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Financial distress and happiness of employees in times of economic crisis

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Notes

¹ The Nomenclature of Territorial Units for Statistics (NUTS) classification is a geocode standard to subdivide the economic territory of the European Union. NUTS-2 regions are basic regions for application of regional policies and normally have a population of 800 000 to 3 million.

² The dummy controls for 205 European regions for which coefficients were found to be significant.

³ Type of occupation distinguishes between blue-collar versus white-collar labour and low-skilled versus high-skilled occupations according to 'Eurostat's Adult Education Survey.

⁴ Unfortunately, there were no recent GDP per capita and inflation data available at the regional level.

⁵ A challenge here is that unhappiness and financial distress often go hand in hand and may, in fact, aggravate each other. Moreover, there is a possibility of reverse causality, with increasing unhappiness exacerbating financial distress. One solution to this problem would be to instrument financial distress, but finding credible instruments is difficult.

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