past Week

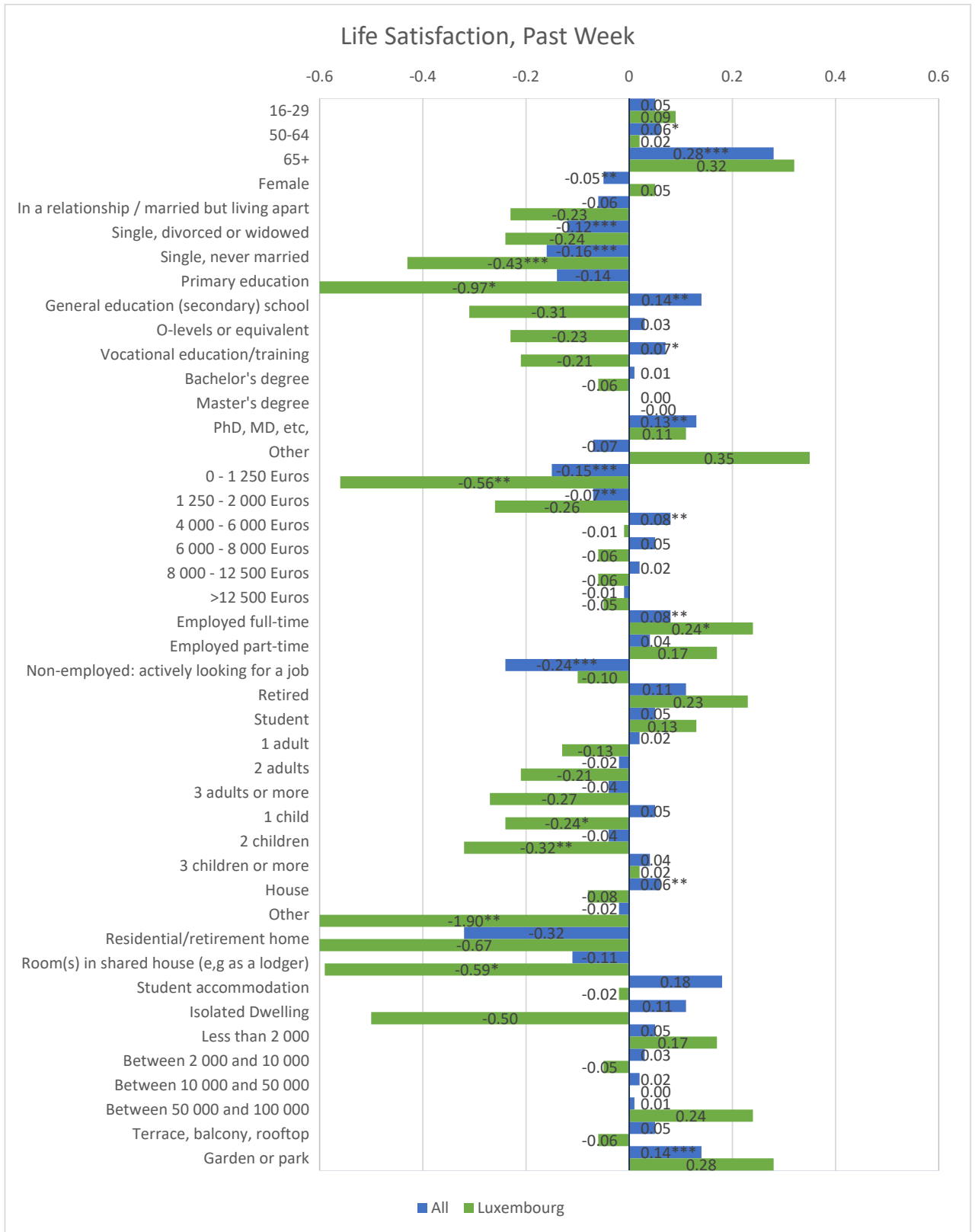
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		All	FRA	GER	ITA	SPA	SWE	LUX
Age group	16-29	0.05 (0.04)	0.09 (0.08)	-0.00 (0.08)	0.08 (0.08)	0.03 (0.08)	0.01 (0.11)	0.09 (0.15)
	50-64	0.06* (0.03)	-0.14* (0.07)	0.11* (0.07)	0.00 (0.07)	0.19*** (0.07)	0.15 (0.10)	0.02 (0.12)
	65+	0.28*** (0.05)	0.14 (0.13)	0.44*** (0.10)	-0.01 (0.10)	0.26** (0.12)	0.45*** (0.16)	0.32 (0.20)
Gender	Female	-0.05** (0.02)	-0.04 (0.05)	-0.06 (0.05)	-0.06 (0.05)	-0.07 (0.05)	-0.04 (0.07)	0.05 (0.09)
Relationship Status	In a relationship / married but living apart	-0.06 (0.04)	0.07 (0.11)	-0.01 (0.09)	-0.15* (0.08)	-0.00 (0.09)	-0.14 (0.13)	-0.23 (0.17)
	Single, divorced or widowed	-0.12*** (0.04)	-0.01 (0.09)	-0.18* (0.10)	-0.20** (0.10)	-0.15 (0.10)	-0.02 (0.13)	-0.24 (0.19)
	Single, never married	-0.16*** (0.03)	-0.08 (0.07)	-0.23*** (0.08)	-0.22*** (0.08)	0.02 (0.08)	-0.18* (0.11)	-0.43*** (0.15)
Educational degree	Primary education	-0.14 (0.09)	0.09 (0.21)	0.34 (0.49)	0.11 (0.47)	-0.33** (0.17)	-0.05 (0.14)	-0.97* (0.52)
	General education (secondary) school	0.14** (0.05)	-0.04 (0.12)	0.28* (0.16)	0.24** (0.09)	0.22** (0.11)	0.38 (0.27)	-0.31 (0.38)
	O-levels or equivalent	0.03 (0.04)	0.04 (0.08)	0.00 (0.09)	0.05 (0.10)	0.14 (0.11)	0.09 (0.12)	-0.23 (0.17)
	Vocational education/training	0.07* (0.04)	0.12 (0.15)	0.08 (0.07)	-0.05 (0.16)	0.08 (0.08)	0.18 (0.12)	-0.21 (0.17)
	Bachelor's degree	0.01 (0.03)	0.04 (0.07)	-0.03 (0.09)	0.09 (0.07)	-0.01 (0.08)	-0.12 (0.09)	-0.06 (0.14)
	Master's degree	0.00 (0.03)	0.03 (0.08)	-0.12 (0.08)	-0.05 (0.06)	0.09 (0.09)	0.01 (0.13)	-0.00 (0.12)
	PhD, MD, etc.	0.13** (0.06)	0.12 (0.15)	-0.10 (0.15)	0.12 (0.15)	0.22* (0.12)	0.36* (0.20)	0.11 (0.18)
	Other	-0.07 (0.13)		-0.10 (0.17)	-0.30 (0.30)	-0.51 (0.40)	-0.10 (0.19)	0.35 (0.31)

Household income	0 - 1 250 Euros	-0.15*** (0.04)	-0.39*** (0.10)	-0.19** (0.09)	-0.11 (0.08)	-0.09 (0.08)	-0.15 (0.14)	-0.56** (0.29)
	1 250 - 2 000 Euros	-0.07** (0.03)	-0.08 (0.07)	-0.10 (0.07)	-0.07 (0.06)	-0.05 (0.06)	-0.11 (0.10)	-0.26 (0.24)
	4 000 - 6 000 Euros	0.08** (0.03)	0.06 (0.07)	0.15** (0.06)	0.06 (0.08)	0.05 (0.08)	0.02 (0.10)	-0.01 (0.13)
	6 000 - 8 000 Euros	0.05 (0.05)	0.04 (0.12)	0.31** (0.12)	0.03 (0.17)	-0.19 (0.16)	-0.07 (0.14)	-0.06 (0.14)
	8 000 - 12 500 Euros	0.02 (0.06)	-0.13 (0.18)	0.00 (0.14)	0.04 (0.19)	0.17 (0.28)	-0.03 (0.19)	-0.06 (0.14)
	>12 500 Euros	-0.01 (0.08)	0.09 (0.24)	0.16 (0.14)	-0.19 (0.24)	-0.01 (0.17)	-0.24 (0.32)	-0.05 (0.17)
Employment status	Employed full-time	0.08** (0.04)	0.02 (0.10)	0.08 (0.08)	0.07 (0.08)	-0.01 (0.08)	0.19* (0.11)	0.24* (0.14)
	Employed part-time	0.04 (0.04)	0.01 (0.11)	0.04 (0.09)	-0.01 (0.09)	-0.06 (0.11)	0.20 (0.14)	0.17 (0.15)
	Non-employed: actively looking for a job	-0.24*** (0.06)	-0.24* (0.15)	0.08 (0.20)	-0.31*** (0.11)	-0.31*** (0.11)	-0.34** (0.16)	-0.10 (0.28)
	Retired	0.11 (0.07)	-0.08 (0.20)	0.15 (0.15)	0.04 (0.16)	0.09 (0.15)	-0.14 (0.26)	0.23 (0.17)
	Student	0.05 (0.05)	0.01 (0.14)	-0.04 (0.11)	0.28*** (0.10)	0.05 (0.12)	0.16 (0.16)	0.13 (0.17)
Number of additional adults	1 adult	0.02 (0.04)	0.13 (0.09)	-0.02 (0.09)	-0.07 (0.12)	0.01 (0.11)	0.07 (0.11)	-0.13 (0.15)
	2 adults	-0.02 (0.04)	0.07 (0.09)	-0.08 (0.09)	-0.02 (0.13)	-0.08 (0.11)	0.11 (0.13)	-0.21 (0.16)
	3 adults or more	-0.04 (0.05)	0.19 (0.11)	0.09 (0.12)	-0.08 (0.13)	-0.14 (0.12)	-0.03 (0.17)	-0.27 (0.19)
Number of children	1 child	0.05 (0.03)	0.08 (0.07)	-0.01 (0.07)	0.07 (0.07)	0.11 (0.07)	0.06 (0.11)	-0.24* (0.14)
	2 children	-0.04 (0.04)	-0.06 (0.08)	-0.07 (0.09)	-0.08 (0.09)	0.08 (0.08)	0.13 (0.12)	-0.32** (0.15)
	3 children or more	0.04 (0.06)	0.04 (0.14)	-0.24 (0.16)	0.31** (0.15)	0.15 (0.15)	-0.06 (0.17)	0.02 (0.22)
Type of place	House	0.06** (0.03)	0.07 (0.08)	0.12* (0.06)	0.03 (0.06)	0.04 (0.06)	0.16 (0.11)	-0.08 (0.12)
	Other	-0.02 (0.08)	-0.20 (0.53)	-0.03 (0.14)	-0.09 (0.55)	-0.02 (0.18)	0.10 (0.11)	-1.90** (0.93)
	Residential/retirement home	-0.32 (0.43)	1.85*** (0.14)	-0.34 (0.52)	-0.30 (0.29)			-0.67 (0.88)
	Room(s) in shared house (e.g as a lodger)	-0.11 (0.09)	-0.54** (0.26)	0.06 (0.17)	0.07 (0.20)	-0.03 (0.19)	0.01 (0.23)	-0.59* (0.33)
	Student accommodation	0.18 (0.18)	1.16*** (0.23)	0.79* (0.42)	-0.01 (0.71)	0.56 (0.36)	-0.47 (0.32)	-0.02 (0.39)
Population density	Isolated Dwelling	0.11 (0.10)	0.42** (0.20)	0.69*** (0.14)	-0.02 (0.31)	-0.46 (0.52)	0.04 (0.14)	-0.50 (0.81)
	Less than 2 000	0.05 (0.04)	0.13 (0.08)	-0.09 (0.09)	0.08 (0.15)	-0.04 (0.14)	0.06 (0.16)	0.17 (0.13)
	Between 2 000 and 10 000	0.03 (0.03)	0.19*** (0.07)	-0.07 (0.07)	-0.11 (0.07)	0.14* (0.08)	0.12 (0.11)	-0.05 (0.12)
	Between 10 000 and 50 000	0.02 (0.03)	0.06 (0.08)	-0.08 (0.06)	-0.02 (0.06)	0.13* (0.06)	-0.04 (0.10)	0.00 (0.14)
	Between 50 000 and 100 000	0.01 (0.03)	0.14* (0.09)	-0.07 (0.08)	-0.08 (0.07)	0.02 (0.07)	-0.03 (0.10)	0.24 (0.26)
Home	Terrace, balcony, rooftop	0.05	-0.20**	-0.08	0.35***	0.15**	0.04	-0.06



		(0.04)	(0.09)	(0.09)	(0.13)	(0.07)	(0.14)	(0.16)
Garden or park	0.14***	-0.05	-0.06	0.36***	0.33***	0.09	0.28	
	(0.04)	(0.10)	(0.09)	(0.13)	(0.09)	(0.15)	(0.17)	
Constant	-0.29***	-0.19	0.17	-0.37*	-0.29*	-0.35	0.23	
	(0.08)	(0.17)	(0.16)	(0.20)	(0.17)	(0.23)	(0.33)	
Observations	8314	1675	1622	1634	1619	1006	732	
R-squared	0.067	0.079	0.085	0.066	0.074	0.120	0.120	
Adjusted R-squared	0.061	0.055	0.059	0.040	0.049	0.081	0.064	
Country fixed-effects	Yes	No	No	No	No	No	No	

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.



This graph displays coefficients resulting from the regression of life satisfaction for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficients over 0.6 in absolute value. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01

## Resilience and the BIG-5

The table below shows that, conditional on all of the variables discussed above, resilience is positively associated with life satisfaction in all countries, while the correlation between neuroticism and life satisfaction is negative.

Life Satisfaction, Past Week							
	(1) All	(2) FRA	(3) GER	(4) ITA	(5) SPA	(6) SWE	(7) LUX
Brief Resilience Scale (BRS)	0.04*** (0.00)	0.04*** (0.01)	0.04*** (0.01)	0.04*** (0.01)	0.04*** (0.01)	0.04*** (0.01)	0.03*** (0.01)
Extraversion	0.01** (0.00)	0.01 (0.01)	0.01 (0.01)	0.02*** (0.01)	0.01 (0.01)	0.00 (0.01)	-0.02 (0.01)
Agreeableness	-0.00 (0.00)	0.01 (0.01)	-0.01 (0.01)	-0.00 (0.01)	-0.01 (0.01)	-0.00 (0.01)	-0.01 (0.01)
Conscientiousness	0.01* (0.00)	0.02** (0.01)	0.01 (0.01)	-0.00 (0.01)	0.01 (0.01)	0.00 (0.01)	-0.00 (0.01)
Neuroticism	-0.06*** (0.00)	-0.05*** (0.01)	-0.06*** (0.01)	-0.06*** (0.01)	-0.06*** (0.01)	-0.07*** (0.01)	-0.10*** (0.01)
Intellect/Imagination	-0.01*** (0.00)	-0.02* (0.01)	-0.01 (0.01)	-0.03*** (0.01)	0.01 (0.01)	-0.00 (0.01)	0.01 (0.01)
Observations	7958	1598	1543	1559	1550	950	732
R-squared	0.175	0.165	0.204	0.171	0.174	0.236	0.275
Adjusted R-squared	0.169	0.138	0.178	0.144	0.147	0.195	0.221
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01

## Worthwhile Life

Participants rated on a 10-point Likert scale the extent to which they felt the things they were doing in their life were worthwhile.

### Summary Results for the Pooled Sample

As for life satisfaction, life is less worthwhile for the unemployed (.21 SD) and those with lowest incomes (.12 SD), but higher for those in a cohabiting relationship, the older (.38 SD for those in the 65+ age group), and those in housing with a garden (.14 SD).

### Detailed Results

The older report having more worthwhile lives in almost all of our six countries. The single consider that what they do in life is less worthwhile, especially if they have never been married, with the largest effect of the latter in Luxembourg (at .41 SD). Over all countries, higher household income is associated with a more worthwhile life, at least up to the 6 000 € level. The effect of being in the lowest income category is particularly sharp in Luxembourg. The unemployed report lower values of having a worthwhile life (.21 SD).

Regarding education, it is notable that the highest level of attainment (a Doctoral degree or equivalent) is associated with a more worthwhile life (as was the case for life satisfaction above).

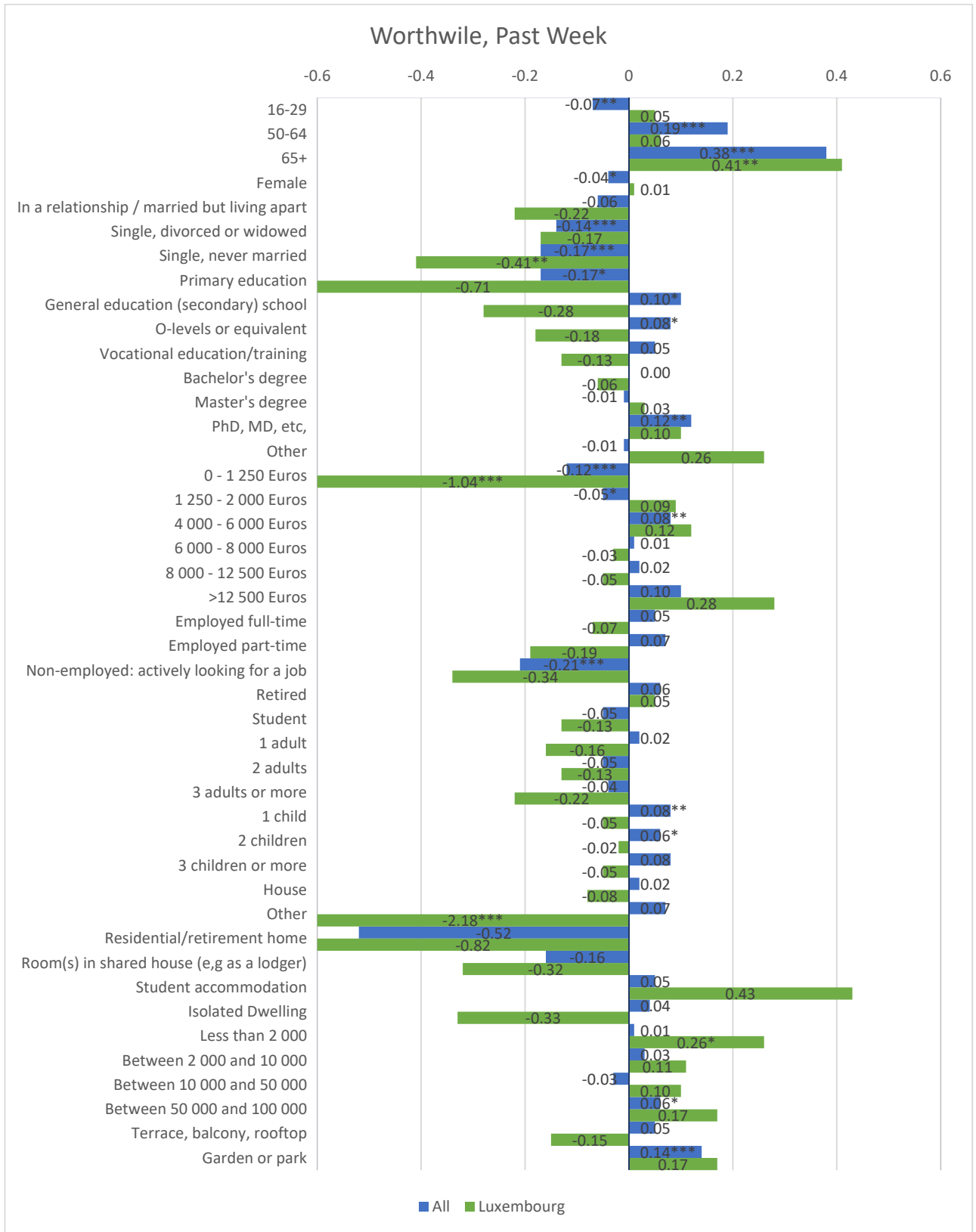
In contrast to life satisfaction, children are associated with a somewhat higher sense of having a worthwhile life.

Last, living with a garden or a park is significantly associated with higher feelings of worthwhileness.

		Worthwhile, Past Week						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		All	FRA	GER	ITA	SPA	SWE	LUX
Age group	16-29	-0.07** (0.04)	-0.00 (0.08)	-0.14* (0.08)	-0.09 (0.07)	-0.13 (0.08)	-0.06 (0.11)	0.05 (0.17)
	50-64	0.19*** (0.03)	0.06 (0.07)	0.25*** (0.07)	0.09 (0.07)	0.32*** (0.07)	0.28*** (0.10)	0.06 (0.13)
	65+	0.38*** (0.05)	0.25** (0.12)	0.59*** (0.10)	0.11 (0.10)	0.39*** (0.12)	0.37** (0.15)	0.41** (0.21)
Gender	Female	-0.04* (0.02)	-0.04 (0.05)	-0.03 (0.05)	-0.04 (0.05)	-0.08 (0.05)	0.06 (0.07)	0.01 (0.10)
Relationship Status	In a relationship / married but living apart	-0.06 (0.04)	-0.10 (0.13)	-0.04 (0.09)	-0.13* (0.08)	-0.03 (0.08)	0.08 (0.12)	-0.22 (0.18)
	Single, divorced or widowed	-0.14*** (0.04)	-0.09 (0.09)	-0.22** (0.10)	-0.18* (0.10)	-0.09 (0.11)	-0.13 (0.12)	-0.17 (0.20)
	Single, never married	-0.17*** (0.03)	-0.15** (0.08)	-0.19** (0.08)	-0.24*** (0.08)	-0.03 (0.08)	-0.19* (0.10)	-0.41** (0.16)
Educational degree	Primary education	-0.17* (0.09)	0.07 (0.23)	0.16 (0.32)	-0.19 (0.54)	-0.25 (0.17)	-0.10 (0.13)	-0.71 (0.49)
	General education (secondary) school	0.10* (0.05)	-0.02 (0.13)	0.11 (0.16)	0.20** (0.09)	0.20** (0.10)	-0.16 (0.48)	-0.28 (0.39)
	O-levels or equivalent	0.08* (0.04)	0.11 (0.08)	0.03 (0.09)	0.22** (0.09)	0.06 (0.11)	0.16 (0.12)	-0.18 (0.19)
	Vocational education/training	0.05 (0.04)	0.07 (0.15)	0.06 (0.07)	-0.13 (0.15)	0.02 (0.09)	0.18 (0.13)	-0.13 (0.18)
	Bachelor's degree	0.00 (0.03)	0.06 (0.07)	0.01 (0.09)	0.02 (0.08)	-0.06 (0.08)	-0.00 (0.09)	-0.06 (0.15)
	Master's degree	-0.01 (0.03)	0.06 (0.08)	-0.13 (0.08)	-0.12* (0.06)	0.01 (0.09)	0.12 (0.12)	0.03 (0.13)
	PhD, MD, etc.	0.12** (0.06)	0.06 (0.14)	0.02 (0.13)	0.01 (0.14)	0.20 (0.13)	0.60*** (0.21)	0.10 (0.20)
	Other	-0.01 (0.14)		-0.17 (0.28)	0.02 (0.40)	-0.49 (0.44)	-0.04 (0.21)	0.26 (0.30)
Household income	0 - 1 250 Euros	-0.12*** (0.04)	-0.38*** (0.10)	-0.11 (0.09)	0.02 (0.08)	-0.11 (0.08)	-0.06 (0.14)	-1.04*** (0.28)
	1 250 - 2 000 Euros	-0.05* (0.03)	-0.17** (0.07)	-0.08 (0.07)	0.00 (0.06)	-0.03 (0.06)	-0.00 (0.10)	0.09 (0.27)
	4 000 - 6 000 Euros	0.08** (0.03)	0.06 (0.07)	0.14** (0.06)	0.18** (0.09)	0.03 (0.09)	-0.10 (0.09)	0.12 (0.14)
	6 000 - 8 000 Euros	0.01 (0.05)	-0.03 (0.12)	0.25** (0.11)	-0.09 (0.17)	0.09 (0.15)	-0.33*** (0.12)	-0.03 (0.14)
	8 000 - 12 500 Euros	0.02 (0.07)	-0.06 (0.19)	-0.06 (0.14)	0.38*** (0.15)	0.18 (0.22)	-0.05 (0.17)	-0.05 (0.16)
	>12 500 Euros	0.10 (0.08)	0.11 (0.26)	0.04 (0.15)	-0.14 (0.23)	0.20 (0.22)	-0.01 (0.30)	0.28 (0.18)
Employment status	Employed full-time	0.05 (0.04)	-0.01 (0.10)	0.04 (0.08)	0.08 (0.07)	0.04 (0.09)	0.27** (0.11)	-0.07 (0.15)
	Employed part-time	0.07 (0.04)	0.11 (0.12)	0.08 (0.09)	0.12 (0.09)	-0.01 (0.12)	0.20 (0.13)	-0.19 (0.16)
	Non-employed: actively looking for a job	-0.21***	-0.05	-0.08	-0.14	-0.33***	-0.30**	-0.34

		(0.06)	(0.15)	(0.20)	(0.11)	(0.13)	(0.15)	(0.29)
	Retired	0.06	-0.06	-0.08	0.03	0.00	0.03	0.05
		(0.07)	(0.20)	(0.14)	(0.17)	(0.18)	(0.26)	(0.17)
	Student	-0.05	-0.03	-0.17	0.09	0.02	0.12	-0.13
		(0.05)	(0.14)	(0.11)	(0.10)	(0.12)	(0.15)	(0.19)
Number of additional adults	1 adult	0.02	0.07	-0.07	-0.05	0.10	0.10	-0.16
		(0.04)	(0.09)	(0.09)	(0.12)	(0.11)	(0.11)	(0.16)
	2 adults	-0.05	-0.03	-0.12	-0.04	-0.05	0.10	-0.13
		(0.04)	(0.09)	(0.09)	(0.12)	(0.11)	(0.13)	(0.17)
	3 adults or more	-0.04	0.05	0.02	-0.08	-0.01	0.08	-0.22
		(0.05)	(0.11)	(0.11)	(0.12)	(0.12)	(0.16)	(0.23)
Number of children	1 child	0.08**	0.13*	0.03	0.11	0.11	0.01	-0.05
		(0.03)	(0.07)	(0.07)	(0.07)	(0.07)	(0.11)	(0.14)
	2 children	0.06*	0.02	-0.00	0.06	0.11	0.25**	-0.02
		(0.04)	(0.08)	(0.09)	(0.08)	(0.08)	(0.11)	(0.16)
	3 children or more	0.08	0.11	-0.13	0.31***	0.15	-0.01	-0.05
		(0.06)	(0.13)	(0.15)	(0.12)	(0.13)	(0.16)	(0.28)
Type of place	House	0.02	0.02	0.08	0.02	-0.04	0.12	-0.08
		(0.03)	(0.08)	(0.06)	(0.05)	(0.06)	(0.11)	(0.13)
	Other	0.07	0.17	0.05	0.22	-0.14	0.28***	-2.18***
		(0.07)	(0.54)	(0.12)	(0.59)	(0.20)	(0.10)	(0.61)
	Residential/retirement home	-0.52	1.47***	-0.25	-1.38***			-0.82
	(0.47)	(0.14)	(0.55)	(0.27)			(0.60)	
	Room(s) in shared house (e.g as a lodger)	-0.16	-0.61	-0.01	-0.08	-0.11	-0.10	-0.32
		(0.10)	(0.43)	(0.18)	(0.22)	(0.21)	(0.26)	(0.37)
	Student accommodation	0.05	0.65***	0.43	-0.47	0.64	-0.71**	0.43
		(0.17)	(0.21)	(0.38)	(0.83)	(0.63)	(0.31)	(0.43)
Population density	Isolated Dwelling	0.04	0.22	0.50**	-0.14	-0.70	-0.04	-0.33
		(0.09)	(0.19)	(0.25)	(0.34)	(0.57)	(0.13)	(0.84)
	Less than 2 000	0.01	0.08	-0.06	-0.06	-0.05	-0.06	0.26*
		(0.04)	(0.08)	(0.09)	(0.13)	(0.13)	(0.14)	(0.15)
	Between 2 000 and 10 000	0.03	0.17**	-0.08	0.01	0.01	0.08	0.11
	(0.03)	(0.08)	(0.06)	(0.07)	(0.08)	(0.11)	(0.13)	
	Between 10 000 and 50 000	-0.03	0.12	-0.10	-0.06	-0.04	-0.10	0.10
		(0.03)	(0.08)	(0.06)	(0.06)	(0.07)	(0.10)	(0.15)
	Between 50 000 and 100 000	0.06*	0.28***	-0.05	0.04	-0.02	0.06	0.17
		(0.03)	(0.08)	(0.08)	(0.07)	(0.07)	(0.10)	(0.30)
Home features	Terrace, balcony, rooftop	0.05	-0.17*	0.08	0.21	0.11	0.09	-0.15
		(0.04)	(0.09)	(0.09)	(0.15)	(0.08)	(0.13)	(0.18)
	Garden or park	0.14***	-0.03	0.07	0.25	0.29***	0.19	0.17
		(0.05)	(0.10)	(0.09)	(0.15)	(0.09)	(0.15)	(0.19)
	Constant	-0.23***	-0.13	0.02	-0.14	-0.20	-0.73***	0.16
		(0.08)	(0.17)	(0.16)	(0.20)	(0.17)	(0.22)	(0.34)
	Observations	8314	1675	1622	1634	1619	1006	732
	R-squared	0.070	0.075	0.092	0.068	0.103	0.119	0.126
	Adjusted R-squared	0.065	0.051	0.067	0.043	0.079	0.080	0.070
Country fixed-effects	Yes	No	No	No	No	No	No	

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.



This graph displays coefficients resulting from the regression of life worthwileness for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficients over 0.6 in absolute value. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01

## Resilience and the BIG-5

As the table below shows, resilience is a significant part of having a worthwhile life. This conclusion is remarkably similar across all of the six countries that we analyse. Regarding personality, extraversion, agreeableness, and conscientiousness are also positively associated with a worthwhile life. As was the case for life satisfaction above, conditional on all of the other variables, these correlations are only small in size. As for life satisfaction, resilience plays a similar role in Luxembourg as in the other five countries, but neuroticism reduces well-being to a significantly larger extent.

Worthwhile, Past Week							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	FRA	GER	ITA	SPA	SWE	LUX
Brief Resilience Scale (BRS)	0.04*** (0.00)	0.04*** (0.01)	0.04*** (0.01)	0.03*** (0.01)	0.04*** (0.01)	0.05*** (0.01)	0.03*** (0.01)
Extraversion	0.01*** (0.00)	0.02** (0.01)	0.01* (0.01)	0.02*** (0.01)	0.02** (0.01)	0.01 (0.01)	0.01 (0.01)
Agreeableness	0.02*** (0.00)	0.03*** (0.01)	0.01* (0.01)	0.03*** (0.01)	0.02* (0.01)	0.00 (0.01)	0.02 (0.02)
Conscientiousness	0.02*** (0.00)	0.02*** (0.01)	0.02** (0.01)	0.01 (0.01)	0.03*** (0.01)	0.01 (0.01)	-0.00 (0.01)
Neuroticism	-0.06*** (0.00)	-0.05*** (0.01)	-0.05*** (0.01)	-0.05*** (0.01)	-0.07*** (0.01)	-0.05*** (0.01)	-0.11*** (0.02)
Intellect/Imagination	-0.00 (0.00)	-0.00 (0.01)	0.01 (0.01)	-0.02*** (0.01)	-0.01 (0.01)	0.01 (0.01)	0.01 (0.01)
Observations	7958	1598	1543	1559	1550	950	732
R-squared	0.203	0.200	0.244	0.177	0.259	0.233	0.292
Adjusted R-squared	0.197	0.174	0.219	0.150	0.235	0.191	0.240
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \*  $p < 0.1$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$ .

## Perceived Stress (PSS-10)

We now consider PSS-10, which is a 10-item measure of chronic stress. We here assess stress over the last two weeks, and ask questions such as whether the participants felt they were unable to control the important things in their lives over the last two weeks. All answers are on a 5-point Likert scale, ranging from 0 *never* to 4 *very often*. These are then summed to form a total score, for which higher values indicate higher levels of chronic stress, which is then standardized to a mean of 0 and a standard deviation of 1.

### Summary Results for the Pooled Sample

Perceived stress is notably higher for women (.21 SD), the unemployed (.18 SD), those in a relationship but living apart (.14 SD), and those with lower incomes (.19 SD in the lowest income category). On the contrary, stress is sharply lower for the older (a quarter of a standard deviation for those in the 50-64 age group, and half of a standard deviation for those aged 65+). Notably, and in contrast to the results so far, household composition plays a major role in stress. Both the number of adults and the number of children are associated with higher stress scores.

## Detailed Results

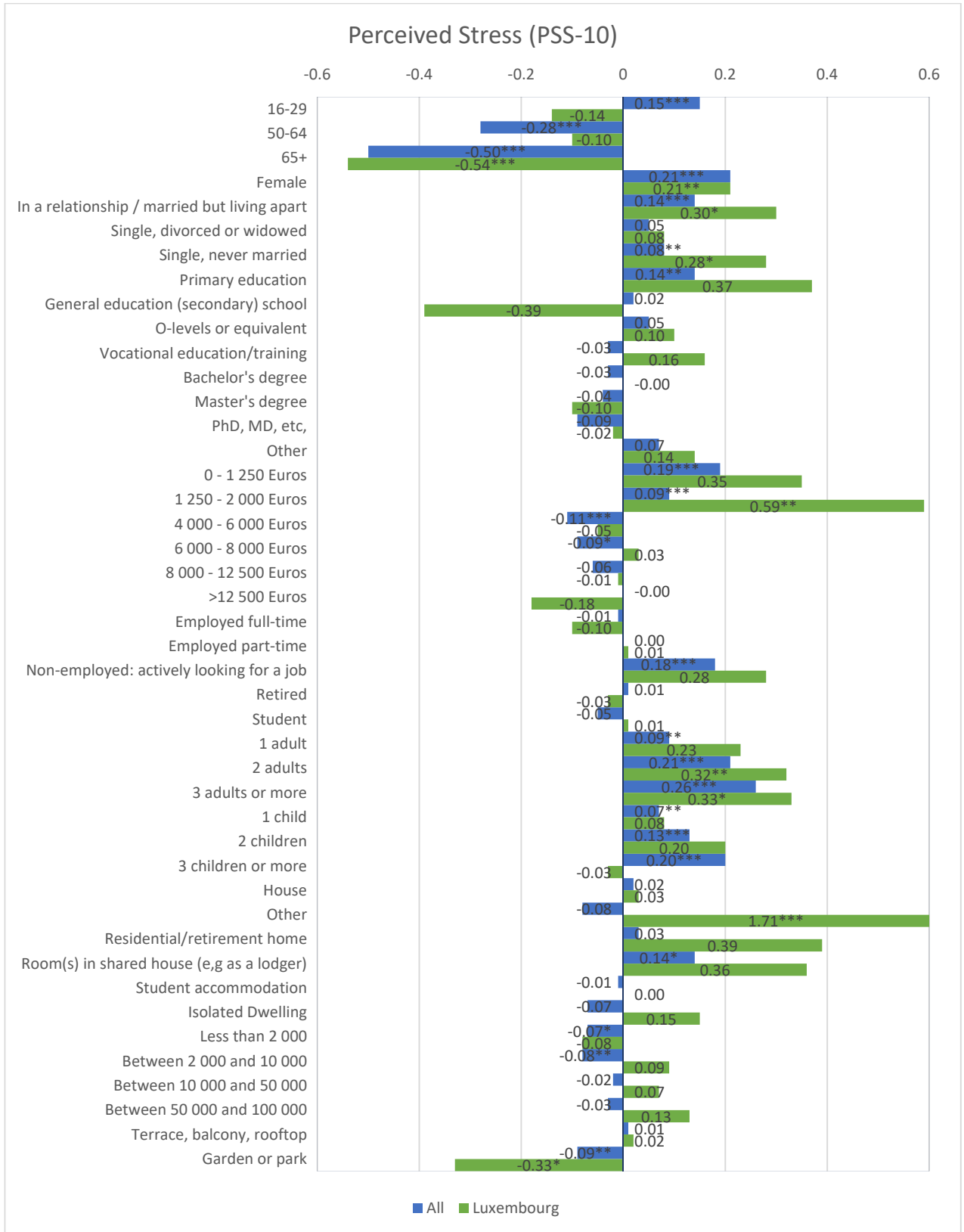
The older are less stressed, while women are more stressed, in all of the countries that we analyze here. The role of household income in reducing stress is more notable here than it was regarding life satisfaction above. This relationship is particularly notable in France. The unemployed overall have higher stress levels (.18 SD) compared to the employed, with the figure being particularly high in Spain. Housing type overall is only little correlated with stress (apart from sharing a house), while gardens are associated with lower stress scores.

		Perceived Stress (PSS-10)						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		All	FRA	GER	ITA	SPA	SWE	LUX
Age group	16-29	0.15*** (0.03)	0.07 (0.07)	0.20*** (0.07)	0.19*** (0.07)	0.28*** (0.07)	0.09 (0.09)	-0.14 (0.13)
	50-64	-0.28*** (0.03)	-0.31*** (0.08)	-0.36*** (0.07)	-0.14* (0.07)	-0.32*** (0.07)	-0.29*** (0.09)	-0.10 (0.11)
	65+	-0.50*** (0.05)	-0.45*** (0.13)	-0.66*** (0.10)	-0.29*** (0.11)	-0.26** (0.12)	-0.72*** (0.15)	-0.54*** (0.20)
Gender	Female	0.21*** (0.02)	0.17*** (0.05)	0.10** (0.05)	0.28*** (0.05)	0.23*** (0.05)	0.20*** (0.06)	0.21** (0.09)
Relationship Status	In a relationship / married but living apart	0.14*** (0.04)	0.20 (0.12)	0.20** (0.08)	0.18** (0.08)	0.09 (0.08)	0.03 (0.11)	0.30* (0.18)
	Single, divorced or widowed	0.05 (0.04)	0.04 (0.10)	0.13 (0.09)	0.12 (0.09)	0.03 (0.10)	-0.10 (0.11)	0.08 (0.17)
	Single, never married	0.08** (0.03)	0.01 (0.07)	0.14* (0.07)	0.12 (0.07)	0.03 (0.07)	0.08 (0.09)	0.28* (0.15)
Educational degree	Primary education	0.14** (0.07)	0.03 (0.19)	-0.21 (0.32)	0.18 (0.16)	0.15 (0.15)	0.12 (0.10)	0.37 (0.44)
	General education (secondary) school	0.02 (0.05)	0.02 (0.13)	0.07 (0.14)	0.09 (0.09)	-0.09 (0.10)	0.46 (0.30)	-0.39 (0.42)
	O-levels or equivalent	0.05 (0.04)	0.01 (0.08)	-0.16* (0.09)	0.18** (0.09)	0.07 (0.12)	0.03 (0.10)	0.10 (0.15)
	Vocational education/training	-0.03 (0.04)	-0.02 (0.14)	-0.15** (0.07)	-0.01 (0.17)	-0.01 (0.08)	-0.07 (0.11)	0.16 (0.17)
	Bachelor's degree	-0.03 (0.03)	-0.09 (0.07)	-0.12 (0.09)	0.11 (0.08)	0.00 (0.07)	-0.03 (0.08)	-0.00 (0.14)
	Master's degree	-0.04 (0.03)	0.00 (0.08)	-0.13 (0.08)	0.07 (0.06)	0.01 (0.09)	-0.27** (0.11)	-0.10 (0.12)
	PhD, MD, etc.	-0.09 (0.06)	0.05 (0.17)	-0.38** (0.16)	0.22* (0.11)	-0.27** (0.13)	-0.12 (0.25)	-0.02 (0.18)
	Other	0.07 (0.12)		-0.08 (0.51)	0.38 (0.31)	0.06 (0.28)	0.02 (0.16)	0.14 (0.33)
Household income	0 - 1 250 Euros	0.19*** (0.04)	0.34*** (0.10)	0.11 (0.08)	0.29*** (0.07)	0.11 (0.07)	0.37*** (0.12)	0.35 (0.24)
	1 250 - 2 000 Euros	0.09*** (0.03)	0.10 (0.07)	0.09 (0.06)	0.09* (0.06)	0.08 (0.06)	0.17** (0.08)	0.59** (0.23)
	4 000 - 6 000 Euros	-0.11*** (0.03)	-0.13* (0.07)	-0.18*** (0.07)	-0.09 (0.09)	-0.06 (0.08)	-0.13 (0.09)	-0.05 (0.12)
	6 000 - 8 000 Euros	-0.09* (0.05)	-0.36*** (0.11)	-0.18 (0.12)	0.28** (0.13)	-0.08 (0.18)	-0.01 (0.11)	0.03 (0.13)
	8 000 - 12 500 Euros	-0.06 (0.06)	-0.18 (0.22)	-0.08 (0.14)	0.06 (0.16)	-0.14 (0.26)	0.19 (0.15)	-0.01 (0.13)
	>12 500 Euros	-0.00 (0.07)	0.17 (0.29)	0.09 (0.17)	0.20 (0.18)	-0.29 (0.18)	0.64*** (0.17)	-0.18 (0.16)



Employment status	Employed full-time	-0.01 (0.04)	-0.05 (0.10)	0.08 (0.08)	-0.08 (0.08)	0.17** (0.08)	-0.04 (0.10)	-0.10 (0.13)
	Employed part-time	0.00 (0.04)	0.03 (0.12)	0.05 (0.10)	-0.07 (0.09)	0.21** (0.10)	-0.08 (0.12)	0.01 (0.14)
	Non-employed: actively looking for a job	0.18*** (0.05)	0.08 (0.13)	0.13 (0.19)	0.02 (0.09)	0.42*** (0.11)	0.20 (0.14)	0.28 (0.25)
	Retired	0.01 (0.07)	0.18 (0.20)	-0.07 (0.14)	-0.27 (0.17)	0.37** (0.16)	0.21 (0.25)	-0.03 (0.17)
	Student	-0.05 (0.05)	-0.12 (0.15)	0.21* (0.11)	-0.23** (0.11)	-0.07 (0.12)	-0.03 (0.14)	0.01 (0.18)
Number of additional adults	1 adult	0.09** (0.04)	-0.03 (0.09)	0.24*** (0.09)	0.05 (0.12)	0.22** (0.10)	0.01 (0.10)	0.23 (0.14)
	2 adults	0.21*** (0.04)	0.15 (0.10)	0.32*** (0.09)	0.10 (0.12)	0.34*** (0.10)	0.17 (0.12)	0.32** (0.15)
	3 adults or more	0.26*** (0.05)	0.14 (0.11)	0.23** (0.11)	0.22* (0.12)	0.40*** (0.11)	0.28** (0.14)	0.33* (0.20)
Number of children	1 child	0.07** (0.03)	0.05 (0.07)	0.05 (0.07)	0.09 (0.07)	0.09 (0.07)	0.10 (0.10)	0.08 (0.13)
	2 children	0.13*** (0.04)	0.12 (0.08)	0.24*** (0.08)	0.18** (0.08)	0.10 (0.07)	-0.05 (0.11)	0.20 (0.14)
	3 children or more	0.20*** (0.06)	0.21 (0.13)	0.23 (0.15)	0.15 (0.13)	0.29** (0.13)	0.21 (0.14)	-0.03 (0.23)
Type of place	House	0.02 (0.03)	-0.03 (0.08)	-0.00 (0.06)	0.02 (0.05)	0.06 (0.05)	0.05 (0.10)	0.03 (0.12)
	Other	-0.08 (0.07)	-0.61* (0.32)	-0.14 (0.13)	-0.26 (0.54)	0.07 (0.17)	-0.00 (0.11)	1.71*** (0.31)
	Residential/retirement home	0.03 (0.22)	-1.24*** (0.14)	-0.09 (0.23)	0.17 (0.25)			0.39 (0.49)
	Room(s) in shared house (e.g as a lodger)	0.14* (0.08)	-0.02 (0.25)	0.04 (0.15)	-0.18 (0.22)	0.14 (0.14)	0.21 (0.15)	0.36 (0.26)
	Student accommodation	-0.01 (0.14)	-0.55** (0.27)	0.12 (0.24)	-0.15 (0.18)	-0.03 (0.51)	0.29 (0.29)	0.00 (0.36)
Population density	Isolated Dwelling	-0.07 (0.10)	-0.25 (0.22)	-0.44 (0.33)	0.16 (0.36)	0.51 (0.61)	0.02 (0.13)	0.15 (0.79)
	Less than 2 000	-0.07* (0.04)	-0.12 (0.09)	-0.04 (0.09)	-0.10 (0.13)	0.03 (0.13)	0.05 (0.13)	-0.08 (0.13)
	Between 2 000 and 10 000	-0.08** (0.03)	-0.20** (0.08)	-0.09 (0.07)	-0.00 (0.07)	-0.17** (0.08)	0.14 (0.10)	0.09 (0.11)
	Between 10 000 and 50 000	-0.02 (0.03)	-0.10 (0.08)	-0.05 (0.06)	0.02 (0.06)	0.00 (0.06)	0.04 (0.08)	0.07 (0.13)
	Between 50 000 and 100 000	-0.03 (0.03)	-0.02 (0.09)	-0.03 (0.08)	-0.09 (0.07)	-0.01 (0.07)	0.06 (0.09)	0.13 (0.20)
Home features	Terrace, balcony, rooftop	0.01 (0.04)	0.19** (0.09)	0.15* (0.09)	-0.16 (0.12)	-0.12* (0.07)	-0.07 (0.11)	0.02 (0.17)
	Garden or park	-0.09** (0.04)	0.15 (0.10)	0.12 (0.09)	-0.20 (0.12)	-0.31*** (0.08)	-0.18 (0.12)	-0.33* (0.19)
	Constant	-0.18** (0.08)	-0.10 (0.17)	-0.27 (0.17)	-0.07 (0.19)	-0.32* (0.17)	-0.02 (0.20)	-0.12 (0.31)
	Observations	8314	1675	1622	1634	1619	1006	732
	R-squared	0.138	0.129	0.157	0.154	0.181	0.220	0.137
	Adjusted R-squared	0.133	0.106	0.133	0.130	0.158	0.185	0.082
	Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.



This graph displays coefficients resulting from the regression of the PSS score for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficients over 0.6 in absolute value. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

## Resilience and the Big-5

As for life satisfaction and a worthwhile life above, resilience is always associated with greater well-being (here, lower stress) while the correlation between well-being and neuroticism is negative. It is notable that the size of these two correlations is larger with respect to perceived stress in life than with life satisfaction or a worthwhile life.

Perceived Stress (PSS-10)							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	FRA	GER	ITA	SPA	SWE	LUX
Brief Resilience Scale (BRS)	-0.07*** (0.00)	-0.08*** (0.01)	-0.07*** (0.01)	-0.07*** (0.01)	-0.07*** (0.01)	-0.07*** (0.01)	-0.04*** (0.01)
Extraversion	-0.00 (0.00)	-0.01 (0.01)	0.00 (0.01)	-0.00 (0.01)	0.00 (0.01)	-0.00 (0.01)	-0.00 (0.01)
Agreeableness	-0.00 (0.00)	-0.00 (0.01)	-0.00 (0.01)	-0.01 (0.01)	-0.01 (0.01)	0.01 (0.01)	0.02* (0.01)
Conscientiousness	-0.02*** (0.00)	-0.01* (0.01)	-0.01** (0.01)	-0.01** (0.01)	-0.02*** (0.01)	-0.01** (0.01)	-0.00 (0.01)
Neuroticism	0.11*** (0.00)	0.10*** (0.01)	0.08*** (0.01)	0.11*** (0.01)	0.11*** (0.01)	0.11*** (0.01)	0.15*** (0.01)
Intellect/Imagination	-0.01** (0.00)	-0.01 (0.01)	-0.00 (0.01)	-0.01* (0.01)	-0.00 (0.01)	-0.01 (0.01)	0.00 (0.01)
Observations	7958	1598	1543	1559	1550	950	732
R-squared	0.467	0.433	0.468	0.480	0.512	0.556	0.476
Adjusted R-squared	0.463	0.415	0.450	0.463	0.496	0.532	0.438
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

## Depression Severity (PHQ-9)

The PHQ-9 is a 9-item measure of depression severity, assessing depressive symptoms, such as sleep and concentration problems. Responses to the items are on a 4-point Likert scale, ranging from 0 *not at all* to 3 *nearly every day*. The sum of the nine answers produces a total depression score, with higher values indicating more severe depressive symptoms. Scores of 10 or over on this 0-27 scale indicate clinically-relevant depression, with 5, 10, 15 and 20 representing the cut points for mild, moderate, moderately-severe and severe depression, respectively.

### Summary Results for the Pooled Sample

Depressive symptoms are notably higher for individuals living in residential or retirement homes (.77 SD) and larger households with 3 or more children (.31 SD), 3 or more additional adults (.22 SD), the younger (.24 SD), women (.18 SD), the unemployed (.13 SD) and retired (.12 SD), those not in a relationship, and those with lower incomes (.16 SD). In terms of age, depressive symptoms fall monotonically with age: the difference in depression between the youngest and oldest age group is two-thirds of a standard deviation.

## Detailed Results

The age profile of depressive symptoms is similar across all countries except Luxembourg, where depression is hump-shaped in age. Women have higher depression scores in every country. Being in a relationship is associated with fewer depressive symptoms, but only for those who live together: those in a relationship but living apart have the same depression scores as the single (both divorced or widowed, and never married). The relationship between marital status and depression is particularly pronounced in Luxembourg.

There is a pronounced profile between education and the PHQ score, when we consider all countries simultaneously, with the more-educated reporting fewer depressive symptoms. Equally, higher income is associated with less depression, at least up to a household income of 6 000€. This pattern is more muted in Luxembourg. Conditional on all of the other variables, the unemployed and the retired have somewhat higher depression scores, although the patterns here are not very strong, perhaps reflecting the unusual situation with respect to working conditions during lockdown.

As was the case for stress above, there is a notable relationship between household size and depressive symptoms: these are higher in households with both more adults and more children. The children effect is absent in Luxembourg. Less-populated areas have less-depressed inhabitants; this protective effect of space was less evident for the life satisfaction, worthwhile life, and stress scores analyzed above. The population-density relationship is particularly pronounced in France and Germany.

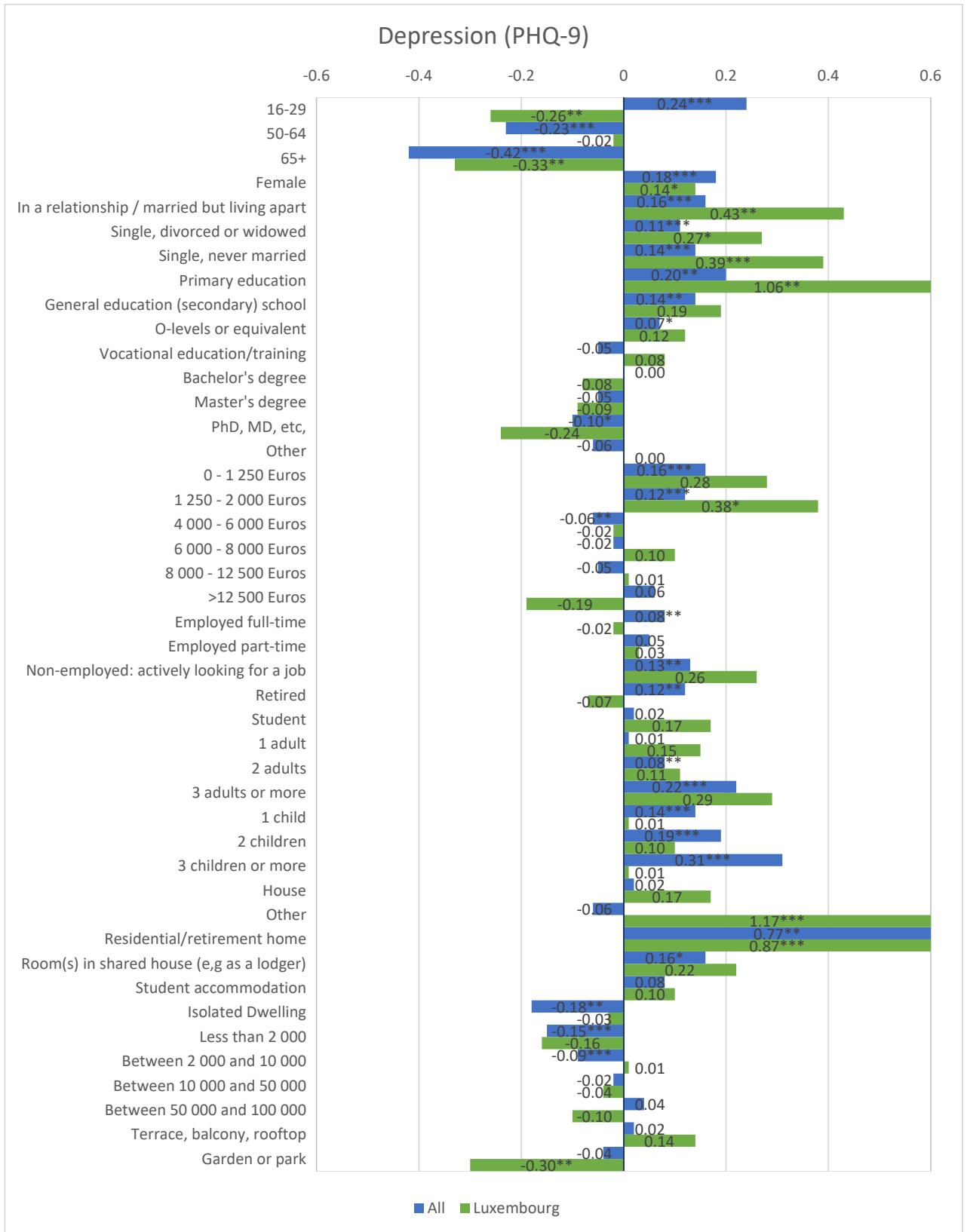
Depression (PHQ-9)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		All	FRA	GER	ITA	SPA	SWE	LUX
Age group	16-29	0.24*** (0.04)	0.23*** (0.08)	0.34*** (0.09)	0.33*** (0.08)	0.30*** (0.08)	0.13 (0.11)	-0.26** (0.13)
	50-64	-0.23*** (0.03)	-0.17** (0.07)	-0.29*** (0.06)	-0.14** (0.07)	-0.30*** (0.07)	-0.34*** (0.10)	-0.02 (0.10)
	65+	-0.42*** (0.05)	-0.32*** (0.12)	-0.54*** (0.09)	-0.13 (0.11)	-0.27** (0.12)	-0.89*** (0.15)	-0.33** (0.17)
Gender	Female	0.18*** (0.02)	0.17*** (0.05)	0.08* (0.05)	0.20*** (0.05)	0.24*** (0.05)	0.19*** (0.07)	0.14* (0.08)
Relationship Status	In a relationship / married but living apart	0.16*** (0.04)	0.32** (0.15)	0.13 (0.09)	0.14 (0.09)	0.21** (0.09)	0.02 (0.12)	0.43** (0.17)
	Single, divorced or widowed	0.11*** (0.04)	0.04 (0.09)	0.24*** (0.09)	0.04 (0.08)	0.02 (0.10)	0.10 (0.11)	0.27* (0.16)
	Single, never married	0.14*** (0.03)	0.12 (0.08)	0.11 (0.07)	0.14* (0.08)	0.13* (0.08)	0.13 (0.10)	0.39*** (0.14)
Educational degree	Primary education	0.20** (0.08)	0.29 (0.18)	0.40 (0.40)	-0.54* (0.28)	0.15 (0.16)	0.07 (0.12)	1.06** (0.51)
	General education (secondary) school	0.14** (0.06)	0.22 (0.14)	0.08 (0.15)	0.26*** (0.09)	0.06 (0.10)	-0.31 (0.41)	0.19 (0.35)
	O-levels or equivalent	0.07* (0.04)	0.09 (0.08)	-0.15* (0.09)	0.20** (0.10)	0.11 (0.11)	0.03 (0.11)	0.12 (0.15)
	Vocational education/training	-0.05 (0.04)	0.11 (0.14)	-0.21*** (0.07)	0.04 (0.14)	0.03 (0.08)	-0.16 (0.10)	0.08 (0.15)
	Bachelor's degree	0.00 (0.03)	-0.03 (0.07)	-0.13 (0.10)	0.16* (0.09)	0.10 (0.08)	-0.06 (0.09)	-0.08 (0.12)
	Master's degree	-0.05 (0.03)	-0.05 (0.08)	-0.19** (0.08)	0.07 (0.06)	0.09 (0.09)	-0.30*** (0.11)	-0.09 (0.11)

	PhD, MD, etc.	-0.10*	0.03	-0.23*	0.04	-0.06	-0.34	-0.24
		(0.06)	(0.15)	(0.13)	(0.14)	(0.14)	(0.27)	(0.15)
	Other	-0.06		0.26	-0.36	0.15	-0.11	0.00
		(0.10)		(0.39)	(0.24)	(0.40)	(0.12)	(0.23)
Household income	0 - 1 250 Euros	0.16***	0.39***	0.08	0.25***	0.13	0.10	0.28
		(0.04)	(0.11)	(0.08)	(0.08)	(0.08)	(0.14)	(0.30)
	1 250 - 2 000 Euros	0.12***	0.15**	0.11	0.19***	0.11*	0.08	0.38*
		(0.03)	(0.07)	(0.07)	(0.06)	(0.06)	(0.09)	(0.22)
	4 000 - 6 000 Euros	-0.06**	-0.04	-0.16**	-0.06	-0.01	-0.08	-0.02
		(0.03)	(0.07)	(0.06)	(0.09)	(0.09)	(0.09)	(0.11)
	6 000 - 8 000 Euros	-0.02	-0.20*	-0.20*	0.41**	-0.15	0.16	0.10
	(0.05)	(0.11)	(0.10)	(0.17)	(0.19)	(0.12)	(0.12)	
8 000 - 12 500 Euros		-0.05	-0.17	-0.03	0.08	-0.33*	0.23	0.01
		(0.06)	(0.19)	(0.14)	(0.19)	(0.17)	(0.20)	(0.12)
>12 500 Euros	0.06	0.47	0.05	0.51**	-0.46***	0.64**	-0.19	
		(0.08)	(0.29)	(0.16)	(0.23)	(0.16)	(0.25)	(0.14)
Employment status	Employed full-time	0.08**	0.16	0.13	0.08	0.19**	-0.09	-0.02
		(0.04)	(0.10)	(0.08)	(0.08)	(0.09)	(0.11)	(0.11)
	Employed part-time	0.05	0.15	0.00	0.02	0.17	0.03	0.03
		(0.04)	(0.12)	(0.09)	(0.09)	(0.11)	(0.14)	(0.12)
	Non-employed: actively looking for a job	0.13**	0.04	0.07	0.05	0.23*	0.32*	0.26
	(0.06)	(0.14)	(0.17)	(0.11)	(0.12)	(0.18)	(0.24)	
Retired	0.12**	0.21	0.07	0.00	0.32*	0.30	-0.07	
	(0.06)	(0.19)	(0.15)	(0.15)	(0.18)	(0.23)	(0.15)	
Student	0.02	0.05	0.16	-0.13	0.03	0.17	0.17	
	(0.05)	(0.14)	(0.10)	(0.11)	(0.12)	(0.15)	(0.16)	
Number of additional adults	1 adult	0.01	0.01	0.08	0.08	0.10	-0.11	0.15
		(0.04)	(0.09)	(0.08)	(0.11)	(0.11)	(0.11)	(0.13)
	2 adults	0.08**	0.13	0.11	0.12	0.19*	0.03	0.11
	(0.04)	(0.09)	(0.08)	(0.11)	(0.11)	(0.12)	(0.14)	
3 adults or more	0.22***	0.20*	0.18	0.30***	0.37***	0.02	0.29	
	(0.05)	(0.12)	(0.11)	(0.12)	(0.12)	(0.17)	(0.19)	
Number of children	1 child	0.14***	0.15**	0.11	0.24***	0.17**	0.07	0.01
		(0.03)	(0.07)	(0.08)	(0.07)	(0.07)	(0.12)	(0.11)
	2 children	0.19***	0.11	0.30***	0.33***	0.20**	0.01	0.10
	(0.04)	(0.09)	(0.10)	(0.08)	(0.08)	(0.13)	(0.12)	
3 children or more	0.31***	0.40***	0.25	0.33**	0.43***	0.17	0.01	
	(0.07)	(0.15)	(0.16)	(0.15)	(0.16)	(0.17)	(0.23)	
Type of place	House	0.02	0.07	0.04	0.01	-0.00	-0.03	0.17
		(0.03)	(0.08)	(0.06)	(0.06)	(0.06)	(0.10)	(0.11)
	Other	-0.06	-0.18	-0.03	-0.57**	0.08	-0.14	1.17***
		(0.07)	(0.21)	(0.12)	(0.26)	(0.17)	(0.10)	(0.38)
	Residential/retirement home	0.77**	-0.60***	0.39	2.82***			0.87***
	(0.35)	(0.13)	(0.25)	(0.28)			(0.31)	
Room(s) in shared house (e.g as a lodger)	0.16*	-0.12	0.15	0.04	0.21	0.07	0.22	
	(0.10)	(0.21)	(0.16)	(0.24)	(0.20)	(0.33)	(0.27)	
Student accommodation	0.08	-0.44*	0.70**	0.01	0.47	0.06	0.10	
	(0.16)	(0.23)	(0.33)	(0.24)	(0.53)	(0.32)	(0.37)	
Population density	Isolated Dwelling	-0.18**	-0.38**	-0.30	0.05	0.10	-0.10	-0.03
		(0.09)	(0.18)	(0.39)	(0.26)	(0.57)	(0.13)	(0.48)
	Less than 2 000	-0.15***	-0.24***	-0.20***	-0.04	0.04	-0.02	-0.16
	(0.04)	(0.08)	(0.08)	(0.12)	(0.13)	(0.12)	(0.11)	
Between 2 000 and 10 000	-0.09***	-0.20**	-0.10	-0.09	-0.09	-0.04	0.01	
	(0.03)	(0.08)	(0.06)	(0.07)	(0.08)	(0.10)	(0.10)	

	Between 10 000 and 50 000	-0.02 (0.03)	-0.11 (0.08)	-0.01 (0.06)	0.02 (0.06)	0.05 (0.07)	-0.10 (0.09)	-0.04 (0.12)
	Between 50 000 and 100 000	0.04 (0.03)	-0.03 (0.09)	0.10 (0.08)	0.02 (0.07)	0.08 (0.07)	0.03 (0.09)	-0.10 (0.25)
Home features	Terrace, balcony, rooftop	0.02 (0.04)	0.15* (0.09)	0.10 (0.09)	-0.01 (0.12)	-0.06 (0.07)	-0.12 (0.14)	0.14 (0.14)
	Garden or park	-0.04 (0.04)	0.06 (0.10)	0.08 (0.09)	0.02 (0.12)	-0.14 (0.09)	-0.22 (0.15)	-0.30** (0.15)
	Constant	-0.22*** (0.08)	-0.39** (0.17)	-0.30* (0.17)	-0.41** (0.18)	-0.42** (0.18)	0.25 (0.23)	-0.23 (0.27)
	Observations	8314	1675	1622	1634	1619	1006	732
	R-squared	0.146	0.129	0.176	0.168	0.166	0.188	0.150
	Adjusted R-squared	0.141	0.106	0.153	0.145	0.143	0.152	0.096
	Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.



This graph displays coefficients resulting from the regression of the PHQ score for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficients over 0.6 in absolute value. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01

## Resilience and Big-5

As above, resilience is associated with higher well-being and neuroticism with lower well-being. Neither relationship is large in terms of the estimated coefficients. We also find smaller, but significant, correlations between the PHQ depression score and agreeableness, conscientiousness, and intellect. These relationships are all remarkably similar across our six countries.

Depression (PHQ-9)							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	FRA	GER	ITA	SPA	SWE	LUX
Brief Resilience Scale (BRS)	-0.05*** (0.00)	-0.05*** (0.01)	-0.05*** (0.01)	-0.05*** (0.01)	-0.06*** (0.01)	-0.05*** (0.01)	-0.05*** (0.01)
Extraversion	-0.00 (0.00)	0.01 (0.01)	-0.01** (0.01)	-0.00 (0.01)	0.00 (0.01)	-0.02** (0.01)	-0.01 (0.01)
Agreeableness	-0.01*** (0.00)	-0.01** (0.01)	0.00 (0.01)	-0.03*** (0.01)	-0.02** (0.01)	0.00 (0.01)	0.02 (0.01)
Conscientiousness	-0.02*** (0.00)	-0.01 (0.01)	-0.02*** (0.01)	-0.02*** (0.01)	-0.03*** (0.01)	-0.02** (0.01)	-0.01* (0.01)
Neuroticism	0.09*** (0.00)	0.08*** (0.01)	0.08*** (0.01)	0.09*** (0.01)	0.09*** (0.01)	0.10*** (0.01)	0.11*** (0.01)
Intellect/Imagination	-0.01** (0.00)	-0.02*** (0.01)	-0.01 (0.01)	-0.01* (0.01)	0.00 (0.01)	0.00 (0.01)	0.01 (0.01)
Observations	7958	1598	1543	1559	1550	950	732
R-squared	0.371	0.306	0.421	0.382	0.398	0.417	0.451
Adjusted R-squared	0.367	0.284	0.401	0.362	0.379	0.385	0.411
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \*  $p < 0.1$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$ .

## Generalized Anxiety Symptoms (GAD-7)

The GAD-7 is a 7-item measure of generalized anxiety disorder symptoms, such as feeling nervous and not being able to stop worrying. Responses are on a 4-point Likert scale ranging from 0 *not at all* to 3 *nearly every day*. The sum of the seven responses forms a total score on a 0-21 scale, for which higher values represent more severe anxiety symptoms. Scores of 10 or over on this 0-21 scale indicate clinically-relevant anxiety, with 5, 10 and 15 representing the cut points for mild, moderate, and severe anxiety, respectively.

## Summary Results for the Pooled Sample

Similar to the patterns for depression above, anxiety symptoms are higher for individuals in residential or retirement homes (.56 SD), those in households with more adults or children, women (.21 SD), the unemployed (.13 SD), those in a relationship but living apart (.13 SD), and those with the lowest incomes (.14 SD). Anxiety symptoms fall with age and are lower in more sparsely-populated areas.



## Detailed Results

Women are more anxious than men in all countries. Anxiety falls with age in every country apart from Luxembourg where, as was the case for depression above, the relationship is hump-shaped.

Income protects against anxiety, at least up to 8 000€. This protection is particularly strong in France and Italy. There is some evidence of higher anxiety for the top earners in some countries; this was also the case for depression above.

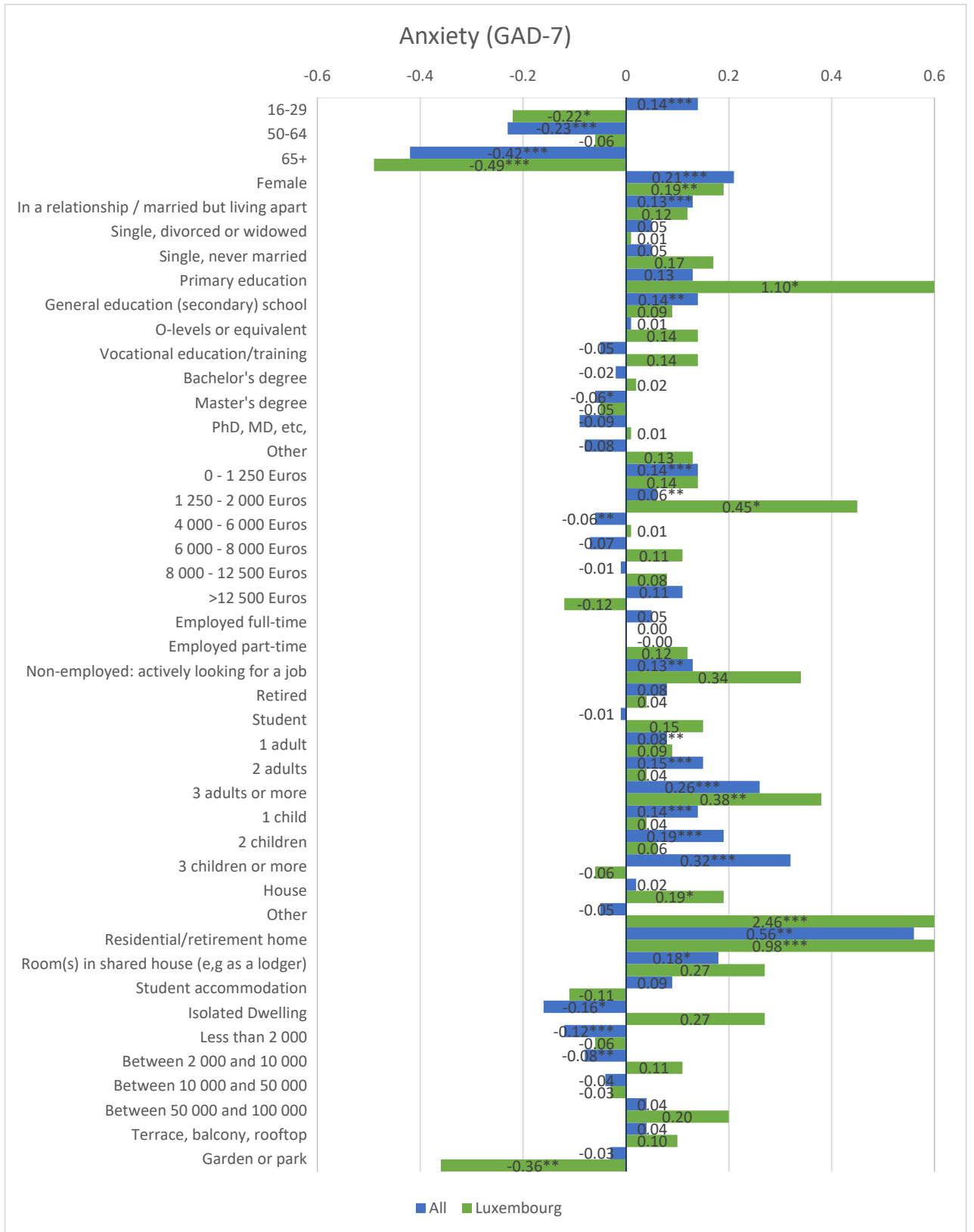
A larger number of adults in the household is associated with higher anxiety in most countries. Equally, anxiety is higher in households with more children (except for Sweden and Luxembourg, as was the case for depression above). The relationship between population density and anxiety is largely driven by France and Germany, as above.

		Anxiety (GAD-7)						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		All	FRA	GER	ITA	SPA	SWE	LUX
Age group	16-29	0.14*** (0.04)	0.10 (0.09)	0.20** (0.08)	0.24*** (0.08)	0.20** (0.08)	0.07 (0.10)	-0.22* (0.13)
	50-64	-0.23*** (0.03)	-0.20** (0.08)	-0.26*** (0.06)	-0.14** (0.07)	-0.28*** (0.07)	-0.36*** (0.09)	-0.06 (0.11)
	65+	-0.42*** (0.05)	-0.38*** (0.12)	-0.52*** (0.09)	-0.22** (0.10)	-0.25** (0.11)	-0.76*** (0.14)	-0.49*** (0.18)
Gender	Female	0.21*** (0.02)	0.16*** (0.05)	0.15*** (0.05)	0.24*** (0.05)	0.28*** (0.05)	0.21*** (0.07)	0.19** (0.09)
Relationship Status	In a relationship / married but living apart	0.13*** (0.04)	0.17 (0.14)	0.18** (0.08)	0.18** (0.08)	0.13 (0.09)	0.03 (0.12)	0.12 (0.18)
	Single, divorced or widowed	0.05 (0.04)	-0.01 (0.09)	0.23*** (0.09)	0.02 (0.09)	-0.05 (0.09)	-0.01 (0.11)	0.01 (0.16)
	Single, never married	0.05 (0.03)	-0.02 (0.08)	0.13* (0.07)	0.03 (0.08)	0.10 (0.08)	0.00 (0.10)	0.17 (0.14)
Educational degree	Primary education	0.13 (0.08)	0.11 (0.17)	0.03 (0.30)	-0.23 (0.40)	0.04 (0.15)	0.04 (0.12)	1.10* (0.57)
	General education (secondary) school	0.14** (0.06)	0.12 (0.13)	0.03 (0.13)	0.31*** (0.10)	0.05 (0.11)	-0.50 (0.39)	0.09 (0.35)
	O-levels or equivalent	0.01 (0.04)	0.00 (0.08)	-0.16* (0.09)	0.15 (0.10)	-0.07 (0.11)	-0.07 (0.10)	0.14 (0.15)
	Vocational education/training	-0.05 (0.04)	-0.11 (0.12)	-0.19** (0.08)	-0.03 (0.15)	0.00 (0.08)	-0.14 (0.10)	0.14 (0.16)
	Bachelor's degree	-0.02 (0.03)	-0.06 (0.07)	-0.10 (0.10)	0.14 (0.08)	-0.02 (0.07)	-0.09 (0.08)	0.02 (0.13)
	Master's degree	-0.06* (0.03)	-0.09 (0.08)	-0.14* (0.08)	0.07 (0.06)	-0.01 (0.09)	-0.28*** (0.11)	-0.05 (0.11)
	PhD, MD, etc.	-0.09 (0.06)	-0.05 (0.15)	-0.27** (0.12)	0.19 (0.14)	-0.16 (0.12)	-0.33 (0.21)	0.01 (0.16)
	Other	-0.08 (0.10)		-0.10 (0.42)	-0.11 (0.22)	0.02 (0.32)	-0.07 (0.14)	0.13 (0.29)
Household income	0 - 1 250 Euros	0.14*** (0.04)	0.42*** (0.11)	0.07 (0.08)	0.16* (0.08)	0.11 (0.08)	0.11 (0.13)	0.14 (0.25)
	1 250 - 2 000 Euros	0.06** (0.03)	0.12* (0.07)	0.10 (0.06)	0.02 (0.06)	0.08 (0.06)	0.04 (0.09)	0.45* (0.24)
	4 000 - 6 000 Euros	-0.06** (0.03)	0.01 (0.07)	-0.08 (0.06)	-0.17** (0.08)	-0.01 (0.08)	-0.18** (0.09)	0.01 (0.11)
	6 000 - 8 000 Euros	-0.07 (0.10)	-0.39*** (0.12)	-0.17 (0.06)	0.20 (0.08)	-0.17 (0.08)	0.10 (0.09)	0.11 (0.11)

		(0.05)	(0.09)	(0.11)	(0.18)	(0.20)	(0.13)	(0.12)
	8 000 - 12 500 Euros	-0.01	-0.04	-0.06	-0.00	-0.07	0.18	0.08
		(0.06)	(0.20)	(0.13)	(0.18)	(0.19)	(0.18)	(0.13)
	>12 500 Euros	0.11	0.53*	0.09	0.37	0.02	0.55**	-0.12
		(0.08)	(0.31)	(0.16)	(0.23)	(0.14)	(0.25)	(0.15)
Employment status	Employed full-time	0.05	0.17	0.03	-0.01	0.21**	-0.05	0.00
		(0.04)	(0.11)	(0.08)	(0.08)	(0.09)	(0.11)	(0.12)
	Employed part-time	-0.00	0.18	-0.04	-0.14	0.08	-0.08	0.12
		(0.04)	(0.13)	(0.09)	(0.09)	(0.11)	(0.13)	(0.13)
	Non-employed: actively looking for a job	0.13**	-0.04	-0.02	0.06	0.33***	0.26	0.34
	(0.06)	(0.14)	(0.18)	(0.10)	(0.12)	(0.18)	(0.27)	
	Retired	0.08	0.18	0.14	-0.11	0.29	0.03	0.04
		(0.06)	(0.19)	(0.14)	(0.18)	(0.19)	(0.20)	(0.15)
	Student	-0.01	0.08	0.15	-0.16	0.08	-0.08	0.15
		(0.05)	(0.14)	(0.10)	(0.11)	(0.12)	(0.15)	(0.18)
Number of adults	1 adult	0.08**	0.05	0.20**	0.06	0.23**	-0.01	0.09
		(0.04)	(0.09)	(0.08)	(0.11)	(0.10)	(0.10)	(0.13)
	2 adults	0.15***	0.17*	0.22**	0.12	0.27***	0.19	0.04
	(0.04)	(0.09)	(0.08)	(0.11)	(0.10)	(0.12)	(0.14)	
	3 adults or more	0.26***	0.13	0.21*	0.29**	0.43***	0.19	0.38**
		(0.05)	(0.12)	(0.11)	(0.12)	(0.11)	(0.16)	(0.19)
Number of children	1 child	0.14***	0.12*	0.14*	0.27***	0.17**	0.03	0.04
		(0.03)	(0.07)	(0.07)	(0.07)	(0.07)	(0.11)	(0.12)
	2 children	0.19***	0.11	0.34***	0.30***	0.14*	0.10	0.06
	(0.04)	(0.09)	(0.09)	(0.09)	(0.08)	(0.13)	(0.13)	
	3 children or more	0.32***	0.41***	0.48***	0.40***	0.18	0.16	-0.06
		(0.06)	(0.15)	(0.16)	(0.14)	(0.15)	(0.15)	(0.21)
Type of place	House	0.02	0.04	-0.01	0.04	0.06	-0.06	0.19*
		(0.03)	(0.08)	(0.06)	(0.06)	(0.06)	(0.10)	(0.10)
	Other	-0.05	-0.27	-0.11	-0.56	-0.07	-0.05	2.46***
		(0.07)	(0.28)	(0.11)	(0.37)	(0.16)	(0.11)	(0.53)
	Residential/retirement home	0.56**	-0.45***	0.13	1.88***			0.98***
	(0.28)	(0.14)	(0.34)	(0.28)			(0.34)	
	Room(s) in shared house (e.g as a lodger)	0.18*	-0.36**	0.08	-0.04	0.16	0.38	0.27
		(0.10)	(0.14)	(0.15)	(0.24)	(0.17)	(0.34)	(0.33)
	Student accommodation	0.09	-0.26	0.46*	0.92***	0.29	-0.03	-0.11
		(0.15)	(0.28)	(0.24)	(0.21)	(0.54)	(0.32)	(0.33)
Population density	Isolated Dwelling	-0.16*	-0.37**	-0.71***	0.30	0.14	-0.05	0.27
		(0.09)	(0.17)	(0.20)	(0.40)	(0.54)	(0.13)	(0.49)
	Less than 2 000	-0.12***	-0.18**	-0.11	-0.08	-0.02	-0.06	-0.06
		(0.04)	(0.08)	(0.08)	(0.14)	(0.13)	(0.11)	(0.12)
	Between 2 000 and 10 000	-0.08**	-0.17**	-0.08	-0.02	-0.16**	0.02	0.11
	(0.03)	(0.08)	(0.06)	(0.07)	(0.07)	(0.10)	(0.10)	
	Between 10 000 and 50 000	-0.04	-0.14*	-0.03	0.07	-0.02	-0.06	-0.03
		(0.03)	(0.08)	(0.06)	(0.06)	(0.07)	(0.08)	(0.12)
	Between 50 000 and 100 000	0.04	0.02	0.13	0.01	0.04	-0.01	0.20
		(0.03)	(0.09)	(0.08)	(0.07)	(0.07)	(0.09)	(0.29)
Home features	Terrace, balcony, rooftop	0.04	0.24***	0.18**	-0.00	-0.09	-0.10	0.10
		(0.04)	(0.09)	(0.09)	(0.12)	(0.08)	(0.13)	(0.16)
	Garden or park	-0.03	0.14	0.19**	-0.04	-0.17*	-0.18	-0.36**
		(0.04)	(0.10)	(0.09)	(0.12)	(0.09)	(0.13)	(0.16)
	Constant	-0.24***	-0.38**	-0.49***	-0.16	-0.40**	0.17	-0.24
		(0.08)	(0.18)	(0.16)	(0.18)	(0.17)	(0.22)	(0.29)

Observations	8314	1675	1622	1634	1619	1006	732
R-squared	0.138	0.112	0.155	0.147	0.134	0.207	0.134
Adjusted R-squared	0.133	0.089	0.131	0.123	0.110	0.172	0.079
Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.



This graph displays coefficients resulting from the regression of the GAD score for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficients over 0.6 in absolute value. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01

## Resilience and Big-5

The correlations here mirror those found earlier. Resilience is associated with lower anxiety and neuroticism with greater anxiety. We find few significant correlations with other Big-5 personality components.

Anxiety (GAD-7)							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	FRA	GER	ITA	SPA	SWE	LUX
Brief Resilience Scale (BRS)	-0.05*** (0.00)	-0.07*** (0.01)	-0.05*** (0.01)	-0.05*** (0.01)	-0.06*** (0.01)	-0.05*** (0.01)	-0.04*** (0.01)
Extraversion	0.00 (0.00)	0.01 (0.01)	-0.01** (0.01)	0.01 (0.01)	0.01 (0.01)	-0.01* (0.01)	0.01 (0.01)
Agreeableness	0.00 (0.00)	-0.00 (0.01)	0.01 (0.01)	-0.00 (0.01)	-0.00 (0.01)	0.02* (0.01)	0.03** (0.01)
Conscientiousness	-0.01* (0.00)	0.01* (0.01)	-0.01 (0.01)	-0.01 (0.01)	-0.01* (0.01)	-0.01 (0.01)	0.00 (0.01)
Neuroticism	0.10*** (0.00)	0.08*** (0.01)	0.09*** (0.01)	0.10*** (0.01)	0.10*** (0.01)	0.10*** (0.01)	0.14*** (0.01)
Intellect/Imagination	-0.00 (0.00)	-0.02** (0.01)	-0.00 (0.01)	-0.01 (0.01)	-0.00 (0.01)	0.00 (0.01)	0.01 (0.01)
Observations	7958	1598	1543	1559	1550	950	732
R-squared	0.375	0.306	0.420	0.357	0.364	0.441	0.457
Adjusted R-squared	0.371	0.288	0.404	0.340	0.346	0.415	0.423
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \*  $p < 0.1$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$ .

## Loneliness (ULS-8)

The ULS-8 is an 8-item measure of perceived loneliness. Participants were asked to indicate in the two weeks preceding the survey how often they felt they lacked companionship, etc. Responses were given on a 4-point Likert scale, ranging from 1 *never* to 4 *often*. The responses to all items are summed up to form a total score, in which higher values indicate greater loneliness.

### Summary Results for the Pooled Sample

Loneliness is particularly higher for singles who were never married (.34 SD) or divorced/widowed (.27 SD), as well as those in a relationship but living apart, individuals in households with 3 or more children (.22 SD), and those with lower income. Loneliness exhibits drops notably with age.

### Detailed Results

The negative age slope is found in all countries except for Luxembourg, where it is rather hump-shaped. The higher levels of loneliness for the singles and for those in a relationship and living apart are particularly pronounced in France and Luxembourg.

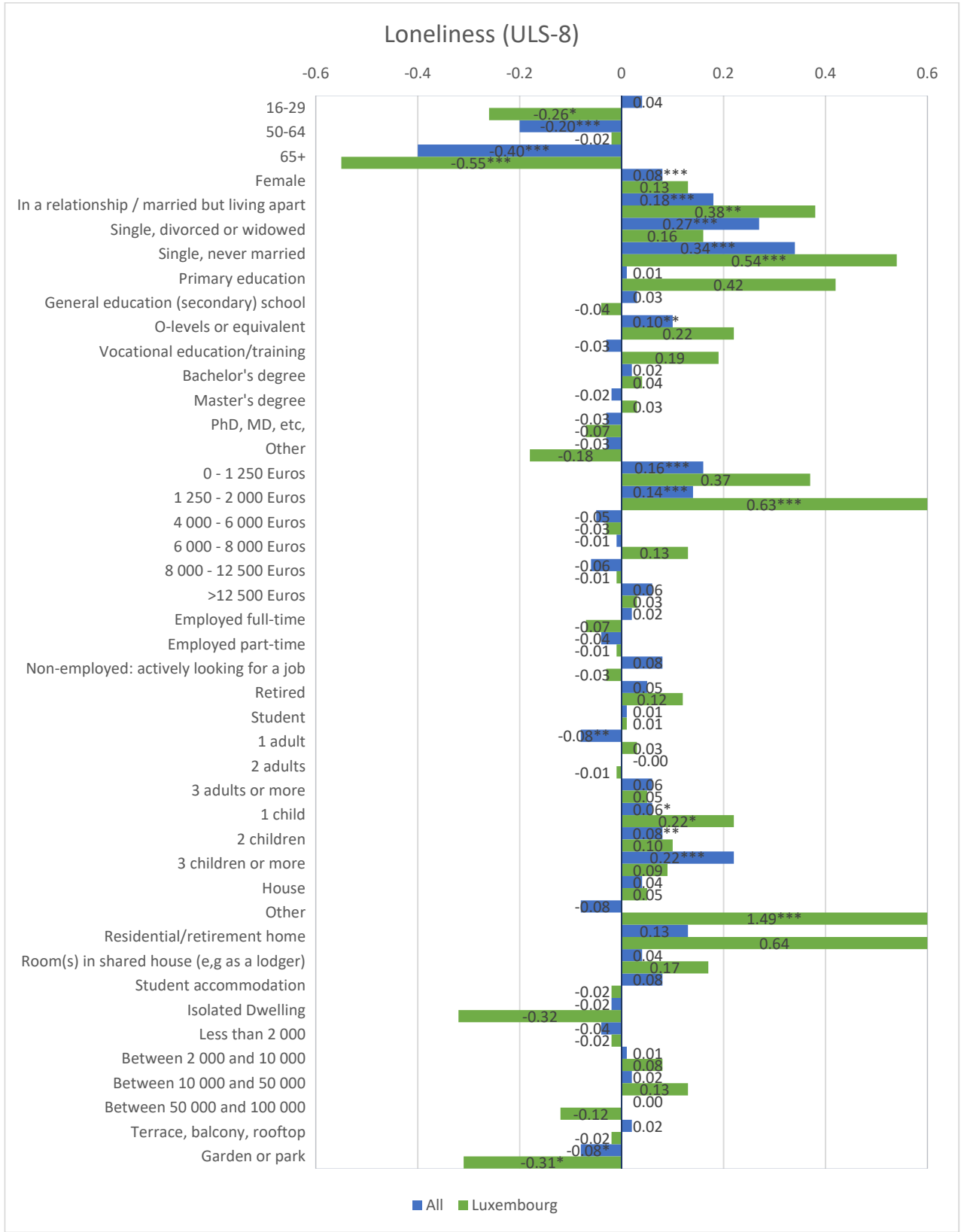
There are few notable relationships between loneliness and either education or employment status. However, low income (under 2000€) is associated with greater loneliness in all six countries.

While there are no particularly strong relationships between loneliness and other adults in the household, the more children there are in the household, the higher is the loneliness score. This finding could reflect the burden of childcare during lockdown (although we do find the same correlation in Sweden). We find no notable correlations with house type or population density.

		Loneliness (ULS-8)						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		All	FRA	GER	ITA	SPA	SWE	LUX
Age group	16-29	0.04 (0.03)	-0.08 (0.08)	0.12 (0.08)	0.22*** (0.07)	0.02 (0.09)	0.01 (0.10)	-0.26* (0.14)
	50-64	-0.20*** (0.03)	-0.10 (0.07)	-0.29*** (0.07)	-0.06 (0.07)	-0.30*** (0.08)	-0.33*** (0.10)	-0.02 (0.11)
	65+	-0.40*** (0.05)	-0.33*** (0.13)	-0.53*** (0.09)	-0.19* (0.10)	-0.21* (0.13)	-0.64*** (0.15)	-0.55*** (0.19)
Gender	Female	0.08*** (0.02)	0.08 (0.05)	0.01 (0.05)	0.11** (0.05)	0.09 (0.05)	0.07 (0.07)	0.13 (0.09)
Relationship Status	In a relationship / married but living apart	0.18*** (0.04)	0.34** (0.14)	0.12 (0.08)	0.23*** (0.07)	0.14 (0.09)	0.07 (0.13)	0.38** (0.16)
	Single, divorced or widowed	0.27*** (0.04)	0.41*** (0.10)	0.20** (0.09)	0.22** (0.09)	0.28*** (0.11)	0.41*** (0.11)	0.16 (0.17)
	Single, never married	0.34*** (0.03)	0.38*** (0.08)	0.20*** (0.07)	0.29*** (0.07)	0.36*** (0.08)	0.46*** (0.09)	0.54*** (0.14)
Educational degree	Primary education	0.01 (0.08)	0.02 (0.19)	-0.17 (0.29)	-0.63*** (0.24)	0.03 (0.18)	-0.04 (0.13)	0.42 (0.35)
	General education (secondary) school	0.03 (0.05)	0.12 (0.12)	-0.01 (0.14)	0.09 (0.09)	-0.06 (0.11)	0.48 (0.34)	-0.04 (0.30)
	O-levels or equivalent	0.10** (0.04)	0.13 (0.08)	-0.08 (0.08)	0.14* (0.09)	0.25** (0.12)	-0.02 (0.12)	0.22 (0.16)
	Vocational education/training	-0.03 (0.04)	0.13 (0.16)	-0.14** (0.07)	-0.05 (0.14)	0.08 (0.09)	-0.14 (0.12)	0.19 (0.15)
	Bachelor's degree	0.02 (0.03)	-0.02 (0.08)	0.01 (0.09)	0.12 (0.07)	0.10 (0.08)	-0.05 (0.09)	0.04 (0.13)
	Master's degree	-0.02 (0.03)	-0.01 (0.08)	-0.08 (0.08)	0.06 (0.06)	0.07 (0.09)	-0.18* (0.11)	0.03 (0.11)
	PhD, MD, etc.	-0.03 (0.06)	0.14 (0.15)	-0.06 (0.16)	0.23* (0.13)	-0.15 (0.14)	-0.39* (0.23)	-0.07 (0.19)
	Other	-0.03 (0.13)		0.39* (0.23)	0.34 (0.31)	0.07 (0.45)	-0.17 (0.16)	-0.18 (0.32)
Household income	0 - 1 250 Euros	0.16*** (0.04)	0.33*** (0.10)	0.09 (0.08)	0.19** (0.08)	0.17** (0.08)	0.27** (0.13)	0.37 (0.24)
	1 250 - 2 000 Euros	0.14*** (0.03)	0.19*** (0.07)	0.11* (0.06)	0.11* (0.05)	0.20*** (0.06)	0.07 (0.09)	0.63*** (0.22)
	4 000 - 6 000 Euros	-0.05 (0.03)	-0.03 (0.07)	-0.07 (0.06)	-0.17** (0.08)	0.02 (0.09)	-0.03 (0.09)	-0.03 (0.12)
	6 000 - 8 000 Euros	-0.01 (0.05)	-0.21* (0.11)	-0.08 (0.13)	0.12 (0.14)	-0.04 (0.18)	0.13 (0.13)	0.13 (0.13)
	8 000 - 12 500 Euros	-0.06 (0.06)	-0.33** (0.15)	-0.06 (0.14)	0.06 (0.17)	0.14 (0.29)	0.02 (0.17)	-0.01 (0.14)
	>12 500 Euros	0.06 (0.07)	0.16 (0.21)	-0.20 (0.16)	0.18 (0.17)	0.07 (0.21)	0.29 (0.20)	0.03 (0.16)
Empl	Employed full-time	0.02	0.10	0.02	-0.01	0.16*	-0.04	-0.07

		(0.04)	(0.10)	(0.08)	(0.07)	(0.09)	(0.11)	(0.13)
	Employed part-time	-0.04	0.01	-0.08	-0.14	0.17	-0.12	-0.01
		(0.04)	(0.12)	(0.09)	(0.09)	(0.11)	(0.13)	(0.14)
	Non-employed: actively looking for a job	0.08	0.10	-0.00	-0.02	0.25*	0.20	-0.03
		(0.06)	(0.15)	(0.16)	(0.10)	(0.13)	(0.17)	(0.26)
	Retired	0.05	0.11	0.00	-0.19	0.30	0.24	0.12
		(0.07)	(0.17)	(0.14)	(0.16)	(0.20)	(0.26)	(0.16)
	Student	0.01	0.03	0.05	-0.17	0.01	0.23	0.01
		(0.05)	(0.14)	(0.10)	(0.11)	(0.13)	(0.15)	(0.16)
Number of additional adults	1 adult	-0.08**	-0.24**	0.11	-0.13	-0.05	-0.09	0.03
		(0.04)	(0.09)	(0.08)	(0.11)	(0.11)	(0.11)	(0.14)
	2 adults	-0.00	-0.14	0.15*	-0.08	0.07	0.05	-0.01
		(0.04)	(0.10)	(0.09)	(0.11)	(0.11)	(0.13)	(0.15)
	3 adults or more	0.06	-0.09	0.20*	-0.04	0.16	0.11	0.05
		(0.05)	(0.11)	(0.10)	(0.11)	(0.12)	(0.15)	(0.18)
Number of children	1 child	0.06*	0.01	-0.01	0.06	-0.00	0.28**	0.22*
		(0.03)	(0.08)	(0.07)	(0.07)	(0.07)	(0.11)	(0.12)
	2 children	0.08**	0.00	0.11	0.29***	-0.02	0.02	0.10
		(0.04)	(0.08)	(0.09)	(0.08)	(0.09)	(0.12)	(0.13)
	3 children or more	0.22***	0.03	0.48***	0.30**	0.05	0.37**	0.09
		(0.06)	(0.14)	(0.15)	(0.12)	(0.17)	(0.15)	(0.24)
Type of place	House	0.04	0.04	0.01	-0.00	0.11*	0.02	0.05
		(0.03)	(0.08)	(0.06)	(0.06)	(0.06)	(0.10)	(0.12)
	Other	-0.08	-0.31	0.02	-0.27	0.03	-0.14	1.49***
		(0.07)	(0.42)	(0.14)	(0.45)	(0.19)	(0.11)	(0.28)
	Residential/retirement home	0.13	-1.43***	0.17	0.12			0.64
	(0.23)	(0.14)	(0.21)	(0.23)			(0.54)	
	Room(s) in shared house (e.g as a lodger)	0.04	0.30	-0.04	-0.29	0.17	0.00	0.17
		(0.09)	(0.23)	(0.13)	(0.24)	(0.23)	(0.24)	(0.27)
	Student accommodation	0.08	-0.37	0.42	0.21	-0.27	0.35	-0.02
		(0.16)	(0.32)	(0.30)	(0.54)	(0.42)	(0.33)	(0.38)
Population density	Isolated Dwelling	-0.02	-0.24	-0.34	0.06	0.38	0.23*	-0.32
		(0.10)	(0.23)	(0.32)	(0.29)	(0.46)	(0.14)	(0.45)
	Less than 2 000	-0.04	-0.17*	0.04	-0.14	0.00	0.02	-0.02
		(0.04)	(0.09)	(0.08)	(0.14)	(0.13)	(0.13)	(0.12)
	Between 2 000 and 10 000	0.01	-0.16**	0.00	0.10	-0.13	0.22**	0.08
	(0.03)	(0.08)	(0.06)	(0.07)	(0.08)	(0.10)	(0.11)	
	Between 10 000 and 50 000	0.02	-0.14*	0.00	0.07	0.09	0.05	0.13
		(0.03)	(0.07)	(0.06)	(0.06)	(0.07)	(0.09)	(0.12)
	Between 50 000 and 100 000	0.00	-0.09	-0.11	0.01	0.04	0.17*	-0.12
		(0.03)	(0.09)	(0.07)	(0.07)	(0.07)	(0.10)	(0.27)
Home features	Terrace, balcony, rooftop	0.02	0.18*	0.12	-0.06	0.04	-0.32**	-0.02
		(0.04)	(0.09)	(0.09)	(0.12)	(0.08)	(0.14)	(0.15)
	Garden or park	-0.08*	0.16	0.06	-0.08	-0.16*	-0.52***	-0.31*
		(0.04)	(0.10)	(0.09)	(0.13)	(0.09)	(0.15)	(0.16)
	Constant	-0.13	-0.17	-0.10	0.04	-0.54***	0.16	0.01
		(0.08)	(0.17)	(0.15)	(0.19)	(0.18)	(0.23)	(0.30)
	Observations	8314	1675	1622	1634	1619	1006	732
	R-squared	0.112	0.115	0.121	0.128	0.112	0.180	0.133
	Adjusted R-squared	0.107	0.092	0.096	0.104	0.088	0.143	0.077
	Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.



This graph displays coefficients resulting from the regression of the ULS score for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficients over 0.6 in absolute value. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01



## Resilience and Big-5

The resilient report lower loneliness scores, and the neurotic higher scores. This is the typical well-being relationship that we have identified. In addition, there are significant correlations with all of the four other personality traits, although as above of only small size. Most of these correlations are found both in the pooled sample and for each individual country.

Loneliness (ULS-8)							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	FRA	GER	ITA	SPA	SWE	LUX
Brief Resilience Scale (BRS)	-0.05*** (0.00)	-0.06*** (0.01)	-0.05*** (0.01)	-0.05*** (0.01)	-0.04*** (0.01)	-0.06*** (0.01)	-0.03*** (0.01)
Extraversion	-0.04*** (0.00)	-0.04*** (0.01)	-0.04*** (0.01)	-0.05*** (0.01)	-0.06*** (0.01)	-0.02** (0.01)	-0.05*** (0.01)
Agreeableness	-0.02*** (0.00)	-0.02*** (0.01)	-0.00 (0.01)	-0.03*** (0.01)	-0.04*** (0.01)	-0.01 (0.01)	-0.01 (0.01)
Conscientiousness	-0.02*** (0.00)	-0.02** (0.01)	-0.02*** (0.01)	-0.01 (0.01)	-0.03*** (0.01)	-0.01 (0.01)	-0.01 (0.01)
Neuroticism	0.07*** (0.00)	0.08*** (0.01)	0.05*** (0.01)	0.06*** (0.01)	0.08*** (0.01)	0.08*** (0.01)	0.10*** (0.01)
Intellect/Imagination	-0.01*** (0.00)	-0.02** (0.01)	-0.02** (0.01)	-0.00 (0.01)	-0.01 (0.01)	-0.01 (0.01)	0.00 (0.01)
Observations	7958	1598	1543	1559	1550	950	732
R-squared	0.369	0.378	0.355	0.380	0.436	0.402	0.375
Adjusted R-squared	0.365	0.358	0.333	0.360	0.417	0.369	0.329
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

## Change in income

Respondents were asked to indicate if their monthly household income (after taxes and transfers) had changed since the preceding month and, if so, what percentage of that previous income they currently received. The answers were 0% (corresponding to no current income at all), 1-24%, 25-49%, 50-74%, 75-99%, no change, or >100% (for those whose monthly income rose). Given the particular nature of the responses here (indicating ranges of income, rather than precise values for the income change), we replaced the categories by their mean value, and imposed a value of 120% for the top, unbounded, category: this gives values of 0%, 12%, 37%, 62%, 87%, 100% and 120% for the intervals. This variable is then standardized, to have a mean of 0 and a standard deviation of 1.

The distribution of responses to the original question for the whole analysis sample is as follows:

Current vs. Past Household Income	Freq.	Percent	Cum.
0%	193	2.08	2.08
1-24%	331	3.57	5.66
25-49%	417	4.50	10.16
50-74%	927	10.01	20.17
75-99%	1,224	13.22	33.39
No change	5,875	63.45	96.85
>100%	292	3.15	100.00
Total	9,259	100.00	

#### Summary Results for the Pooled Sample

Larger income losses were experienced by people who currently have the lowest incomes (.20 SD), living in larger households with additional adults, unemployed (.17 SD), part-time workers (.13 SD), women (-.07 SD). Older people had smaller income drops.

#### Detailed Results

The overall greater income losses for women are more pronounced in Italy, Spain, and Sweden. We find little evidence of a correlation with education. The correlation with income is broadly confined to the lowest income group; this may partly be mechanical, as those who have lost more will be more likely to be in a low income category today. With respect to employment status, the household income of students and full-time employees fell less than those in other categories.

Finally, we find that the drop in income is larger the more adults there are in the household: this result is driven mainly by France, Germany, and Sweden. On the contrary, there is no sharp relationship between the percentage change in income and the number of children. Last, we find no systematic relationship between the change in income and any of the housing variables.

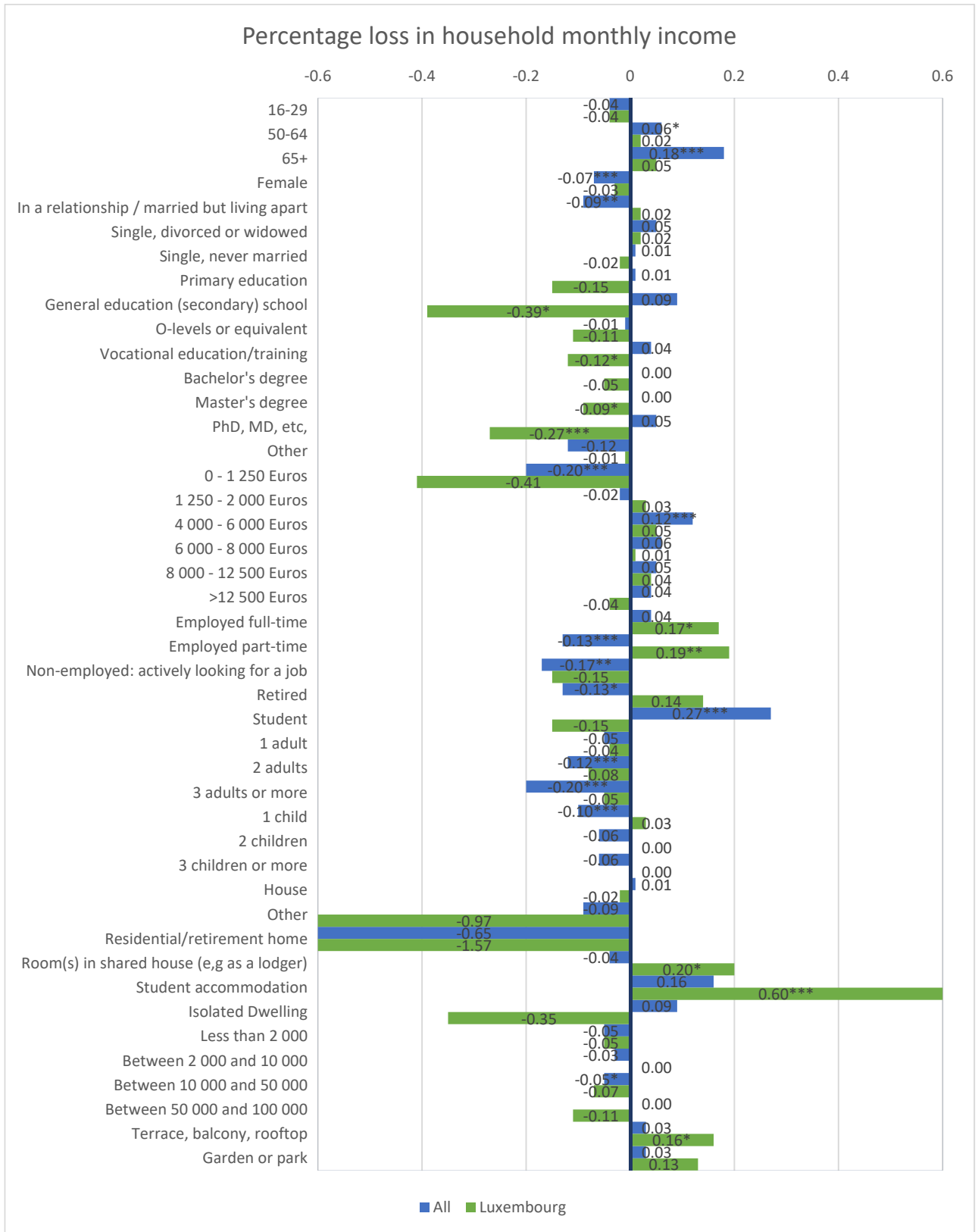
Current household monthly income as a percentage of past income

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	All	FRA	GER	ITA	SPA	SWE	LUX	
Age group	16-29	-0.04 (0.04)	-0.12 (0.07)	0.02 (0.08)	0.05 (0.09)	0.01 (0.10)	-0.24** (0.10)	-0.04 (0.09)
	50-64	0.06* (0.03)	0.01 (0.06)	-0.02 (0.07)	-0.02 (0.09)	0.23*** (0.08)	0.01 (0.08)	0.02 (0.06)
	65+	0.18*** (0.04)	0.07 (0.08)	0.11 (0.08)	0.15 (0.13)	0.19 (0.12)	0.04 (0.10)	0.05 (0.09)
Gender	Female	-0.07*** (0.02)	0.02 (0.04)	-0.03 (0.04)	-0.15** (0.06)	-0.13** (0.06)	-0.09* (0.05)	-0.03 (0.04)
Relationship Status	In a relationship / married but living apart	-0.09** (0.04)	-0.07 (0.12)	-0.14* (0.08)	-0.21** (0.10)	0.06 (0.10)	-0.18 (0.13)	0.02 (0.09)
	Single, divorced or widowed	0.05 (0.04)	0.07 (0.06)	0.01 (0.08)	0.03 (0.12)	0.15 (0.10)	-0.02 (0.09)	0.02 (0.09)
	Single, never married	0.01 (0.03)	0.05 (0.07)	-0.14* (0.08)	-0.06 (0.09)	0.17* (0.09)	0.03 (0.10)	-0.02 (0.08)
Educational	Primary education	0.01 (0.07)	0.08 (0.06)	0.59*** (0.16)	0.24 (0.29)	-0.15 (0.20)	0.10 (0.11)	-0.15 (0.23)
	General education (secondary) school	0.09	0.09	0.25*	0.14	-0.01	0.29	-0.39*

		(0.05)	(0.08)	(0.15)	(0.11)	(0.12)	(0.27)	(0.23)
	O-levels or equivalent	-0.01 (0.04)	0.00 (0.06)	0.18** (0.09)	-0.04 (0.12)	-0.15 (0.13)	0.06 (0.07)	-0.11 (0.08)
	Vocational education/training	0.04 (0.04)	0.01 (0.10)	0.23*** (0.07)	-0.21 (0.20)	-0.06 (0.09)	0.06 (0.09)	-0.12* (0.07)
	Bachelor's degree	0.00 (0.03)	0.04 (0.05)	0.08 (0.09)	-0.16 (0.10)	-0.03 (0.08)	0.03 (0.07)	-0.05 (0.06)
	Master's degree	0.00 (0.03)	-0.00 (0.07)	0.13* (0.07)	0.13* (0.08)	-0.15 (0.10)	0.02 (0.10)	-0.09* (0.05)
	PhD, MD, etc.	0.05 (0.05)	-0.21 (0.13)	0.24*** (0.09)	0.35** (0.15)	0.10 (0.12)	0.07 (0.17)	-0.27*** (0.10)
	Other	-0.12 (0.12)		-0.33 (0.71)	-0.15 (0.44)	0.28 (0.32)	-0.04 (0.16)	-0.01 (0.06)
Household income	0 - 1 250 Euros	-0.20*** (0.04)	-0.18* (0.09)	-0.28*** (0.10)	-0.25** (0.10)	-0.16* (0.09)	0.04 (0.13)	-0.41 (0.33)
	1 250 - 2 000 Euros	-0.02 (0.03)	-0.03 (0.06)	-0.18*** (0.06)	-0.02 (0.07)	0.07 (0.06)	0.03 (0.08)	0.03 (0.15)
	4 000 - 6 000 Euros	0.12*** (0.03)	0.16*** (0.05)	0.04 (0.06)	0.14 (0.09)	0.19** (0.08)	0.10 (0.07)	0.05 (0.06)
	6 000 - 8 000 Euros	0.06 (0.04)	0.11 (0.08)	0.16* (0.09)	-0.38* (0.23)	0.38** (0.15)	-0.05 (0.12)	0.01 (0.09)
	8 000 - 12 500 Euros	0.05 (0.05)	0.25** (0.12)	0.02 (0.10)	-0.46** (0.23)	0.15 (0.20)	-0.04 (0.15)	0.04 (0.09)
	>12 500 Euros	0.04 (0.07)	-0.01 (0.26)	0.14 (0.12)	-0.25 (0.25)	0.16 (0.18)	0.16 (0.21)	-0.04 (0.11)
Employment status	Employed full-time	0.04 (0.04)	-0.07 (0.09)	0.08 (0.09)	-0.14 (0.10)	0.19* (0.11)	0.20* (0.12)	0.17* (0.10)
	Employed part-time	-0.13*** (0.05)	-0.25** (0.11)	0.03 (0.10)	-0.36*** (0.12)	-0.20 (0.14)	0.08 (0.14)	0.19** (0.08)
	Non-employed: actively looking for a job	-0.17** (0.07)	-0.25* (0.15)	-0.05 (0.22)	-0.09 (0.13)	-0.23 (0.15)	-0.27 (0.19)	-0.15 (0.27)
	Retired	-0.13* (0.07)	0.14 (0.12)	0.20 (0.17)	-0.46* (0.25)	-0.42* (0.23)	-0.44* (0.26)	0.14 (0.09)
	Student	0.27*** (0.05)	0.14 (0.10)	0.31*** (0.10)	0.35*** (0.13)	0.47*** (0.13)	0.27** (0.12)	-0.15 (0.16)
Number of additional adults	1 adult	-0.05 (0.04)	-0.04 (0.06)	-0.18** (0.08)	-0.02 (0.15)	0.08 (0.11)	-0.11 (0.08)	-0.04 (0.06)
	2 adults	-0.12*** (0.04)	-0.17** (0.07)	-0.27*** (0.08)	-0.03 (0.16)	0.03 (0.12)	-0.18* (0.10)	-0.08 (0.08)
	3 adults or more	-0.20*** (0.05)	-0.21** (0.10)	-0.22** (0.11)	-0.14 (0.16)	-0.12 (0.13)	-0.32** (0.15)	-0.05 (0.09)
Number of children	1 child	-0.10*** (0.03)	-0.10 (0.06)	-0.05 (0.07)	-0.34*** (0.09)	-0.13* (0.08)	0.09 (0.10)	0.03 (0.05)
	2 children	-0.06 (0.04)	-0.10 (0.07)	-0.17* (0.09)	-0.16 (0.10)	-0.07 (0.09)	0.11 (0.11)	0.00 (0.10)
	3 children or more	-0.06 (0.06)	-0.07 (0.09)	-0.15 (0.16)	-0.05 (0.17)	0.01 (0.16)	-0.08 (0.15)	0.00 (0.11)
Type of place	House	0.01 (0.03)	0.01 (0.07)	0.05 (0.06)	0.07 (0.07)	-0.02 (0.06)	0.05 (0.09)	-0.02 (0.06)
	Other	-0.09 (0.07)	-0.06 (0.29)	-0.25* (0.14)	-0.02 (0.73)	0.15 (0.22)	0.01 (0.09)	-0.97 (0.84)
	Residential/retirement home	-0.65 (0.43)	-0.09 (0.10)	0.06 (0.24)	-2.14*** (0.33)			-1.57 (1.12)
	Room(s) in shared house (e.g as a lodger)	-0.04	0.49***	0.24*	-0.25	-0.62**	0.31**	0.20*

		(0.11)	(0.09)	(0.14)	(0.34)	(0.31)	(0.15)	(0.12)
	Student accommodation	0.16	0.40	-0.47	1.13***	0.77	0.08	0.60***
		(0.18)	(0.32)	(0.70)	(0.24)	(0.56)	(0.38)	(0.22)
Population density	Isolated Dwelling	0.09	0.14*	0.36***	0.45	0.00	0.09	-0.35
		(0.07)	(0.08)	(0.09)	(0.31)	(0.38)	(0.10)	(0.50)
	Less than 2 000	-0.05	-0.03	-0.11	-0.13	0.03	-0.02	-0.05
		(0.04)	(0.07)	(0.09)	(0.19)	(0.17)	(0.12)	(0.07)
	Between 2 000 and 10 000	-0.03	-0.07	0.02	-0.27***	0.09	0.09	0.00
	(0.03)	(0.06)	(0.06)	(0.09)	(0.09)	(0.08)	(0.06)	
	Between 10 000 and 50 000	-0.05*	-0.02	-0.11*	-0.10	-0.05	0.09	-0.07
		(0.03)	(0.06)	(0.06)	(0.07)	(0.07)	(0.07)	(0.08)
	Between 50 000 and 100 000	0.00	0.02	-0.00	-0.09	0.05	0.02	-0.11
		(0.04)	(0.07)	(0.07)	(0.09)	(0.08)	(0.08)	(0.20)
Home features	Terrace, balcony, rooftop	0.03	-0.04	-0.03	0.27	-0.01	0.02	0.16*
		(0.04)	(0.07)	(0.09)	(0.17)	(0.08)	(0.12)	(0.09)
	Garden or park	0.03	0.04	-0.08	0.24	0.01	-0.06	0.13
		(0.04)	(0.09)	(0.09)	(0.17)	(0.10)	(0.13)	(0.09)
	Constant	0.20***	0.30**	0.21	-0.25	-0.35*	0.19	0.27
		(0.07)	(0.14)	(0.17)	(0.25)	(0.19)	(0.18)	(0.17)
	Observations	8314	1675	1622	1634	1619	1006	732
	R-squared	0.131	0.091	0.099	0.122	0.127	0.102	0.137
	Adjusted R-squared	0.126	0.067	0.074	0.098	0.104	0.061	0.082
	Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.



This graph displays coefficients resulting from the regression of the percentage change in household income compared to the preceding month for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficient over 0.6 in absolute values. Stars indicate significance levels of the correlation. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

### Lost job or unable to do paid work

We asked respondents to indicate whether they have lost their job or were unable to do paid work in the past week. Just over six percent of respondents indicated that this was the case. This low event frequency renders the estimation of some coefficients impossible due to multicollinearity. The probability of job loss is estimated as a logit; the table below shows the marginal effects (i.e. how the probability of having job loss differs across the categories of the explanatory variables).

### Results

People aged below 50 years old were the most likely to lose their jobs or have not been able to work. The marginal effects for age show that the 50-64 year olds were three percent more likely to have experienced job loss than those in the omitted category of 30-49 years old, with an analogous figure for those aged 65+ of four percent. There is no gender or education effect. Job loss is more likely for those with current low household income and the unemployed, which again may be partly mechanical. No significant findings occur for household type or the housing variables. Given the paucity of significant patterns here, we will not discuss detailed results.

Lost your job/unable to do paid work

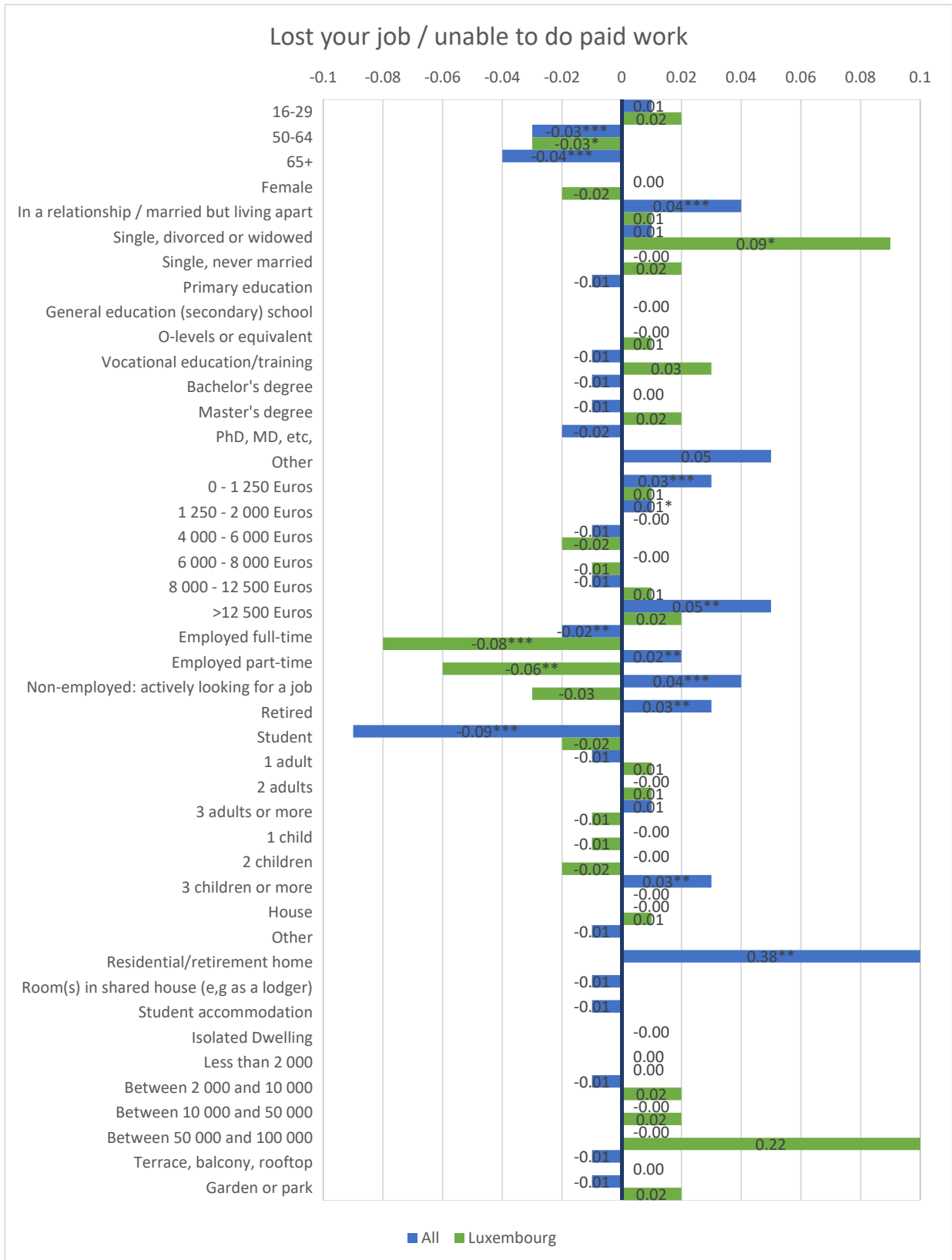
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		All	FRA	GER	ITA	SPA	SWE	LUX
Age group	16-29	0.01 (0.01)	0.02 (0.02)	-0.00 (0.01)	-0.01 (0.02)	0.04 (0.02)	0.05* (0.03)	0.02 (0.04)
	50-64	-0.03*** (0.01)	-0.03* (0.01)	-0.00 (0.02)	-0.05** (0.02)	-0.03* (0.02)	-0.01 (0.01)	-0.03* (0.02)
	65+	-0.04*** (0.01)	-0.04 (0.04)	-0.03 (0.02)	-0.08*** (0.03)	0.03 (0.04)	-0.02 (0.02)	
Gender	Female	0.00 (0.01)	-0.03** (0.01)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	-0.00 (0.01)	-0.02 (0.02)
Relationship Status	In a relationship / married but living apart	0.04*** (0.01)	0.06 (0.04)	0.03 (0.02)	0.07*** (0.03)	0.04 (0.03)	0.07** (0.03)	0.01 (0.03)
	Single, divorced or widowed	0.01 (0.01)	0.01 (0.03)	-0.02 (0.02)	0.06* (0.03)	-0.01 (0.03)	0.01 (0.03)	0.09* (0.05)
	Single, never married	-0.00 (0.01)	-0.02 (0.02)	0.02 (0.02)	0.00 (0.02)	-0.02 (0.02)	0.00 (0.02)	0.02 (0.02)
Educational degree	Primary education	-0.01 (0.02)				-0.00 (0.06)	0.01 (0.03)	
	General education (secondary) school	-0.00 (0.01)	-0.04 (0.03)	-0.03 (0.03)	0.02 (0.03)	-0.01 (0.03)	0.00 (0.05)	
	O-levels or equivalent	-0.00 (0.01)	-0.02 (0.02)	-0.03 (0.02)	0.03 (0.04)	0.04 (0.04)	-0.03* (0.02)	0.01 (0.03)
	Vocational education/training	-0.01 (0.01)	0.02 (0.05)	-0.05*** (0.02)	-0.03 (0.04)	0.02 (0.02)	-0.03 (0.02)	0.03 (0.03)
	Bachelor's degree	-0.01 (0.01)	-0.02 (0.02)	-0.01 (0.02)	-0.03* (0.02)	-0.00 (0.02)	-0.00 (0.02)	0.00 (0.02)
	Master's degree	-0.01 (0.01)	-0.00 (0.02)	-0.01 (0.02)	-0.03* (0.02)	-0.03 (0.02)	-0.00 (0.02)	0.02 (0.03)
	PhD, MD, etc.				0.02	-0.03	0.06	

		(0.02)			(0.04)	(0.04)	(0.08)	
	Other	0.05			0.05	-0.02	0.03	
		(0.04)			(0.10)	(0.06)	(0.06)	
Household income	0 - 1 250 Euros	0.03***	0.04	0.02	0.06**	0.03	-0.03	0.01
		(0.01)	(0.03)	(0.02)	(0.02)	(0.02)	(0.03)	(0.05)
	1 250 - 2 000 Euros	0.01*	0.02	0.04**	0.03*	0.01	-0.02	-0.00
		(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.04)
	4 000 - 6 000 Euros	-0.01	-0.03**	-0.01	0.03	-0.02	-0.03	-0.02
		(0.01)	(0.01)	(0.01)	(0.03)	(0.02)	(0.02)	(0.02)
6 000 - 8 000 Euros	-0.00	-0.02	-0.02	0.06	0.02	-0.01	-0.01	
	(0.01)	(0.02)	(0.02)	(0.06)	(0.04)	(0.03)	(0.02)	
8 000 - 12 500 Euros	-0.01		-0.00	0.08*		-0.04*	0.01	
	(0.01)		(0.02)	(0.05)		(0.02)	(0.03)	
>12 500 Euros	0.05**	0.02		0.18***	0.11	0.00	0.02	
	(0.02)	(0.07)		(0.07)	(0.10)	(0.05)	(0.04)	
Employment status	Employed full-time	-0.02**	-0.01	-0.03**	0.02	-0.04*	-0.03	-0.08***
		(0.01)	(0.02)	(0.01)	(0.02)	(0.02)	(0.02)	(0.03)
	Employed part-time	0.02**	0.04*	-0.02	0.06**	0.04*	-0.01	-0.06**
		(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.03)
	Non-employed: actively looking for a job	0.04***	0.04*	0.03*	0.08***	0.08***	-0.05	-0.03
	(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.04)	(0.02)	
Retired	0.03**		-0.00	0.12***	0.05	0.10***		
	(0.01)		(0.03)	(0.04)	(0.04)	(0.03)		
Student	-0.09***	-0.12	-0.05	-0.06	-0.21***	-0.11**	-0.02	
	(0.02)	(0.10)	(0.04)	(0.05)	(0.06)	(0.05)	(0.03)	
Number of additional adults	1 adult	-0.01	-0.03	-0.00	0.00	-0.03	0.02	0.01
		(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.02)	(0.03)
	2 adults	-0.00	-0.04	-0.00	-0.02	-0.01	0.04*	0.01
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.02)	(0.03)	
3 adults or more	0.01	-0.01	0.01	0.00	0.01	0.03	-0.01	
	(0.01)	(0.03)	(0.02)	(0.03)	(0.04)	(0.03)	(0.02)	
Number of children	1 child	-0.00	-0.01	0.01	0.01	0.02	-0.00	-0.01
		(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
	2 children	-0.00	0.02	0.02	-0.03	0.02	-0.01	-0.02
	(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	
3 children or more	0.03**	-0.01	0.06	0.04	0.05	0.05	-0.00	
	(0.02)	(0.03)	(0.05)	(0.03)	(0.04)	(0.04)	(0.03)	
Type of place	House	-0.00	0.03	-0.00	-0.01	-0.02	0.00	0.01
		(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
	Other	-0.01		-0.01	-0.01	-0.03	-0.03	
		(0.02)		(0.02)	(0.08)	(0.04)	(0.02)	
	Residential/retirement home	0.38**		0.25				
	(0.16)		(0.16)					
Room(s) in shared house (e.g as a lodger)	-0.01		-0.01	0.02	0.03			
	(0.02)		(0.02)	(0.06)	(0.05)			
Student accommodation	-0.01	-0.02	0.05		0.09			
	(0.02)	(0.03)	(0.08)		(0.13)			
Population density	Isolated Dwelling	-0.00	-0.01		0.17		-0.03	
		(0.02)	(0.05)		(0.16)		(0.03)	
	Less than 2 000	0.00	0.01	0.03	-0.01	-0.01	-0.02	0.00
	(0.01)	(0.02)	(0.03)	(0.03)	(0.03)	(0.03)	(0.02)	
Between 2 000 and 10 000	-0.01	-0.01	-0.01	0.02	0.01	-0.05**	0.02	
	(0.01)	(0.02)	(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	

	Between 10 000 and 50 000	-0.00 (0.01)	0.01 (0.02)	0.01 (0.01)	0.01 (0.02)	-0.02 (0.02)	-0.05*** (0.02)	0.02 (0.02)
	Between 50 000 and 100 000	-0.00 (0.01)	-0.00 (0.02)	0.02 (0.02)	0.01 (0.02)	-0.02 (0.02)	-0.04* (0.02)	0.22 (0.14)
Home features	Terrace, balcony, rooftop	-0.01 (0.01)	0.00 (0.02)	-0.02 (0.02)	-0.06 (0.05)	0.00 (0.02)	-0.01 (0.03)	0.00 (0.01)
	Garden or park	-0.01 (0.01)	-0.02 (0.03)	-0.02 (0.02)	-0.05 (0.05)	0.02 (0.02)	-0.00 (0.03)	0.02 (0.02)
	Observations	8314	1524	1540	1625	1600	981	503
	Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.





This graph displays marginal effects resulting from the logistic regression of whether the individual lost his/her job for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficients over 0.6 in absolute value. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

## Major cut in household income

We lastly asked respondents to indicate whether they have experienced a major cut in their household income during the past week. Just under 14% of respondents indicated that this was the case.

### Results

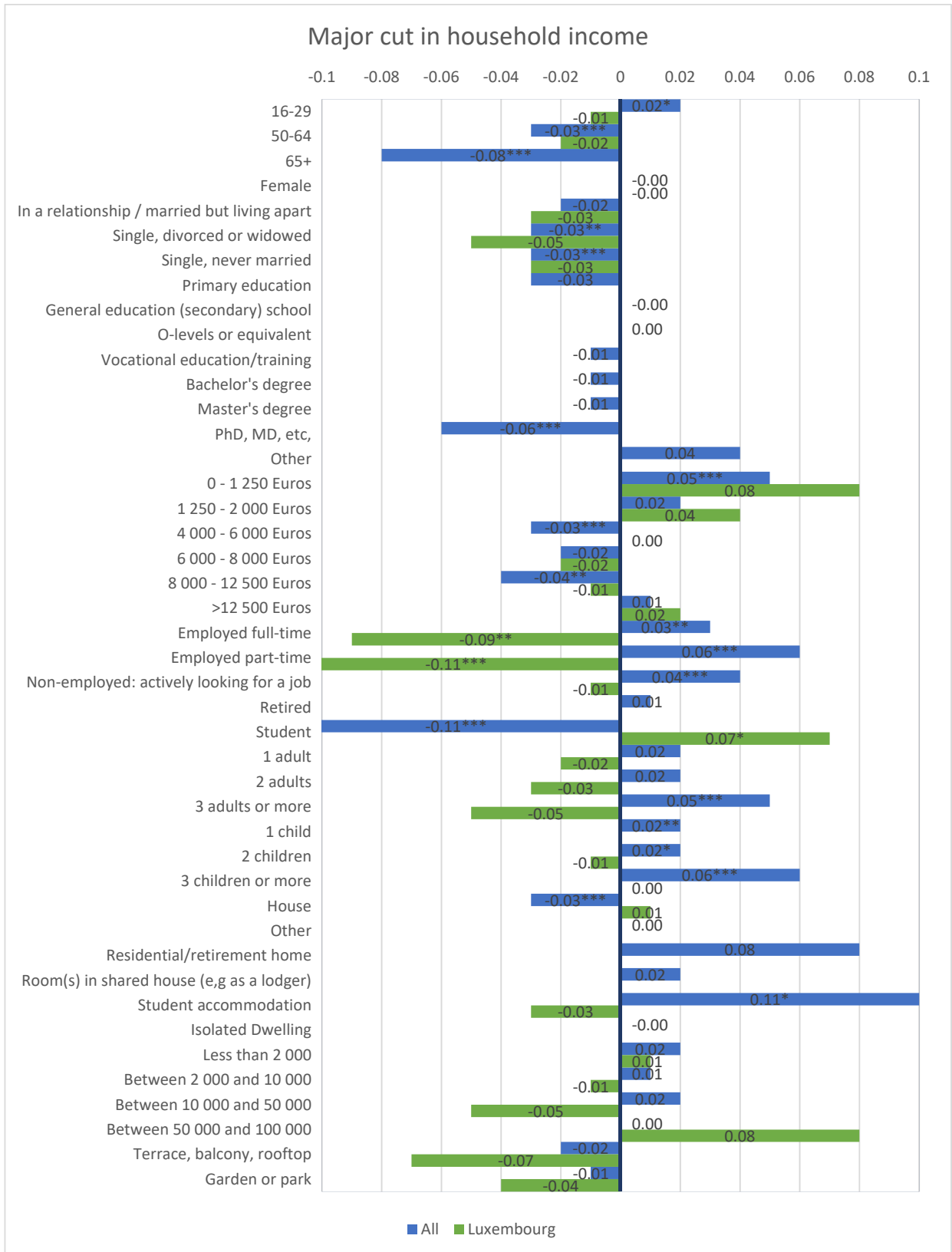
As was the case for job loss above, the probability of income drops was greatest for those aged under 50 and those in low-income households (below 1 250€). There is no gender difference. There is some evidence that post-graduate degrees may protect against cuts in income. Income drops are more likely for those who are active in the labour force, which may reflect that the income of those out of the labour force is largely pre-determined. Major falls in income are slightly more likely in larger households, and notably rise with the number of children. They are largely uncorrelated with the housing variables. As above, we will not present detailed results here.

		Major cut in household income						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		All	FRA	GER	ITA	SPA	SWE	LUX
Age group	16-29	0.02*	0.03	-0.00	0.02	0.03	0.02	-0.01
		(0.01)	(0.03)	(0.02)	(0.03)	(0.03)	(0.02)	(0.04)
	50-64	-0.03***	-0.04*	-0.02	-0.04	-0.03	-0.02	-0.02
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.02)	(0.04)	
	65+	-0.08***	-0.11***	-0.03	-0.10**	-0.11**	-0.05***	
	(0.02)	(0.03)	(0.03)	(0.05)	(0.05)	(0.02)		
Gender	Female	-0.00	0.02	-0.00	-0.02	0.01	-0.01	-0.00
	(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.03)	
Relationship Status	In a relationship / married but living apart	-0.02	0.01	0.00	-0.03	-0.04	0.00	-0.03
		(0.01)	(0.05)	(0.03)	(0.04)	(0.04)	(0.03)	(0.05)
	Single, divorced or widowed	-0.03**	0.05	-0.03	-0.06	-0.04	-0.06***	-0.05
	(0.01)	(0.04)	(0.03)	(0.04)	(0.04)	(0.02)	(0.04)	
	Single, never married	-0.03***	-0.03	0.00	-0.09***	-0.00	-0.07***	-0.03
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.02)	(0.05)	
Educational degree	Primary education	-0.03			0.05	-0.07	0.04	
		(0.03)			(0.17)	(0.08)	(0.04)	
	General education (secondary) school	-0.00	-0.04	-0.04	0.02	-0.03		
		(0.02)	(0.05)	(0.04)	(0.04)	(0.05)		
	O-levels or equivalent	0.00	-0.03	-0.02	0.04	0.01	0.00	
		(0.01)	(0.03)	(0.03)	(0.05)	(0.05)	(0.02)	
	Vocational education/training	-0.01	-0.09*	-0.04	-0.01	-0.01	0.05	
		(0.01)	(0.05)	(0.02)	(0.06)	(0.04)	(0.03)	
Bachelor's degree	-0.01	-0.04*	-0.01	0.02	-0.04	0.01		
	(0.01)	(0.03)	(0.03)	(0.03)	(0.03)	(0.02)		
Master's degree	-0.01	-0.06**	0.02	-0.05*	-0.00	-0.00		
	(0.01)	(0.03)	(0.03)	(0.03)	(0.04)	(0.02)		
PhD, MD, etc.	-0.06***	-0.01	-0.06	-0.04	-0.15***			
	(0.02)	(0.06)	(0.04)	(0.06)	(0.05)			
Other	0.04			0.23	-0.13	0.04		
	(0.05)			(0.15)	(0.10)	(0.05)		
House hold	0 - 1 250 Euros	0.05***	0.07**	0.13***	0.06*	0.03	-0.02	0.08
	(0.01)	(0.04)	(0.04)	(0.04)	(0.03)	(0.03)	(0.11)	

	1 250 - 2 000 Euros	0.02 (0.01)	0.01 (0.02)	0.04 (0.03)	0.02 (0.03)	0.00 (0.03)	0.05* (0.03)	0.04 (0.09)
	4 000 - 6 000 Euros	-0.03*** (0.01)	-0.02 (0.02)	-0.03* (0.02)	-0.04 (0.04)	-0.06* (0.03)	-0.01 (0.02)	0.00 (0.03)
	6 000 - 8 000 Euros	-0.02 (0.02)	-0.01 (0.04)	-0.02 (0.03)	-0.04 (0.07)	-0.12** (0.05)	0.01 (0.03)	-0.02 (0.04)
	8 000 - 12 500 Euros	-0.04** (0.02)	-0.07* (0.04)	-0.01 (0.03)	-0.06 (0.07)	0.17 (0.14)		-0.01 (0.04)
	>12 500 Euros	0.01 (0.03)	0.17 (0.11)	-0.01 (0.04)	0.06 (0.08)	-0.16*** (0.06)	0.00 (0.03)	0.02 (0.06)
Employment status	Employed full-time	0.03** (0.01)	0.00 (0.03)	0.07** (0.03)	0.02 (0.03)	0.10** (0.04)	-0.03 (0.02)	-0.09** (0.04)
	Employed part-time	0.06*** (0.01)	0.05 (0.03)	0.06* (0.03)	0.07** (0.04)	0.13*** (0.04)	0.05** (0.02)	-0.11*** (0.04)
	Non-employed: actively looking for a job	0.04*** (0.02)	0.01 (0.04)	0.04 (0.05)	0.04 (0.04)	0.17*** (0.04)	-0.10** (0.04)	-0.01 (0.05)
	Retired	0.01 (0.03)	-0.20* (0.11)	-0.04 (0.07)	0.07 (0.06)	0.13* (0.07)	0.09*** (0.03)	
	Student	-0.11*** (0.03)	-0.17** (0.07)	-0.05 (0.04)	-0.24*** (0.08)	-0.04 (0.07)	-0.10* (0.06)	0.07* (0.04)
Number of additional adults	1 adult	0.02 (0.01)	0.03 (0.02)	0.05** (0.02)	-0.07 (0.06)	0.04 (0.04)	0.01 (0.02)	-0.02 (0.07)
	2 adults	0.02 (0.01)	0.06** (0.03)	0.05** (0.02)	-0.10* (0.06)	0.02 (0.04)	0.04* (0.03)	-0.03 (0.07)
	3 adults or more	0.05*** (0.02)	0.08** (0.03)	0.05* (0.03)	-0.04 (0.06)	0.09* (0.05)	0.05 (0.03)	-0.05 (0.06)
Number of children	1 child	0.02** (0.01)	0.08*** (0.02)	-0.01 (0.02)	0.02 (0.03)	0.05* (0.03)	0.02 (0.03)	
	2 children	0.02* (0.01)	0.04 (0.03)	0.04 (0.03)	-0.01 (0.03)	0.07** (0.04)	-0.03** (0.02)	-0.01 (0.04)
	3 children or more	0.06*** (0.02)	0.02 (0.04)	0.11* (0.06)	0.01 (0.05)	0.10 (0.06)	0.04 (0.03)	0.00 (0.05)
Type of place	House	-0.03*** (0.01)	-0.04 (0.03)	-0.01 (0.02)	-0.03 (0.02)	-0.04 (0.02)	-0.02 (0.02)	0.01 (0.04)
	Other	0.00 (0.03)	-0.01 (0.12)	0.02 (0.05)	-0.14 (0.09)	0.04 (0.08)	-0.02 (0.02)	
	Residential/retirement home	0.08 (0.17)		0.11 (0.15)				
	Room(s) in shared house (e.g as a lodger)	0.02 (0.03)		0.01 (0.05)	0.10 (0.10)	0.04 (0.09)	0.06 (0.07)	
	Student accommodation	0.11* (0.07)	0.16 (0.13)	-0.02 (0.09)		0.38 (0.26)	0.06 (0.08)	-0.03 (0.05)
Population density	Isolated Dwelling	-0.00 (0.04)	0.01 (0.09)		0.14 (0.22)	0.04 (0.18)	-0.04* (0.02)	
	Less than 2 000	0.02 (0.02)	0.00 (0.03)	0.04 (0.03)	-0.02 (0.05)	0.04 (0.06)	-0.03 (0.03)	0.01 (0.04)
	Between 2 000 and 10 000	0.01 (0.01)	-0.03 (0.02)	0.01 (0.02)	0.05 (0.03)	0.05 (0.03)	-0.04* (0.02)	-0.01 (0.04)
	Between 10 000 and 50 000	0.02 (0.01)	0.03 (0.03)	0.01 (0.02)	0.03 (0.03)	0.02 (0.03)	-0.00 (0.02)	-0.05 (0.03)
	Between 50 000 and 100 000	0.00 (0.01)	-0.03 (0.03)	-0.00 (0.02)	0.02 (0.03)	0.01 (0.03)	-0.01 (0.02)	0.08 (0.11)
Home	Terrace, balcony, rooftop	-0.02	-0.00	0.03	-0.07	-0.02	-0.04	-0.07

	(0.01)	(0.03)	(0.02)	(0.06)	(0.03)	(0.03)	(0.06)
Garden or park	-0.01	-0.00	0.03	-0.04	-0.03	-0.01	-0.04
	(0.02)	(0.03)	(0.02)	(0.06)	(0.04)	(0.03)	(0.06)
Observations	8288	1646	1606	1631	1619	939	368
Country fixed-effects	Yes	No	No	No	No	No	No

Standard errors in parentheses. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.



This graph displays marginal effects resulting from the logistic regression of whether the individual had major cuts in his/her household income for the pooled and the Luxembourgish sample. For readability reasons, we have truncated the bars with coefficients over 0.6 in absolute value. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.