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Exploring the Influence of the COVID-19 Pandemic on the Professional Trajectories of Young Women: Findings from the Eurobarometer "Women in Times of COVID-19"

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Abstract

The COVID-19 pandemic caused a deep global economic crisis, hitting the labour market very hard. Young women were among the hard-hit, hence a slight departure from the usual trend observed in the recent economic crises where men usually were more affected. The paper investigates how the pandemic affected the professional careers of young women in EU27 and Romania. Other aspects considered in the study are work-life balance, working hours, and the career decisions to be made, such as a change in income. In addition, this study adds to the literature in examining variations among different young women's sociodemographic groups to identify which groups are mostly hit by the pandemic in relation to career issues. Data for this study is taken from the Flash Eurobarometer 2712, "Women in times of COVID-19". In the research, there was a descriptive analysis, non-parametric tests, and six binary logistic regression models. The results indicated that the pandemic of COVID-19 hit the work life of young women in Romania more severely compared to the average of EU27. Young women aged 15-24, the self-employed, and workers with 16-19 years of education have been most severely affected among the EU27 in their professional careers due to the pandemic. This evidence will add to a rich tapestry of research related to the impact of the crisis on employment opportunities for young women.

Keywords: COVID-19 pandemic, young women, professional trajectories, labour market, logistic regression.

JEL Classification: J21, J24, J81, C14, C35.

1. Introduction

The COVID-19 pandemic has led to significant imbalances globally, not only from a medical point of view but also from an economic and social point of view.

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Although the pandemic caused an extremely strong impact on the economy as a whole, far-reaching consequences were transferred to the labour market. However, whereas this crisis affected most of those individuals participating in the labour market, one of the strongly affected groups has been young people – especially young women. One of the labour market groups that faces a lot of challenges, even outside periods of economic stability, is young women. Young women have been further added to the category of vulnerability by the COVID-19 crisis in view of their overrepresentation in sectors seriously hit by the crisis, such as hospitality and retail.

In the context of this, it is paramount for this paper to review how the COVID-19 crisis has affected young women's professional trajectories in the EU27 and Romania. This will be an attempt, as well, to see the extent through which some of the socio-demographic factors affect the negative consequences of the pandemic on the professional experiences of young women. The structure of this paper is as follows: Section 1 is represented by the introduction, which presents key concepts related to the theme of this paper, but also its main objectives. Section 2 presents a review of the specialized literature, summarizing the most important aspects regarding the impact of the pandemic on young women, but also the differences compared to other socio-demographic groups. Section 3 presents the description of the research objectives and the research questions, while section 4 presents the data and statistical methods used in this paper. Section 5 focuses on presenting the empirical findings of the analysis, while the final section summarizes the most relevant conclusions of the study.

2. Problem Statement

The COVID-19 pandemic started as a worldwide health crisis but quickly turned into economic and labour market issues, that have led to an unprecedented global job crisis (Lee et al., 2020). Even if it is very clear that this crisis has affected everyone in one way or another, it is important to specify that women have borne a substantial share of the economic repercussions and personal hardships (Goldin, 2022). Specifically, women have faced greater challenges compared to men regarding their participation in the labour market (Abraham et al., 2022). However, this represents a deviation from the typical pattern observed in recent economic crises, which tended to affect men more. A study by Alon et al. (2020) highlighted this fact, showing that there is a key difference between past economic downturns and the current one in terms of women's employment. Previous recessions typically hit men harder in terms of job losses, especially during the Great Recession following the 2007-2008 financial crisis, but not only, leading to the term "mancession" being coined (Alon et al., 2020). But, contrary to past recessions, women have experienced higher rates of job loss and departure from the labour force compared to men, during the pandemic (Luengo-Prado, 2021). An explanation of this fact is that, unlike traditional recessions that typically affected male-dominated sectors like construction and manufacturing, the current downturn has hit service industries hardest.

Some studies on this subject have revealed that young women were also adversely affected by the onset of the COVID-19 pandemic, which is the central focus of this paper. One of these studies, made on India's labour market, revealed that women face a sevenfold higher likelihood of losing employment compared to men, during the economic lockdown or afterward, but also the fact that, regarding women, individuals in the youngest working age category, specifically those aged 15-24 years, were 3.7 times more likely to experience job loss compared to those aged 35-44 years (Abraham et al., 2022). Likewise, according to ILO (2021), the decline in employment among youth, especially young women, was far greater than among adults in the majority of countries, which underscores the fact that youth employment is more sensitive to economic downturns compared to adult employment. Moreover, according to the same organisation, in 2020, young women were twice as likely as young men to be classified as NEET (Not in Education, Employment, or Training) (ILO, 2022).

The COVID-19 pandemic has affected young people more, especially young women, as opposed to other demographic groups, and several reasons explain this. One of the contributing factors represents vulnerability among young people entering this crisis. The reason can be traced back to global unemployment, which took over a decade to return to pre-crisis levels. Another reason that young people have been hit harder by the crisis of COVID-19 is that they were more vulnerable to easier and cheaper to dismiss, often in less secure forms of employment (ILO, 2021).

Nevertheless, where young people have been over-represented in job losses, they also experienced possibilities in the increase of some occupations such as sales occupation, administrative and public service occupations. However, these positive trends have still not adequately compensated the adverse impact in declining occupations, with young people faring significantly worse than older workers. Moreover, another supportive aspect for young people has been the ability to work remotely from home. A study by Eurofound (2022) showed that before and during the pandemic, women were more likely to work from home in EU member states. The increase from 2019 to 2021 was larger for women than for men; this trend is very sharp in the case of younger workers.

Work flexibility has played an important role in reducing gender labour market inequalities throughout the pandemic, considering that around 12% of employees aged between 15-24 years old reported working from home in 2021, as opposed to less than 3% in 2008 and 4% in 2019. That being the case, however, the benefit of such a measure does not extend to all categories of women. Particularly, mothers are seen to be in a more acute situation, their productivity decreasing when having to combine work and childcare (Alon et al., 2022).

Finally, one should be aware that the COVID-19 crisis increased the already existing vulnerability of young people, young women in particular, on the labour market through means of job loss, leaving the job, or delay entry to the labour market, increasing the challenge of this cohort of citizens (Konle-Seidl & Picarella, 2021).

However, although various studies have been conducted on the impact of the pandemic on young people, there is a lack of studies in the literature on the impact

of the pandemic crisis on the careers of young women in the EU27 and Romania. In this context, this work aims to provide a comprehensive analysis of the impact of the pandemic on the professional paths of young women.

3. Research Questions / Aims of the Research

The main objective of the paper is to investigate if the professional careers of young women have been affected by the COVID-19 pandemic crisis and whether or not there are differences between the EU27 and Romania. The second objective of the study is to explore potential significant variances among the different groups of young women analysed, based on socio-demographic factors, and to identify which of these groups have experienced greater or lesser impact from the COVID-19 pandemic on their professional trajectories.

4. Research Methods

To achieve these objectives, the analysis relied on data from Flash Eurobarometer 2712 (Women in Times of COVID-19). The data from this Eurobarometer were collected from January 25 to February 3, 2022, from 26741 women aged 15 and above from the 27 member states of the European Union, using self-administered questionnaires.

The analysis focused only on women aged 15 to 29 from the EU27 countries. The necessary analyses were carried out using SPSS software, version 26, after selecting relevant cases and applying database weighting.

First of all, graphs were made based on a descriptive analysis of the data to observe young women's perceptions of the impact of the COVID-19 pandemic on their professional lives, both at the EU27 and Romanian levels. The second objective required the use of non-parametric Mann-Whitney and Kruskal-Wallis tests as well as the calculation of mean scores. Finally, a binary logistic regression analysis was used to assess how the explanatory variables influenced the likelihood that the pandemic had a negative impact on young women's working lives.

Six binary logistic regression models were performed, the dependent variable being different for each model, while the independent variables were the same for all six models. The dependent variables were transformed into dichotomous variables, taking the value 1 if respondents agreed with the following statements and 0 if they disagreed with them: 1. The pandemic has had a negative impact on my work-life balance; 2. Because of the pandemic's impact on the job market, I could do less paid work than I wanted to (meaning less work for a salary or wage); 3. Because of the pandemic I'm considering / have decided permanently reducing the amount of time I allocate to paid work; 4. Because of the pandemic my professional decisions changed (such as changing jobs); 5. The pandemic had a negative impact on my income; 6. Because of the increase in work at home, I could do less paid work (for a salary or wage) than I wanted to.

Also, the analysis includes the following independent variables, which have been recoded as follows: Age: a dummy variable with 1-15-24 years and 2-25-29 years;

Years of education: a polychotomous variable with the following values: 1- up to 15 years, 2- 16-19 years, 3- 20 years and more, 4- Still in full-time education, 5- Never been in full-time education; Occupation: a trichotomous variable with values: 1- Self-employed, 2- Employee, 3- Manual worker; Type of community: a trichotomous variable with the following values: 1- Rural area or village, 2- Small/middle town, 3- Large town; Household composition: a polychotomous variable with the following values: 1- Couple with children, 2- Couple without children, 3- Single parent with children, 4- Single without children, 5- Multi-generational household, 6- Co-living. For all five independent variables, the reference category considered in the analyses conducted was the last one.

Logistic regression models explore the connection between a series of independent variables xi (categorical, continuous) and a dichotomous dependent variable (nominal, binary) Y. The logistic regression model can be represented as follows:

$$\ln\left(\frac{p}{1-p}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k , \qquad (1)$$

where *p* represents the probability of the event and x_1 , x_2 , ..., x_k represent the explanatory variables:

$$P(Y = 1|X_1, X_2, X_3, \dots, X_k) = \frac{e^{(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k)}}{1 + e^{(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k)}}$$
(2)

From this model, the coefficient formula can be extracted, as follows:

$$e^{\beta_0} = \frac{P(y=1|X_1, X_2, \dots, X_k = 0)}{1 - P(y=1|X_1, X_2, \dots, X_k)} = \frac{P(y=1|X_1, X_2, \dots, X_k = 0)}{P(y=0|X_1, X_2, \dots, X_k = 0)}$$
(3)

5. Findings

5.1 Young Women Sample Profile in EU27 and Romania

Of the total of 4922 young women aged 15 to 29 interviewed, 237 are from Romania. Almost 65% of them are aged 15-24. In the EU27, most of the respondents are unemployed (47.6%), whereas in Romania, only 30% fall into this category, with more than half employed (54.9%). The majority of young women are still studying, 44.8% in the EU27 and 34.6% in Romanian, while a significant proportion have more than 20 years of education (27.7% - EU27 and 32.1% - Romania). A significant proportion come from small and medium-sized towns at EU27 level (38.4%), while in Romania 46% come from large cities and 35.4% from small and medium-sized towns, with the fewest coming from rural areas (18.6% - Romania and 27.5% -EU27). Moreover, in the EU27, most live in couples with children (28.8%), followed by couples without children (19.6%) and multigenerational households (19.3%). In Romania, most live in multigenerational households (29.5%), followed by couples without children (27%) and couples with children (20.7%).

5.2 Comparative Analysis of Young Women's Perceptions Regarding the Impact of the Pandemic on Their Professional Trajectories: EU27 versus Romania

In this section, the level of agreement and disagreement of young women from the EU27 and from Romania is presented with respect to the six statements that refer to the impact of the COVID-19 pandemic on their employment and career. These results show the average differences between the EU27 and Romania regarding the influence of the COVID-19 pandemic on the professional life of young women.

When taking into account the negative impact on the balance between professional and personal life, it can be seen that just over 57% of young women in the EU27 agreed that the COVID-19 pandemic had a negative impact on the balance between professional and personal life (21.7% - totally agree; 35.7% - somewhat agree), while in Romania the share of those who agreed with this statement was higher by approximately 11 percentage points (26.8% - totally agree; 41.5% - somewhat agree). Instead, the share of those who completely disagreed with this statement is significantly lower, only approximately 2 out of 10 women from the EU27 level and only 1 out of 10 women from Romania had this opinion.

A share of 46.4% of young women in the EU27 and 65.2% in Romania admitted working less than they would like to due to the impact of the pandemic on the labour market. Furthermore, 39.3% of the EU27 respondents and 56.1% from Romania agreed that they worked less than they wanted to because of the increase in workload at home. On the other hand, the share of those who strongly disagreed with these statements is much lower in Romania than in the EU27 in both cases.

When considering women's choice to permanently reduce the time they spend on paid work, a higher proportion of women in Romania are inclined to do so than in the EU27 (45.4% compared to 31.5%). On the other hand, it has to be stated that, in Romania, over half of the young female respondents do not take into account such choice, while at the EU27 level more than two thirds of the respondents do not share this decision. Moreover, more than 60% of the Romanian surveyed women made a professional switch, for example, changing jobs, during the pandemic, while on the level of EU27, more than half of the respondents did not make professional decisions on account of the pandemic. Another important aspect is represented by the negative impact of the pandemic on the income of the young women. The proportion of women agreeing with this statement is relatively high in Romania, compared to the EU27 average (67.2% vs. 48.1%). In the EU27, a significant share of respondents, around 30%, strongly disagree with this statement, while in Romania this proportion is more than halved.

5.3 Exploring Socio-Demographic Influences in the Impact of the COVID-19 Pandemic on Young Women's Professional Trajectories

Five socio-demographic variables were considered (as shown in Table 1) and non-parametric statistical tests (Mann-Whitney; Kruskal Wallis) were used to

identify any notable differences in young women's perceptions of the impact of the pandemic on their professional lives.

When age is taken into account, there are significant differences between the perceptions of young women in the 15-24 age group and those in the 25-29 age group about the reduction in paid working hours, which can be attributed both to the impact of the pandemic on the labour market and to increased household responsibilities. Furthermore, if we take into account the years of education and the household composition, there are significant differences regarding the above-mentioned aspects, but there are also different perceptions of the analysed groups regarding the impact of the pandemic on their income. Furthermore, if we take into account the type of community of the respondents, the results show significant differences, especially with respect to the reduction of working hours due to the increase in household responsibilities, as well as with respect to changes in professional decisions due to the pandemic. On the other hand, when the occupation is taken into account, significant differences appear for all six statements analysed.

When they had to indicate their level of agreement or disagreement with the six work-life statements, the young women had the following four options: 1. Totally agree, 2. Somewhat agree, 3. Somewhat disagree, and 4. Totally disagree. The mean of the responses for each subgroup was calculated to assess how socio-demographic variables influence young people's perceptions regarding the pandemic impact on their professional lives (see Table 2). The lower the score, the more agreement with the statements among young women; thus, the greater the negative impact. Whereas the lower the score, the more agreement on the effect of the pandemic on their professional lives, a higher score represents greater disagreement, showing that the pandemic did not have a negative impact on their professional lives.

In this context, taking into account the age of the women, the lowest scores for all six statements analysed were consistently observed in the 15-24 age subgroup, indicating a more pronounced negative impact of the pandemic on their professional lives compared to the second group under analysis. Self-employed women also showed the lowest mean scores for all statements analysed, indicating that they were more negatively affected by the pandemic in terms of their professional lives compared to the other groups.

It turned out that among the people who had completed education – that is, 16-19 years of schooling – the young women were negatively affecting income and changing decisions, while among those still completing this education, the effects were negative regarding work-life balance. Moreover, if speaking about the kind of community of young women, it is worth mentioning that women from urban areas changed their career decisions due to the pandemic, which affected work-life balance. On the other hand, young women who lived in rural areas reported bad effects of the pandemic in terms of lower working hours and less income. Another socio-demographic factor is household composition. In this case, the pandemic negatively impacted child-raising couples by reducing work hours. Furthermore, the pandemic also affected those living with a number of people whereby work hours and income reduced, career choices changed, and work-life balance negatively

affected. Furthermore, six binary logistic regression models were run to assess the impact of the pandemic on the working lives of young women in the EU-27 (Table 3). Indeed, five of them showed Hosmer-Lemeshow values greater than 0.05, thus indicating a good fit of the model to the data. Nonetheless, the sixth model had a test value that was below the threshold set, thus rejecting the hypothesis that there is no difference between observed and estimated frequencies. However, the results for the omnibus tests still prove an overall good fit of the model to the observed data. It shows the degree of overlap between what the model had predicted and the actual response to that particular question analysed, which varied, with the percentage correctly classified ranging from 55.9% for the fourth model to 68.8% for the third model conducted.

The first model returns empirical results estimating an odds ratio of about for the 15-24 female age group to be found in the group affected negatively by the pandemic in work-life balance, net of the reference category represented by people in the 25-29-year age group. Besides, the pandemic also brought an undesirable effect on self-employed women concerning work-life balance, with an odds ratio of 1.4 in comparison to manual workers, while students were similarly affected, compared to those who never had full-time education with an odds ratio of 1.7. Instead, in terms of household composition, only couples without children showed statistical significance, with lower odds of a pandemic-related negative impact on work-life balance compared to those who live together.

The results of the second model show that women aged 15-24 and those who were self-employed were more likely to have less paid work than desired due to the impact of the pandemic on the labour market, compared to the reference categories analysed. On the other hand, single women, both with and without children, as well as those in childless couples, experienced a less pronounced negative impact of the pandemic in terms of reduced paid hours compared to individuals in co-living. The results of the third model show that self-employed women are the only statistically significant group, with an odds ratio of almost 1.5 for choosing a permanent reduction in paid hours due to the COVID-19 pandemic, compared to manual workers. This group is also statistically significant in model 4, and young women in this category have an odds ratio of about 1.8 of changing their occupational decision due to the pandemic compared to the reference group. Furthermore, in terms of household composition, the first four categories considered in the analysis, single women and women in couples with or without children, are less likely to change their career decisions due to the pandemic than the reference group, those in co-living.

Regarding the negative impact of the pandemic on income, model five shows that young women with 16-19 years of education are more likely to experience negative income effects due to the pandemic (with an odds ratio of more than 1.9) than those who have never been in full-time education. Furthermore, when considering the occupation, both analysed groups show statistical significance. Women in the self-employed category are more likely to experience negative income effects due to the pandemic, while women in employment are less vulnerable compared to the reference group (manual workers). Single women and women in childless couples are also less likely to have their income affected by the pandemic than women in co-living.

In model six, there are several statistically significant categories. Self-employed women and those aged 15-24 are more likely to reduce their paid hours due to increased household responsibilities (with odds ratios of 1.9 and around 1.4, respectively) compared to the reference categories analysed. On the other hand, women who are still in the education system, as well as those with more than 16 years of education, are less likely to decrease their paid working hours due to an increase in household responsibilities compared to the reference category. This is also true for both single women and those in childless couples.

6. Conclusions

The objective of the research was to establish how the COVID-19 pandemic had influenced the career paths of young women and if there were any differences between the EU27 and Romania. The analysis findings indicated that, compared with their peers in the EU27, young women in Romania might have passed through more substantial barriers and negative implications on their professional lives. This is further supported by the fact that there are higher levels of agreement regarding issues like work-life balance, reduced working hours, and impact on income among the Romanian respondents.

Furthermore, the second objective of the study was to examine the differences between different groups of young women based on socio-demographic factors and to identify which groups were the most affected by the COVID-19 pandemic in their career. The analyses carried out in this direction showed that women in the 15-24 age group, those who are self-employed, those with 16-19 years of education, and those in co-living households were the groups most negatively affected by the pandemic in terms of work-life balance, reduction in paid working hours, changes in career choices, and reduction in income.

The limitations of this study must also be acknowledged. The data used in this research were collected at a time that may not best represent the long-term effects of professional trajectories on young women. Besides, this study is based on self-reported data from the Eurobarometer.

This means having to use self-reported data from the Eurobarometer and potentially leading to errors in the way that respondents report professional experience and status, or maybe not capturing professional experience for young women from some regions or socioeconomically diverse backgrounds. In addition, the number of Romanian respondents is small, which may limit the generalisation of the findings for the young female population in the country.

Regarding future research, I think it would be interesting to investigate the impact of the pandemic on different sectors of the labour market to see in which industries young women felt the impact of the pandemic.

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Appendix

on socio-ucinographic variables									
	Age Mann-Whitney Test (Sig. 2-tailed)	Years of Education Kruskal Wallis Test (Sig.)	Occupation Kruskal Wallis Test (Sig.)	Type of community Kruskal Wallis Test (Sig.)	Household members Kruskal Wallis Test (Sig.)				
The pandemic has had a negative impact on my work-life balance	975207.000 (0.211)	2.815 (0.589)	11.434 (0.003***)	1.965 (0.374)	8.001 (0.156)				
Because of the pandemic's impact on the job market, I could do less paid work than I wanted to (meaning less work for a salary or wage)	915080.500 (0.000***)	24.132 (0.000***)	55.793 (0.000***)	0.950 (0.622)	19.182 (0.002***)				
Because of the pandemic I'm considering / have decided permanently reducing the amount of time I allocate to paid work	1000110.500 (0.940)	5.480 (0.241)	25.726 (0.000***)	1.594 (0.451)	5.082 (0.406)				
Because of the pandemic my professional decisions changed (such as changing jobs)	977053.500 (0.247)	6.877 (0.143)	12.626 (0.002***)	4.903 (0.086*)	7.669 (0.175)				
The pandemic had a negative impact on my income	968776.500 (0.122)	31.839 (0.000***)	40.593 (0.000***)	0.180 (0.914)	12.999 (0.023**)				
Because of the increase in work at home, I could do less paid work (for a salary or wage) than I wanted to	926405.000 (0.000***)	26.008 (0.000***)	50.898 (0.000***)	15.107 (0.001***)	78.121 (0.000***)				

Table 1. Differences in young women's perceptions based on socio-demographic variables

Note: *** Correlation is significant at the 0.01 level (two-tailed).

** Correlation is significant at the 0.05 level (two-tailed).

* Correlation is significant at the 0.10 level (two-tailed).

Source: author's own research based on data from Flash Eurobarometer 2712.

		The pandemic has had a negative impact on my work-life balance	Because of the pandemic's impact on the job market, I could do less paid work than I wanted to (meaning less work for a salary or wage)	Because of the pandemic I'm considering / have decided permanently reducing the amount of time I allocate to paid work	Because of the pandemic my professional decisions changed (such as changing jobs)	The pandemic had a negative impact on my income	Because of the increase in work at home, I could do less paid work (for a salary or wage) than I wanted to
Age	15-24 years old	2,3359	2,5535	2,9651	2,6211	2,5458	2,7023
8-	25-29 years old	2,4613	2,7683	3,0073	2,6603	2,6682	2,9217
	up to 15 years	2,3643	2,4344	2,9184	2,578	2,5602	2,5404
Years of education	16-19 years	2,3713	2,5583	2,9095	2,5285	2,4268	2,6775
	20 years or over	2,439	2,8294	3,0486	2,6978	2,7227	2,9749
	Still studying	2,3242	2,512	2,9969	2,6693	2,5589	2,7638
	No full time education	2,4782	2,4528	2,8258	2,6183	2,759	2,3268
Occupation	Self-employed	2,1958	2,3115	2,6731	2,4183	2,2209	2,399
	Employed	2,432	2,7473	3,0512	2,6808	2,6971	2,9108
	Manual worker	2,4241	2,5488	2,9399	2,6245	2,4651	2,6933
Type of community	Rural area or village	2,4404	2,6072	2,919	2,637	2,5562	2,7365
	Small/middle town	2,412	2,6598	2,9804	2,6866	2,5987	2,8024
	Large town	2,3626	2,7095	3,0431	2,598	2,6588	2,8911
	Couple with children	2,411	2,5747	2,8728	2,6416	2,4901	2,6292
Household members	Couple without children	2,4791	2,8358	3,0813	2,6636	2,7664	3,0492
	Single parent with children	2,432	2,7737	3,0883	2,6214	2,5998	2,681
	Single without children	2,3436	2,7525	3,0399	2,7565	2,7138	3,0399
	Multi- generational household(eg. grandparents, parents, children)	2,3851	2,5066	2,9408	2,5996	2,4786	2,7069
	Co-living or other forms of communal living (eg. Friends, students)	2,1967	2,4095	2,985	2,5066	2,4607	2,6437

Table 2. Mean scores of young women's perceptions regarding the pandemic's impact on their professional trajectories based on socio-demographic variables

Source: author's own research based on data from Flash Eurobarometer 2712.

Table 3. The empirical results of the logistic regression models

	Mode The par has l a nega impact work bala	el I. ademic ad ative on my -life nce	Model Becat of the pan- impact on market, I do less pai than I wa	II. Ise demic's the job could d work nted to	Mode Becauss pander consid have d perma reduci amount allocate	el III. e of the nic I'm ering / ecided nently ng the of time I to paid rk	Model Because pandem profess decisi changed (changing	IV. of the ic my ional ons such as g jobs)	Mode The pan had a ne impact o incor	Model V. The pandemic had a negative impact on my income		Model VI. Because of the increase in work at home, I could do less paid work (for a salary or wage) than I wanted to	
	β	Exp (β)	β	Exp (β)	β	Exp (β)	β	Exp (β)	β	Exp (β)	β	Exp (β)	
Age (ref. catego	ry = 25-29 yea	ars)											
15-24 years	0.185*	1.203	0.197*	1.217	-0.038	0.963	-0.005	0.995	0.056	1.057	0.320***	1.377	
Years of Educat	ion (ref. categ	ory = Neve	been in full tim	e education)			1					
Up to 15 years	0.542	1.719	0.365	1.441	-0.659	0.517	0.152	1.164	0.213	1.237	-0.659	0.517	
16-19 years	0.288	1.334	-0.052	0.949	-0.147	0.863	0.207	1.230	0.663**	1.941	-0.561**	0.570	
20 years and more	0.381	1.464	-0.357	0.700	-0.392	0.676	-0.130	0.878	0.269	1.309	-0.832***	0.435	
Still in full-time education	0.544**	1.722	-0.075	0.928	-0.491	0.612	-0.077	0.925	0.412	1.510	-1.008***	0.365	
Occupation (ref.	category = M	anual work	er)	-					-				
Self- employed	0.336*	1.399	0.527***	1.695	0.390*	1.477	0.572***	1.772	0.391**	1.479	0.642***	1.901	
Employee	-0.007	0.993	-0.122	0.885	-0.238	0.788	0.036	1.036	-0.254*	0.776	-0.136	0.873	
Type of Commu	inity (ref. cate	gory = Larg	e town)		-		-	•					
Rural area/village	-0.124	0.884	0.068	1.070	0.038	1.038	-0.161	0.851	-0.034	0.967	0.029	1.029	
Small/middle town	-0.019	0.981	-0.029	0.971	0.011	1.011	-0.143	0.867	0.007	1.007	-0.069	0.934	
Household composition (ref. category = Co-living)													
Couple with children	-0.235	0.791	-0.318	0.727	0.021	1.021	-0.450**	0.638	-0.176	0.839	0.115	1.122	
Couple without children	-0.335*	0.715	-0.542***	0.582	-0.170	0.843	-0.342*	0.710	- 0.527***	0.590	-0.584***	0.558	
Single parent with children	-0.414	0.661	-0.668**	0.513	-0.339	0.713	-0.504*	0.604	-0.214	0.808	-0.106	0.900	
Single without children	-0.153	0.858	-0.543**	0.581	-0.180	0.835	-0.540**	0.583	-0.508**	0.602	-0.517**	0.596	
Multi- generational household	-0.238	0.788	-0.236	0.790	-0.020	0.980	-0.296	0.744	-0.197	0.821	-0.013	0.987	
Constant	0.083	1.087	0.359	1.431	-0.229	0.795	0.255	1.290	-0.013	0.987	0.392	1.480	
Number of obs.		2781		2526		2481		2592		2665		2359	
-2 Log likelihood	:	2638,205		2384,867		2125,942		2474,088		2517,282		2097,718	
Cox & Snell R2		0.013		0.034		0.017		0.017		0.030		0.055	
Nagelkerke R2		0.018		0.045		0.024		0.022		0.040		0.075	
Sig.(Hosmer and Lemeshow Test)		0.357		0.268		0.638		0.925		0.826		0.036	
Correctly classified percentage		58.1		58.7		68.8		55.9		57.1		63.8	

Source: author's own research based on data from Flash Eurobarometer 2712.