

A quantitative study on the impact working from home during the Covid-19 pandemic has had on the attitudes of financial service employees in Ireland.

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Abstract

Thesis Title: A quantitative study on the impact working from home during the Covid-19 pandemic has had on the attitudes of financial service employees in Ireland.

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This dissertation examines the impact working from home during the pandemic has had on workers attitudes, with particular focus on commuting, colleague and family relationships and preferences on psychological well-being. Financial service employees based in Ireland are the target population for this study.

Previous research around this subject matter focused on the attitudes of workers before and during the pandemic which is discussed within the paper. The paper reports the results of a survey that was issued to Financial Service Union members on attitudes towards commuting, family and work relationships and psychological well-being as well as well as preferences relating to remote working. The results of the survey are measured against previous studies around this topic to determine if a prolonged period of WFH has caused a change in workers attitudes.

Prior to the Covid-19 pandemic, a small minority of financial service employee's WFH (FSU, 2022). Remote working became compulsory for all 'non-essential employees' as stakeholders collaborated to 'flatten the curve' and ultimately stop the spread of the virus.

Essentially, the aim of this study is to assess current attitudes towards remote working and how perceptions might have changed after a mandatory period of remote working. Employees have already returned to the physical office in some shape or form (full-time/hybrid), now that Covid-19 no longer has the same epidemic profile as it once did.

Submission of Thesis

National College of Ireland Research Students Declaration Form (Thesis/Author Declaration Form)

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Signed: David Byrne

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Table of Contents

Abstract:	1
Submission of Thesis Declaration:	2
Acknowledgements:	3
Table of Contents	4
List of Figures:	6
List of Abbreviations:	7
Chapter 1: Introduction	8
Chapter 2: Literature Review:	10
2.1 Psychological Wellbeing	12
2.2 Family and Work Relationships:	14
2.2.1 Family Relationships	14
2.2.2 Work Relationships	16
2.2.3 Commuting	19
Chapter 3: Research Question	22
Chapter 4: Methodology:	24
4.1 Research Philosophy	24
4.2 Research Methods	24
4.3 Research Design	26
4.4 Data Sample	27
4.5 Data Collection Method	28
4.6 Data Analysis	32
4.7 Ethical Considerations	34
4.8 Limitations of Study	35
Chapter 5: Findings:	36
5.1 Demographics:	36
5.1.1 Stated Age Profile of Participants	37
5.1.2 Stated Gender Profile of Participants	37
5.1.3 Stated Relationship status of Participants	38
5.1.4 Stated Household Type of Participants	38
5.1.5 Stated Number of People in the household	38
5.2 Results of Dependent and Independent Variables:	39
5.2.1 Family Relationships	39

5.2.2	Colleague Relationships	39
5.2.3	Attitudes towards Working from Home	40
5.2.4	Extent of Working from Home	41
5.2.5	Preference of Working from Home	42
5.2.6	Influence over Decisions	43
5.2.7	Commuting	44
5.2.8	Psychological Wellbeing	44
5.3	Multiple Linear Regression:	46
5.3.1	Family Relationships	47
5.3.2	Colleague Relationships	47
5.3.3	Attitudes towards Working from Home	47
5.3.4	Extent of Working from Home	47
5.3.5	Preference of Working from Home	48
5.3.6	Influence over Decisions	48
5.3.7	Commuting	48
Chapter 6:	Discussion:	49
6.1.1	Family Relationships	49
6.1.2	Colleague Relationships	50
6.1.3	Attitudes towards Working from Home	51
6.1.4	Preference to Working from Home	51
6.1.5	Commuting	51
6.2	Recommendations:	52
6.2.1	Family Relationships	52
6.2.2	Colleague Relationships	53
6.2.3	Career Opportunities	53
6.2.4	Working from Home – Post Pandemic	53
6.2.5	Contribution to increased WFH Costs	53
Chapter 7:	Conclusion	55
Chapter 8:	Reference List	57
Chapter 9:	Appendices:	68
Appendix 1 –	Survey Summary and Results	68
Appendix 2 –	Email issued to potential participants	78
Appendix 3 –	Personal Learning Statement	79

List of Figures

Figure 1	Stated Age Profile
Figure 2	Stated Gender Profile
Figure 3	Stated Relationship Status
Figure 4	Stated Household Type
Figure 5	Number of People in the Household
Figure 6	Average Population
Figure 7	Attitudes across Age Cohorts
Figure 8	Attitudes across Genders
Figure 9	Department
Figure 10	Preference of work location for across cohorts
Figure 11	Preference of work location across genders
Figure 12	Preference of work location across different households
Figure 13	Preference of work location across household numbers
Figure 14	Multiple Linear Regression Model

List of Abbreviations

FSU	Financial Services Union
ICT	Information and Communication Technology
ICU	Intensive Care Unit
MLR	Multiple Linear Regression
NPHET	National Public Health Emergency Team
SPSS	Statistical Package for the Social Science
WFH	Work from Home
WHO	World Health Organisation

Chapter 1: Introduction

At the beginning of 2020 working from home was considered a novelty for many workers before the discovery of an extremely contagious and deadly virus emanating from China forced millions of people to adapt to a new way of working as they abandoned the office to help stop the spread of the infectious disease. The decision to work remotely was very quickly taken out of the hands of individuals as many employers reacted to Government and health officials calls to implement compulsory remote working policies. Employees were faced with the challenge of integrating work and family into the same spatial place which had and continues to have far-reaching implications which will be discussed further in this dissertation.

This study aims to answer several questions relating to workers attitudes towards working from home (WFH) and the impact the enforced and prolonged nature of remote working throughout the pandemic has had on people's attitudes. The literature examined throughout this study suggest that psychological wellbeing is impacted both positively and negatively through the remote working experience, suggesting that as workers spend more time with family, stress is reduced (Pierce *et al.*, 2020) but colleague relationships suffer as distance is created and feelings of isolation set in (Crocher, Kelly and Hui, 2022). Previous research also indicates that workers have a better work-life balance when WFH as workers no longer need to make the 'dreaded commute' to the office (Kunn-Nelen, 2016). The Financial Service Union (FSU) conducted a survey at the beginning of the pandemic which found that workers attitudes and experiences were mostly positive overall (FSU, 2022).

What is lacking from previous research is the impact an extended period of working from home has on workers attitudes when the option to attend the office is no longer available and employees are confined to their homes. An analysis will be carried out on a large-scale survey that was issued to FSU members to answer the following research question:

'What impact has working from home had on employee's attitudes towards relationships with family and colleagues, commuting and preferences on psychological wellbeing'

Initially, Individual constructs will be examined and discussed to determine differences across demographic groupings (age, gender etc). The results of a Multiple Linear Regression (MLR) analysis will subsequently be presented to show the variation in psychological wellbeing that is predictable from the independent variables set out in the paper.

This study will benefit stakeholder who are interested in providing a positive working experience for staff members with particular focus on psychological well-being. The pandemic has created a workforce that is now experienced in the art of WFH, with many workers looking to continue this new way of working. Recommendations will be offered to stakeholders, particularly employers who now have a mechanism at their disposal that can improve psychological wellbeing whilst ensuing organisation goals and objectives are reached.

Chapter 2: Literature Review

Remote working, teleworking and hybrid working are some of the terms commonly used to describe the act of working from home (WFH). These terms are defined broadly as performing work related tasks or duties offsite, away from the employer's premises at a remote location (Kurland and Bailey, 1999). The integration of work and life outside work has occurred in the same spatial place for as long as people have had homes. The Industrial Revolution introduced 'clear lines' between 'work life' and 'home life' in terms of the locations these events took place, as workers left the home to attend an office. Information and communication technology (ICT) improved vastly throughout the 1970's which had implications on where and how work duties were performed. Remote working was reintroduced to 'knowledge economy' employees as there was no longer a necessity for them to attend a dedicated office location due to continued improvements in technology (Bentley *et al.*, 2016). The number of employees WFH has increased decade on decade as new technology and workers preferences influence work location (Howington, 2022). This trend continued incrementally with workers offered the opportunity to WFH occasionally before a 'mysterious pneumonia outbreak' changed the working landscape without warning.

On the 16th of January 2020 the first case of a highly contagious disease known as Covid-19, was detected in Wuhan, China. It did not take long for the disease to spread across the world as the first case of the virus reached Irish shores on the 28th of February 2020 (Westbrook, 2020). Government and health officials raced to devise a strategy to contain the spread of the disease as positive cases, ICU admissions and deaths relating to Covid-19 rose uncontrollably which left decision makers no choice but to implement strict measures including social distancing, industry closures and non-essential workers were urged to WFH (Murray, 2020).

Covid 19 'circumnavigated the globe, bringing the world to a halt' (Gostin *et al.*, 2020) leading a mass exodus of people to their homes, the largest shift of the global workforce since the second world war (Baudot and Kelly, 2020). The office was no longer considered a viable or safe option for people to work as workers tried to avoid contracting the virus. Employers rushed to resource workers with 'appropriate

equipment and high-quality technology support in conjunction with training in the necessary software and systems needed by an individual' to WFH effectively (Oakman *et al.*, 2020).

The physical boundaries that once existed between a person's work life and personal life disintegrated as the home became the office and the separation of both dimensions became more difficult (Awada *et al.*, 2021). Initially, employers focused their efforts on adequately resourcing employees with equipment to ensure they had an acceptable ergonomic work environment and comfortable workstation (Soriano, Kozusznik and Peiró, 2020). Employers' attentions quickly shifted towards safeguarding workers psychological wellbeing as a 'new normal' way of working began to take hold and workers became confined to the home for most of the day (Bajarin, 2021). As workers spent more time at home, in a Covid-19 environment, face-to-face time with family increased as it simultaneously decreased face-to-face time with colleagues and time spent commuting. The unexpected and rapid nature of the pandemic was unprecedented, impacting so many facets of workers daily lives with many workers having little experience. This undoubtedly had a profound impact on employee's psychological wellbeing, with the upheaval impacting the balance that so many people were familiar with (Meyer *et al.*, 2021).

2.1 Psychological Well-Being

Tang, Tang and Gross (2019) define psychological well-being as ‘including hedonic (enjoyment, pleasure) and eudaimonic (meaning, fulfilment) happiness, as well as resilience (coping, emotion regulation, healthy problem solving)’. Admittedly, there are several events throughout people’s lives that positively and negatively affect their psychological wellbeing whether these be big life events such as getting married or having a baby, or the day-to-day tasks that people complete including parenting and going to work (Stallings *et al.*, 1997). Covid-19 influenced many aspects of people’s lives as wedding ceremonies were either cancelled or severely depleted, parents became home schoolers overnight and the home became the permanent office.

Falstead and Henseke (2017) claim that as work continues to be detached from the traditional workplace a ‘win-win’ situation is created for employees and employers alike, however Keogh (2020) disagrees with this stating that what works for one does not work for another. Evidently, WFH during the pandemic has provided workers the opportunity to assess the benefits and challenges that are attached to the phenomenon. Hobfoll (2001) argues that over time individual energy levels deplete due to the high demands and limited resources that are attached to WFH which reduces psychological wellbeing. Furthermore, the ‘Job Demands-Resources (JD-R) Model’ suggests that work conditions, categorised into job resources and job demands affect employees’ well-being. Energy depleting job demands can impact levels of stress, fatigue and burnout which can potentially lead to health impairments (Bakker and Demerouti, 2017).

Detachment from the workplace increases social isolation and is considered a major drawback of WFH as people are exposed to social confinement. More and more people felt isolated during the pandemic as social contacts decreased and social distancing was encouraged (Meyer *et al.*, 2021). According to Bouziri *et al.* (2020) 3.4 billion people were resigned to their homes at the height of the Covid-19 pandemic. Tascano and Zappalà (2020) recognise that incidences of social isolation and confinement increased during the pandemic as workers felt lonely, leading to ‘declining work satisfaction and performance as well as stress enhancement’.

The Irish Government continued to encourage people to WFH where possible, resulting in a period of prolonged loneliness for many (Murray,2020). Niebuhr *et al.* (2022) suggests that prolonged loneliness can lead to reduced life satisfaction, which can subsequently increase the risk of depression and suicide. Social resources diminished during the pandemic as Government and health officials advocated WFH and social distancing. Consequently, the amount of support available to people decreased as feeling of fear, loneliness and frustration increased as the only physical contact most people had was with family as the commute to the office was abandoned and watercooler meetings were no more (Meyer *et al.*, 2021).

2.2 Family and Work Relationships

As discussed previously family and work relationships were impacted by the enforced and prolonged nature of WFH during Covid-19. Face to face contact with family and co-workers increased and decreased respectively as WFH became the norm for many workers. Obrenovic *et al.* (2020) claims that 'family relationships' is a significant construct that predicts psychological wellbeing. Perceived organisational support (POS) is the extent to which workers feel that their contributions are valued, and their wellbeing is considered by the organisation (Bentley *et al.*, 2016).

Furthermore, perceived social support refers to how individuals are supported by their superior and co-workers. Work relationships are understood to be predictors of psychological wellbeing (O'Driscoll, Brough and Kalliath 2004).

2.2.1 Family Relationships

Hilbrecht *et al* (2008) suggests that virtual workers can manage 'competing roles' of family and work much more effectively compared to traditional office workers as they are permitted to optimise time management, improve family relationships and fulfil household responsibilities. Pierce *et al.* (2020) found that teleworkers are less stressed due to increased time spent with family and therefore achieve higher levels of psychological wellbeing. On the other hand, combining these two domains to the same spatial place can cause interference between the two as family distractions impact the quality of work performed by employees and work impedes time spent with family (Morganson, Major and Kurt, 2010). People who WFH may not be able to escape work, causing a work-life imbalance as workers work longer hours.

Employees can log on anywhere, at any time 'causing interferences of work hours with biological and social rhythms for sleep, recovery and social interaction', this inability to detach from work can lead to stress, anxiety, depression and sleep disorders. (Arlinghaus and Nachreiner, 2014).

As the boundaries between work and non-work diminish 'social desynchronisation' can set in leading to impairments in social participation (Frone, 2000). Domestic and professional duties can overlap as work emails and tasks are much more accessible from home resulting in longer working hours and less time spent with family.

Interestingly, social exchange theorists, Elsbach *et al.* (2012) argue that employees

are willing to make sacrifices when given the opportunity to WFH including working additional hours and putting in extra effort. Furthermore, workers can be more flexible when balancing work and family as they can sacrifice a couple of hours working in the evening to spend more time with children before they go to bed. Border theorists Marsh and Musson (2008) conversely believe that work pressures are more likely to spill-over into non-work life and remote workers find it difficult to 'switch off' and unwind at the end of the workday which ultimately leads to less time spent with family causing stress and anxiety. Twelve percent of Europeans worked from home prior to the coronavirus outbreak. Due to national lockdowns and restrictions enforced to contain the virus, approximately 50% of Europeans worked from home either full time or partially which had a negative impact on family/work conflict and spill over (Galanti *et al.*, 2021).

Covid-19 exacerbated the impact these two domains had on one another as millions of people were forced to work from home full time with no defined ending period in sight. Remote workers were faced with an unprecedented challenge of balancing work life and home life like never before. Workers were encouraged to work at home where possible, students were advised to stay at home and engage in 'remote learning' and childcare facilities closed their doors. Remote workers were tasked with preparing meals three times a day for the family, assisting children with distance learning and completing household chores all whilst trying to manage a fulltime job which was an overwhelming and unique experience for most (Galanti *et al.*, 2021). Interestingly, Allen. *et al* (2015) believes that WFH simultaneously 'reduce family-work conflict as well as amplify it' which nullifies any benefit or disadvantage to remote working.

2.2.2 Colleague Relationships

Superior-subordinate relationship

Remote working reduces the amount of face-to-face contact that subordinates, and managers have with one another. Cropanzano and Mitchell (2005) state that according to Leader-Member Exchange (LMX) Theory 'all social relations are based on individual subjectivity, which colors the quality of relations'. Covid-19 forced more and more 'non-essential' workers to work from home full time creating physical and psychological distance between employees and influential organisational members (Okuyan and Begen, 2022). Construal Level Theory (CLT) explains the implications distance has on relationships and how they can be perceived in the workplace. Social construal's were impacted as distance grew and positive relationships were harder to build with declining social interactions. People have positive emotions to people they feel closer to and feel more comfortable with these individuals. Remote working creates a distance that can make people feel detached, less involved in decision making and impacts organisational self-esteem, fundamentally decreasing one's psychological well-being (Crocher *et al.*, 2021).

In contrast, Sparrow (2000) argues employees who are entrusted to work from home enjoy higher levels of motivation and attitudes towards their job are positively correlated, instead increasing levels of psychological wellbeing. It is suggested that there are positive implications when working away from the 'traditional office' as it permits workers control over where, when and how work is performed (Morganson *et al.*, 2010). With this newfound autonomy and flexibility, workers feel entrusted to perform work duties without the need for managerial supervision which is a sign of support for job satisfaction and work-life balance (Gajendran and Harrison, 2007). When employees are given the option to choose their work location and work schedule, they may perceive this as support for work-life balance which improves the quality of the superior-subordinate relationship as workers can effectively juggle the tasks associated with work and life outside work such as schools runs and personal appointments (Bellmann and Hubler, 2020). Yang and Zhao (2018) state that when workers experience autonomy they become more creative, feel more empowered to make decisions and better at dealing with stressful work situations promoting

organisational engagement, independence and job satisfaction which decreases stress levels and improves well-being and work-life balance.

Brunelle (2013) raises an interesting point that the experience an individual has whilst working from home depends on the relationship they have with their superior. When this relationship is positive, subordinates benefit from favourable treatment, work and personal support, rewards and recognition and more feedback, whereas if it is poor, supervisors offer limited trust, emotional support and tend to practice an autocratic style of management. Either way, the quality of the relationship can impact subordinates' confidence, motivation and overall psychological wellbeing.

Co-workers

Admittedly, WFH removes the distraction of the office which is subsequently replaced by home environment interruptions. 'Silly talk' with children and conversations with the postman became the new normal for many as corridor and watercooler meetings, morning coffees and afterwork drinks with co-workers became superfluous. Bolino and Turnley (2009) claim that these spontaneous meetings play a vital role in constructing emotional attachment and subsequently good quality relationships.

Baym *et al.* (2021) claim that 'social capital' we gain from interactions in the physical workplace has reduced. Knowledge sharing, mentoring and acts of goodwill are not as easily offered as individuals are confined to their own workspace and the unplanned interactions that once filled the workday are suppressed when working remotely. Environmental affordances are disturbed as physical ad-hoc meetings are not possible when WFH. Waizenegger *et al.* (2020) is not convinced that virtual channels mitigate the loss of environmental affordances; a benefit afforded to office workers. Coincidentally, people are less confident in asking colleagues work-related questions. Workers feel that colleagues are less approachable 'as they cannot easily walk over to their colleague and tap them on their shoulder' (Waizenegger *et al.*, 2020). Furthermore, employees are less likely to overuse the chat function on teams or slack out of fear they are bothering colleagues.

Unsurprisingly, methods of communication and collaboration with colleagues shifted as workers became reliant on virtual services like Slack, Skype and Microsoft Teams to convey information (Lin, 2020). According to Baym *et al.* (2021) there was an 87% increase in the number of posts on virtual communication/collaboration platforms indicating 'orchestrated collaboration' was more frequent but less spontaneous (Waizenegger, *et al.*, 2020). Bentley *et al.* (2016) expresses that having access to reliable technology and support for remote working can influence workers stress and strain.

Commuting

Millions of Europeans travel to and from work each day spending an average of seven and a half hours each week commuting (Giminez-Nadal, Molina and Velilla, 2022). There are consequences and benefits associated to all modes of transport depending on the one chosen by the individual (public transport, physical activity or personal/work vehicle). Martin, Gorayakin and Suhrcke (2014) found that psychological wellbeing improves when using active travel however Kunn-Nelen (2016) argues that commuting has a negative impact on stress and Grinza and Rycx (2018) suggest that increased costs and decreased productivity are positively correlated to the daily commute.

The transportation industry was no different to the many industries impacted by the pandemic. Countries across the world implemented travel restrictions to limit human mobility and stop the spread of the infectious disease. During the summer of 2020, The Irish Government introduced a framework referred to as 'Resilience and Recovery 2020-2021: Plan for Living with Covid-19'. This '5 level framework' allowed the government to implement and lift restrictions depending on the epidemiological profile of Covid-19 within the community. When positive cases, hospital and ICU admission, and deaths related to the virus were low, society would revert to lower levels (1 & 2) on the framework where restrictions were not as severe in comparison to higher levels (3, 4 & 5) (Department of the Taoiseach, 2020).

The Government of Ireland and the National Public Health Emergency Team (NPHE) enforced level 5 restrictions in December 2020 and December 2021, implementing a range of limitations for commuters. Public transport capacity was reduced to 25% as the National Transport Authority (NTA) implored passengers to only use bus, rail and luas services if essential and were encouraged to walk or cycle if in a position to do so. Furthermore, 'people who can work from home should work from home' to curve the spread of coronavirus and ensure social distancing can take place on public transport (National Transport Authority, 2020).

The lockdowns enforced on society led to more and more people WFH which reduced the need for workers to commute to the office. Commuting is an activity that people can find tiring and stressful and offers little enjoyment (Kahneman and Krueger, 2006). The time workers spend commuting can be used much more beneficially which can create a healthier work-life balance, reducing 'commuter spill-over' effects on personal domains (Chatterjee *et al.*, 2020). The 90 minutes an average Irish person spends commuting can instead be used to take part in physical activity, complete household chores and spend time with friends and family which improves psychological wellbeing (Emre and De Spiegeleare, 2019).

Many workers complied with the restrictions which was evident in the reduction of commuter volumes as people continued to WFH. Although some people endorse the daily commute and consider it an 'essential part of work' (Marks, Skountridaki and Mallett, 2020), many people extolled the benefits associated with remote working. Traffic congestion, crowded buses and 'unnecessary' journeys are a thing of the past for many people as a 'post pandemic shift' towards remote working is favoured by several white-collar employees (Kong *et al.*, 2022). Furthermore, fatigue reduces as people exchange the time they spend commuting for an extra few minutes in bed allowing them to improve sleeping schedules, increase energy levels and fundamentally enhances psychological wellbeing (Chatterjee *et al.*, 2020).

People acknowledge the benefits of not having to commute whilst WFH, however there are also negatives attached. It has been argued that employers have not reimbursed employees for increased utility costs whilst WFH. Some believe that employers are benefiting from reduced operating costs, repair costs and property costs and these savings are not shared with employees (Miller, 2020). Workers believe the reduced commuter costs are not enough to off-set against the increased utility bills as the cost-of-living crisis that has engulfed the country for much of the last year has had a huge impact on disposable income for many families (Parry, 2022). The Government introduced several measures including energy credits and temporary decreases to the VAT rate on electricity and gas to alleviate some of the costs increases endured by many households (Murphy, 2022). Sha *et al.* (2019) believes that the burden of reducing costs and increasing income should not be the

sole responsibility of government, but employers need to contribute to assuaging the cost increases suffered by workers as they continue to WFH. Furthermore, increased costs and inadequate income are detrimental to psychological wellbeing (Pothisiri and Vicerra, 2021).

The aim of this study is to determine the impact working from home has had on employee's attitudes towards relationships with family and colleagues, commuting and preferences on psychological wellbeing after a prolonged period of remote working during the Covid-19 pandemic for employees working in the financial sector in Ireland. The literature discussed throughout this chapter focuses on how family and colleague relationships and commuting are impacted whilst WFH and what impact it has on workers overall psychological wellbeing. What the literature does not address however is workers attitudes towards these aspects after a prolonged period of WFH throughout the pandemic. Hilbrecht *et al* (2008) and Pierce *et al.* (2020) suggest that family relationships improve which leads to less stress, is this still the case or has it had the opposite effect as argued by Morganson *et al.* (2010). Has relationships with colleagues deteriorated due to the lack of social contacts (Crocher *et al.*, 2021) or have they enhanced due to access to instant messaging services (Waizenegger, *et al.*, 2020). Is the commuting experience dreaded by many (Kunn-Nelen, 2016) a task that people took for granted, that people now miss and what impact do these aspects have on psychological wellbeing. Furthermore, has preferences, attitudes, influence over decisions an extent of WFH changed since the FSU conducted research at the beginning of the pandemic.

Chapter 3: Research Question

Based on the literature discussed in the previous chapter it is evident that psychological wellbeing is impacted both positively and negatively by elements attached to the working from home (WFH) experience. Some studies conclude that WFH improves family and colleague relationships which fundamentally improves one's psychological wellbeing, however other studies suggest that WFH has an adverse effect on the psychological wellbeing when individuals are physically removed from the office. The literature also indicates workers do not enjoy the commuting experience as it contributes to feelings of stress and exhaustion and that it can also be costly. Moreover, people feel that the time and money spent on commuting can instead be used to achieve a greater work-life balance, allowing individuals to invest more time and money into physical activity and relationships for example, all boosting psychological wellbeing. The purpose of this study is to describe the effect these individual constructs have on psychological wellbeing whilst working from home.

The research question set out below has been chosen to determine if there is an association between any of the independent constructs and psychological wellbeing.

'What impact has working from home had on employee's attitudes towards relationships with family and colleagues, commuting and preferences on psychological wellbeing'

In addition, the objectives below are designed to assist with collecting relevant data to answer the research question.

- Is there an association between relationships with family and psychological well-being?
- Is there an association between relationships with colleagues and psychological well-being?
- Is there an association between hours of commute and psychological well-being?

- Is there an association between costs of commute and psychological well-being?
- Is there an association between the extent of WFH and psychological well-being?
- Is there an association between satisfaction with preference of work location and psychological well-being?
- Is there an association between attitudes to WFH and psychological well-being?
- Is there an association between having influence over the WFH experience and psychological well-being?

Chapter 4 - Research Methodology

To gain insight into the attitudes of people who work from home (WFH) and to answer the research questions, several activities will be carried out to achieve this. There are several data collection techniques used by researchers within the field of social science, however quantitative and qualitative are the two most common methods used. It is not uncommon to see a blend of these two methods which is referred to as a mixed method approach (Ong & Puteh, 2017). This chapter aims to explore the research methods that are available and will outline the most suitable data collection technique for this study.

4.1 Research Philosophy

Research philosophy refers to a system of assumptions and beliefs about the development of knowledge (Saunders *et al.*, 2015). This is precisely what researchers embark on when attempting to develop knowledge on a particular subject matter. Developing research through a reflexive approach leads researchers to the most appropriate research philosophy, whether that be ontology, epistemology or axiology (Baxter, 2018).

4.2 Research Methods

Qualitative research is a useful method as it allows researchers to explore experiences and phenomena whilst obtaining subjective accounts of experiences, opinion, beliefs and feelings in more detail. This type of research focuses on words, which allows researchers to obtain vast amount of detail through interviews and conversations with participants (Hignett and McDermott, 2015). This is not an appropriate method for this study considering the large population that this thesis is based around i.e. financial service employees in Ireland.

Quantitative research focuses on the analysis of numbers and statistics. Furthermore this type of research allows people to methodically measure variables and test hypotheses (Hammersley, 1993). A large-scale survey was designed and issued to all FSU members to ascertain the impact WFH throughout the pandemic had on these individuals which pivoted the research toward a quantitative research method. Members were sent a generic email outlining the aim of the study, which also

included a direct link to the survey, allowing willing participants to complete it. An online survey is advantageous as information can be collected and collated relatively quickly in comparison to phone and face-to-face interviews. Cross-sectional studies, such as this are very common as they facilitate the collection of large amounts of information and are an inexpensive method of conducting research. Furthermore, several variables can be investigated, and various hypotheses can be tested simultaneously. Although this type of research is considered a solid alternative to experimental research, it does come with limitations. Unlike experimental design, cross sectional research cannot establish causation and does not allow precise control of variables (Rindfleisch *et al.*, 2008)

The objective of this study is to determine the views of Financial Service employee's that WFH, full time or partially since March 2020 when non-essential workers were compelled to abandon the office and embrace remote working. The FSU circulated a survey in 2021 to understand the experiences and attitudes of employees who worked remotely during Covid-19. Elements of this survey were advanced to these members again to determine if a prolonged and enforced period of WFH impacted attitudes towards WFH, location preferences, influence over decisions and the extent of WFH. Questions related to commuting, family and colleague relationships, and psychological wellbeing have been used in related studies demonstrating that these areas are useful to cover in a questionnaire such as this Pierce *et al.*, (2020), Morganson *et al.*, (2010), Baym *et al.*, (2021), Bouzri *et al.*, (2020), Felstead and Henseke, (2017), Charrerjee *et al.* (2020) and Sha, *et al* (2019), Bolino and Turnley (2009), Falstead and Henseke (2017) and Frone (2000).

4.3 Research Design

Primary data was captured through a Google forms survey that was submitted to the FSU on the 28th of March 2023 and subsequently released to the personal email addresses of all its members on the 30th of March 2023. The email was issued by the head of communications and public affairs of the FSU on behalf of the researcher, a copy of which can be found in the appendices section. All members were invited to take part in the study regardless of engaged in remote working or not and were directed to the survey via a link.

The questionnaire is cross-sectional in its nature, allowing an examination into 'the extent to which variables measured at the same time are associated with one another' (Meyer *et al.*, 2021). There are various methods that can be used when collecting data for both qualitative and quantitative studies. As this study is a quantitative study, experimental, cross-sectional and longitudinal designs were considered following the decision to complete a quantitative analysis. Ultimately, the method selected was cross-sectional as this facilitated a large-scale survey, observing 'all variables at a single point in time' (Cummings, 2017). Kesmodel (2018) advocates the use of cross-sectional research when assessing attitudes and claims it to be the most pertinent design for this construct. There are several ways to conduct a survey including telephone, face-to-face, post and online. Evans and Marthur (2005) argue that online surveys are more beneficial compared to other formats due to their flexibility, convenience, low-cost access to a larger population/sample and timeliness. The survey did not request some sensitive information from participants including name or contact details to alleviate any concerns that answers provided were traceable. Larson (2019) believes that perceived anonymity increases response rates, avoids social desirability bias and promotes honest feedback from participants.

4.4 Research Sample

According to the FSU, as of 23/04/2023 there are 11,028 members. The survey was circulated to all members regardless of any demographic selection (gender, age etc) or if they WFH or not. Working in financial services directed the researcher to this specific sector that this study is based upon, therefore purposive sampling is the most appropriate non-probability sampling technique relevant to this research.

The survey was issued to the personal emails of all FSU members to ensure accessibility to the link provided. The FSU encountered instances where members could not access survey links via work emails due to internal controls i.e. company denying access to Gmail and Hotmail. The response to the survey was extensive as 628 members completed it, a response rate of 5.7%. Kejcie & Morgan (1970) suggest that a sample size of 370 is required from a population of 10,000 to be representative of that population which has been achieved. Furthermore, Weisberg, Weisberg, Krosnick and Bowen (1996) insinuate that researchers with a sample size of 600 should be willing to accept an error rate of 4.1%. Considering 95% and 5% are the standard confidence and error intervals respectively, the margin of error is acceptable.

4.5 Data Collection Method

The questions put to participants were specifically designed on the areas discussed throughout the literature review, which are set out in the bullet points below. A full copy of the survey can be viewed in the appendices section of the thesis. The survey was opened on the 28th of March 2023 for two weeks, before closing on the 11th of April 2023. The survey asked 43 questions which was divided into 10 sections:

- Researcher participant information and consent form
- Consent
- Demographics
- Extent of remote working
- Preference of work location
- Attitudes on remote working
- Influence over decisions
- Commuting
- Psychological well-being
- Relationships

The first section of the survey introduced the research question and advised participants what type of questions would be asked. It also set out the statement of intent, confidentiality and anonymity, and agreement to consent which will be discussed further in ethical considerations. Section 2-10 contained 43 questions including 1 compulsory question, 1 dichotomous question, 1 free text question, 2 multiple choice and 38 graded multiple-choice questions.

Consent

Section 2 was designed exclusively to obtain the consent of participants to use the data they provided. Question 1 was a compulsory 'checkbox' question aimed at obtaining consent for the researcher to use individual data for academic research. Participants could not submit their survey without selecting yes. Question 2 was dichotomous, allowing respondents to decide whether to share their data with the FSU in a yes or no format.

Demographics

Questions 3 – 8 are a mix of free text and multiple-choice questions that intend to gain an understanding of each participants demographics. The intention in this section was to obtain the age, gender, relationship status, household type, household commune and occupation information of respondents. Participants were not required to share sensitive information including name, email address or contact number and none of the questions in this section were compulsory. Demographic questions used in surveys are useful as they can accurately describe the sample and by extension the overall population (Hughes, Camden and Yanchen, 2016). These questions were taken from the survey issued by the FSU to its members in 2021.

Extent of remote working

Question 9 and 10 are both Likert-style questions with the intention of determining how often individuals WFH prior to the pandemic and since the beginning of the pandemic, respectively. Both questions have the same five-point scale offering participants options including 'in the office all the time with no option to WFH', 'mostly in the office with some WFH', 'half and half', 'mostly WFH with some office work' and 'WFH all the time'. These questions were taken from the survey issued by the FSU to its members in 2021.

Preference of work location

Question 11 is also a Likert-style question asking respondents to disclose how many days they would like to WFH. Respondents have the option to select '0 days a week', '1 day a week', '2 days a week', '3 days a week', '4 days a week', '5 days a week' and 'due to the nature of my work, I cannot WFH'. This question was taken from the survey issued by the FSU to its members in 2021.

Attitudes on remote working

Section 6 introduced 6 Likert-style questions focusing on participants attitudes towards remote working. Questions 12 and 13 offer respondents the opportunity to answer on a five-point scale (strongly agree to strongly disagree) with an additional option of 'due to the nature of my work, I cannot WFH'. These two questions targeted members attitudes towards autonomy and career opportunities whilst WFH which was also asked by the FSU in 2021.

Questions 14 and 15 ask participants if job demands interfere with personal life before and since WFH, respectively. Both questions are seven-point Likert-style question (never to always) with an additional option of 'due to the nature of my work, I cannot WFH'. Question 16 and 17 positioned the same question in reverse – personal life demands interfering with the job prior and since WFH. Similar questions were asked by the FSU in 2021.

Influence over decisions

The purpose of section 7 is to determine the perceived influence employees feel they have when deciding the number of hours worked and starting/finishing times since WFH. Question 18 and 19 are five-point scale (strongly agree to strongly disagree) questions that aim to answer just that. Respondents that are unable to WFH due to the nature of their work are given that option also. These questions were taken from the survey issued by the FSU to its members in 2021.

Commuting

Question 20 – 27 form section 8 that ask workers isolated questions relating to the commuting experience. Question 20 and 21 are concerned with the time spent commuting prior to the pandemic and since the pandemic, respectively. Question 22 and 23 are multiple choice questions with the former asking participants the mode(s) of transport they relied upon before Covid and the latter asking how they travel to work since Covid. The outcome of these two questions could not produce a perfect 100% score as several options could be chosen.

Question 24 and 25 ask participants to divulge how much they spend commuting each week on a five-point scale prior to the pandemic and since the pandemic, respectively. Question 26 is Likert-style which aims to determine if utility bills have increased for people since WFH. Furthermore, Question 27 asks people if savings from not having to commute are offset against WFH costs in a Likert-style format. These questions were formatted around previous studies conducted by Charrerjee *et al.* (2020) and Sha, *et al* (2019).

Psychological well-being

Question 28 – 36 are all Likert-style questions with varying three-point, five-point and seven-point scales with an additional option of ‘due to the nature of my work, I cannot WFH or work in the office’. This is the 9th section within the survey which gathers data on respondents’ ability to make time for themselves, manage well-being and stress, feelings of isolation and emotional state prior to and since the pandemic. These questions were based on the survey issued by Pierce *et al.* (2020) and research by Bakker and Demerouti (2017).

Relationships

Section 10 is the last section of the survey consisting of eight questions. Question 37 – 43 are five-point Likert-style questions measuring attitudes towards family and work relationships. Questions were based on studies conducted by Baym *et al* (2021), Bolino and Turnley (2009), Falstead and Henseke (2017) and Frone (2000).

4.6 Data Analysis

Initially the data was transferred from Google forms into Excel where answers were coded numerically. Questions that contained an error or indicated that they do not have the option to WFH were removed. To ensure consistency across the scoring, the most positive answer was assigned the lowest score (0) and the most negative score allocated the highest number. This method was applied to every question to allow comparisons, measurements and analysis.

The 9 questions (28-36) pertaining to psychological wellbeing (dependent variable) will be combined to create an overall score. The total score for psychological wellbeing ranges from 0-42, the lower an individual scores the better their psychological wellbeing and the higher an individual scores the lesser their psychological wellbeing is perceived.

The scores for each individual independent variable are set as follows. Question 9 and 10 were added in a summative fashion to produce a total score of 8 titled 'extent of working from home', 0 indicates an individual worked from home all the time before and after the pandemic, whereas 8 indicates an individual worked in the office all the time before and after the pandemic. Question 11 measures the number of days respondents would like to WFH, ranging from '5 days a week' (0) to zero days a week (5). Questions 12 to 17 combine to create an overall score of 32 titled 'attitudes', the lower the score the better attitudes are and the higher the score the worse attitudes are considered. Question 18 and 19 are added together to produce an overall score ranging from 0-8 referred to as 'influence over decisions', the lower the score the more positive the response. Questions 20-21 (0-10), 22-23 (0-10), 24-25 (0-8) and 26-27 (0-8) are all individual scores relating to different aspects of the commuting experience, including time spent, mode of transport, money spent and savings, respectively. Again, the lower the score the more positive the response. Question 37 and 38 are combined to create a total score (0-8) for family relationships and 39-42 added to create an overall score (0-16) for colleague relationships, the higher the score, the more negative attitudes are toward the independent variable.

Once the dataset was coded appropriately it was exported to SPSS to conduct comparison and correlation statistical tests. SPSS facilitates univariate, bivariate and multivariate analysis' that allow users to carry out both parametric and nonparametric techniques (Ong and Puteh, 2017). In the context of this study univariate comparison analysis will be used in the form of independent t-tests to examine the differences between demographics on the dependent variable and independent variables. Descriptive and inferential statistics will both be illustrated and examined to include the mean, standard deviation and percentage representation where appropriate.

A multivariate correlation analysis will also be conducted by way of a multiple linear regression (MLR) to examine causal and effect relationship between psychological wellbeing and the independent variables, namely family relationships, colleague relationships, hours of commute, cost of commute, extent of working from home, preference of working from home, attitudes toward working from home and influence over decisions (Ong and Puteh, 2017). This analysis will be used to determine if more positive attitudes to WFH predict better psychological wellbeing across each construct and will be measured by examining the coefficient of determination (R^2) of the model. The unstandardised beta (B), the standardised beta (β) and the probability value (p) for each independent variable will be discussed to show the slope of the line between the predictor variables and psychological wellbeing, the correlation between the predictor variables and psychological wellbeing and whether or not the independent variables significantly predict psychological wellbeing, respectively (Menard, 2004).

4.7 Ethical Considerations

The first section of the online questionnaire introduced the survey and set out statement of intent, confidentiality and anonymity and agreement to consent. Participants were advised that questions will be asked 'relating to employee's attitudes towards commuting, relationships and psychological wellbeing'.

Participants were informed that their involvement in the survey was 'entirely voluntary' and that information gathered would be non-identifiable. Respondents were advised that 'all data gathered will be stored by the researcher in a password protected file and kept as per NCI policy for a period of five years before being destroyed'. Furthermore, people partaking in the study did not have to answer any question(s) they did not want to and could withdraw from the study at any time.

Before proceeding, respondents were required to agree to participate in the survey and consent to individual data being used for academic research. Participants also had the option to share data with the FSU, however this was not mandatory. There was no incentive, financial or otherwise, offered to people taking part in the study.

4.8 Limitations of Study

The benefits of a cross-sectional design were previously discussed however this type of research does come with limitations. Cross-sectional studies 'lack a definitive time-order of causes and outcomes, they have difficulty in providing definite information about casual relationships' (Cummins, 2017). The data gathered provides a point in time snapshot that does not consider what happened prior to and after the collection of the data.

Alternatively, longitudinal studies examine repeated observations over time that can measure individual attitudes towards WFH before the pandemic, during the pandemic and after the pandemic. Due to the high volume of staff attrition within the financial services sector and the time and resources needed to conduct a longitudinal study, this was not a feasible option.

Research drives design and due to time constraints and the large sample size participating in the study, a cross sectional design was more suitable (Cash, 2018). Admittedly, cause and effect cannot be achieved using this design, however correlations can be determined, and patterns can materialise. Efficiency was a paramount factor when gathering and analysing data. The findings of the large-scale quantitative survey are set out in chapter four.

Chapter 5: Findings

This chapter will focus on the results of the survey outlined in the previous chapter. Initially, demographic findings will be illustrated to include means, percentage representation and standard deviations. Secondly, positive, negative and neutral responses will then be set out in individual sections as they appeared in the survey (section 4-10). Participants were also given the option to declare that they do not have the option to WFH, these respondents are not included as part of the findings but are included in the overall percentage of responses. Lastly, the results of a multiple linear regression (MLR) will be presented to show what variables are significantly associated with psychological wellbeing and what variables are not.

5.1 Demographics

5.1.1 Stated age profile of participants

Figure 1 – Stated Age Profile

Age	Mean	N	Std. Deviation
18-24	18.0000	1	.
25-34	16.9839	62	5.40944
35-44	16.1503	173	6.03290
45-54	17.6463	147	6.54887
55-64	15.8269	52	6.23312
Total	16.7402	435	6.16921

After agreeing to participate in the survey, respondents were directed to section 3 where individuals were asked several questions pertaining to demographics. The initial demographic grouping question required participants to provide their age in a free text box which provided individual ratio data. Individual data was subsequently converted to ordinal data, reducing the number of segments to five (figure 1). Overall, respondents in the age cohort 55-64 display the lowest psychological wellbeing score (best score), whilst the 45-54 category shows the highest (ignoring 18-24 as only one participant falls into this category).

5.1.2 Stated Gender Profile of Participants

Figure 2 - Stated Gender Profile

Gender	Mean	N	Std. Deviation
Male	16.9784	232	6.97270
Female	16.3661	295	5.67500
Prefer not to say	17.4286	7	3.77964
Total	16.6461	534	6.25267

Participants were given the option to define their gender in the second demographic question. Individuals had three options to choose from including, 'Male', 'Female' and 'Prefer not to say'. 617 of the 628 people who took part in the survey answered the question relating to gender, however only 534 answers were valid, 43.5% of respondents identify as male, 55.2% of respondents identify as female and the remaining 1.3% prefer not to say. There is little difference in the psychological wellbeing scores across male and female respondents.

5.1.3 Stated Relationship Status of Participants

Figure 3 – Stated Relationship Status

Relationship Status	Mean	N	Std. Deviation
Married	16.5487	339	6.42203
Widowed	13.3333	3	5.85947
Divorced	15.8462	13	6.18932
Separated	16.7857	14	5.64567
Cohabiting with a significant other or in a domestic partnership	17.2208	77	5.86834
Single, never married	16.8636	88	6.09726
Prefer not to say	18.8889	9	5.84047
Total	16.7053	543	6.24306

5.1.4 Stated Household Type of Participants

Figure 4 – Stated household type

Household Type	Mean	N	Std. Deviation
House	16.6164	477	6.26528
Apartment/Flat	17.0625	64	5.96518
Other	24.0000	2	8.48528
Total	16.6961	543	6.24187

Participants that live in a house have better psychological wellbeing scores than those living in apartments and other dwellings.

5.1.5 Stated Number of People in the Household of Participants

Figure 5 – Stated number of people in the household

Number of People in the Household	Mean	N	Std. Deviation
One	17.5345	58	5.64200
Two	16.7810	137	5.97140
Three	15.3714	105	6.44094
Four	17.1689	148	6.32820
Five	17.1831	71	6.77877
Five +	15.5000	22	5.58697
Total	16.6950	541	6.24273

People living on their own and those with an 'over-populated' household show an inferior level of psychological wellbeing compared to those residing in a household with two to three occupants. However, respondents that reside in a household with more than five people seen better psychological wellbeing scores.

5.2 Results of Dependent and Independent Variables

Figure 6 – average population

	Number	Mean	Std. Deviation
Extent of WFH	624	4.5160	1.46431
Preference Days	614	.9951	1.26889
Attitudes	592	11.2095	4.23985
Influence over Decisions	602	4.6595	2.28691
Commuting Time	589	3.2649	2.20107
Commuting Cost	619	2.6721	2.04972
Family Relationships	585	1.3880	1.78027
Work Relationships	584	7.3031	3.09799
Psychological Wellbeing	544	16.7022	6.23773

5.2.1 Family Relationships

Figure 6 suggests the average relationship across the sample is positive with a mean score of 1.38 when WFH. A large majority (75.7%) of respondents find it easier to make it a lot easier or somewhat easier to make time for family now than when they were resigned to the office. Overwhelmingly, 85.7% of participants agreed that WFH positively contributes to spending more time with family, whereas only 4.2% deny its influence.

5.2.2 Colleague Relationships

Figure 6 suggest that interactions with colleagues (mean 7.3) decrease whilst working remotely compared to that of time spent with family. Although people have been removed from the office, less than half (45.5%) of respondents feel interactions with colleagues have decreased as 27.5% feel it has stayed the same and 23.4% feel contacts have increased. This diverges somewhat when questioned about social time with co-workers as almost two-thirds (62.3%) feel it was easier to allocate time to social interactions with colleagues when working in the office. Most participants feel that even though they are physically separated from colleagues they still receive help and support, as 74.9% and 73.2% confirm that work peers and managers assist them, respectively.

5.2.3 Attitudes towards Working from Home

Figure 7 – Attitudes across age cohorts

Age	Mean	N	Std. Deviation	% of Total Sum
18-24	4.0000	1	.	0.1%
25-34	10.2879	66	3.22855	12.8%
35-44	10.9686	191	4.15478	39.4%
45-54	11.6994	163	3.96144	35.9%
55-64	11.2321	56	4.67096	11.8%
Total	11.1405	477	4.06243	100.0%

Figure 8 – attitudes across gender

Gender	Mean	N	Std. Deviation	% of Total Sum
Male	11.6250	248	4.39273	44.1%
Female	10.8333	330	4.10346	54.7%
Prefer not to say	10.7143	7	4.02965	1.1%
Total	11.1675	585	4.23892	100.0%

Respondents were presented with a range of questions/statements to ascertain the impact WFH has had on their attitudes toward certain aspects. Firstly, participants were asked if they enjoyed the autonomy they receive whilst WFH to which 63.9% strongly agreed and 25.2% agreed, indicating the vast majority (89.1%) eulogise the freedom to work in a way that suits them. The remainder of the sample, either strongly disagreed (1.3%), disagreed (1%), gave a neutral response (5.5%) or did not have the option to WFH (3.1%). Younger people are inclined to enjoy the level of autonomy they receive, working outside the office in comparison to older colleagues. As age increases, the level of autonomy enjoyed decreases. Female respondents are also more positive toward autonomy whilst WFH, than their male counterparts.

Career opportunities are not impacted when individuals are removed from the office according to 54.8% of participants, 25.9% strongly disagreeing and 28.9% disagreeing to the statement 'WFH has decreased my career opportunities', with a further 26.4% providing impartial feedback indicating they 'neither agree nor disagree'. Less than one-sixth of the sample strongly agreed (3.8%) or agreed (12.1%) with the statement as the remaining 2.9% confirmed that they did not have the option to WFH. Respondents in the '25-34' and '35-54' age cohort tended to

disagree with the statement more than the older age cohorts of '45-54' and '55-64', likewise as did female respondents in comparison to male respondents.

Participants were subsequently presented with a set of inverted questions relating to job demands and personal life demands, firstly to determine if the demands of the job interfere with people's personal life before and since WFH, while simultaneously establishing the affect personal life demands has on work.

Respondents state that since WFH, the demands of the job are less likely to interfere with workers personal lives as 60.5% declare that the job never, almost never or rarely spills over into their personal life domain. In contrast, prior to WFH, over three-quarters (75.8%) admitted that their job intruded their personal lives sometimes, often, very often or always. Almost four-fifths (79.4%) of the sample attest to personal lives either never, almost never, or rarely impacting their job. Interestingly, as the number of people living in the household increases, the greater the possibility personal life demands impeded work life, since WFH.

5.2.4 Extent of Working from Home

Respondents were presented with two questions to examine how often people worked from home before the pandemic and after the pandemic. Figure 6 implies workers work remotely for much of the week. This does differ when compared throughout different departments as workers who are customer facing (branch banking for example) and those who work in insurance and international banking are more likely to attend the office compares to those in technology, payments and business banking.

Figure 9 – Department

Department	Mean	N	Std. Deviation	% of Total Sum
Retail Banking	5.0324	247	1.58209	44.2%
Business Banking	4.3934	122	1.29562	19.0%
Technology and Professional Services	3.7239	134	1.25292	17.7%
Payments	4.9091	11	1.13618	1.9%
International Banking	5.2500	4	1.70783	0.7%
Insurance	5.0000	3	.00000	0.5%
Other	4.3824	102	1.11732	15.9%
Total	4.5185	623	1.46422	100.0%

5.2.5 Preference of Work Location

Table 6 suggests that people want to work from home most of the week.

Respondents were asked ‘how often would you like to WFH’, the majority (96%) reporting they would like to WFH in some shape or form.

Figure 10 – Preference of work location across age cohorts

Age	Mean	N	Std. Deviation	% of Total Sum
18-24	2.0000	1	.	0.4%
25-34	.8088	68	1.23696	11.3%
35-44	.9744	195	1.24948	39.2%
45-54	1.0351	171	1.19260	36.5%
55-64	1.0893	56	1.26888	12.6%
Total	.9878	491	1.22884	100.0%

Younger age cohorts ‘25-34’ and ‘35-44’ indicate the closest preference to WFH ‘5 days a week’, while the older age cohorts ‘45-54’ and ‘55-64’ express a greater predilection to present themselves to the office one day a week.

Figure 11– Preference of work location across genders

Gender	Mean	N	Std. Deviation	% of Total Sum
Male	1.0593	253	1.32454	44.4%
Female	.9679	343	1.24093	55.0%
Prefer not to say	.5714	7	.78680	0.7%
Total	1.0017	603	1.27263	100.0%

Similarly, there is minimal variation between gender groups as both males and females prefer to WFH '4 days a week' on average.

Figure 12 – Preference of work location across different households

Household	Mean	N	Std. Deviation	% of Total Sum
House	.9889	540	1.24981	87.4%
Apartment/Flat	1.1159	69	1.43010	12.6%
Other	.0000	4	.00000	0.0%
Total	.9967	613	1.26929	100.0%

Figure 13 – Preference of work location across household numbers

How many people live in your household?	Mean	N	Std. Deviation	% of Total Sum
One	1.0923	65	1.43312	11.8%
Two	.8509	161	1.26595	22.7%
Three	.8696	115	1.21049	16.6%
Four	1.1656	163	1.26815	31.5%
Five	1.0000	82	1.25708	13.6%
Five +	1.0000	24	1.02151	4.0%
Total	.9902	610	1.26721	100.0%

Results show that people who dwell in a house are more inclined to seek more days WFH compared to those living in an apartment (figure 12). Furthermore, the number of people residing in the household impacts people's preference to WFH. People that live on their own are more likely to attend the office in comparison to people that live in a household with two or three people (figure 13). Interestingly, as the number of people living in the home increases so does people's preference to return to the office.

5.2.6 Influence over Decisions

Questions were put to participants to determine what influence they have when deciding the number of hours, they work and, starting and finishing times. Almost two-thirds (63.1%) responded negatively to 'since WFH, I have the freedom to decide the number of hours I work', either strongly disagreeing (23.4%) or disagreeing (39.7%) to the statement. Over a fifth (21%) do however feel that WFH has enabled them to decide the number of hours they work as they either strongly

agree (6.4%) or agree (14.6%), whilst 12.5% are impartial toward the statement. Remote working has permitted 40.9% of respondents to decide their starting and finishing times compared to a slightly larger proportion of 43.8% who feel that WFH does not promote this freedom. Neutral responses account for 11.7% as the remaining 3.6% do not have the option to WFH.

5.2.7 Commuting

The difference between the time spent commuting prior to the pandemic and since WFH has changed significantly as WFH became compulsory for many workers. Workers were encouraged to WFH where possible which had a knock-on effect on time spent travelling to and from the office. Unsurprisingly, almost three-quarters (73.4%) of the sample spend 0 to 2 hours commuting now compared to 15.2% who spent that amount of time commuting before Covid. Almost one-quarter of respondents spent over 10 hours commuting throughout the week, which has reduced significantly since the enforced WFH policy.

Similarly, most (94.9%) workers spend less than €50 on the weekly commute nowadays, decreasing the costs that associated to the job whilst simultaneously increasing disposable income. Respondents were asked if utility bills increased since working from to which 38.2% strongly agreed and 37.6% agreed. They were also asked if savings from not having to commute are offset against WFH costs, 20.5% and 29.6% strongly agreeing and agreeing, respectively.

5.2.8 Psychological wellbeing

Over two-thirds (68.4%) find it somewhat or a lot easier to make time for themselves since WFH compared to a small minority (16.8%) who state the contrary. Almost half (49.3%) of respondents feel that they have a more positive perception of their wellbeing now compared to just over a fifth (20.9%) who feel that their perception of their wellbeing when they first started the WFH experience. Interestingly, 64.7% of respondents never, almost never or rarely felt isolated whilst WFH compared to 63.7% of respondents who admit to feelings of isolation when working in the office. The majority (71.5%) of participants confess that working in an office environment always, very often, often or sometimes creates stress whereas over half (51.1%)

rarely, almost never or never feel stress when WFH. Workers are also less likely to feel emotionally drained when WFH compared to when they worked in the office, 23.4% advise they do not have this adverse feeling when WFH compared to 66.6% who feel that way when working in the office.

5.3 Multiple Linear Regression Model

Figure 14 – Multiple Linear Regression Model

Variables	B	SE	β	t	Sig.
Psychological Wellbeing (Constant)	3.931	1.161		3.386	<0.001
Family Relationships	0.979	0.142	0.283	6.883	<0.001
Colleague Relationships	0.556	0.083	0.280	6.733	<0.001
Hours of Commute	-0.044	0.115	-0.015	-0.380	0.704
Cost of Commute	0.168	0.122	0.053	1.369	0.172
Extent of Working from Home	0.454	0.188	0.095	2.415	0.016
Preference to Working from Home	-0.113	0.199	-0.023	-0.567	0.571
Attitudes towards Working from Home	0.400	0.057	0.272	7.067	<0.001
Influence over Decisions	0.167	0.099	0.062	1.689	0.092
R²	0.392				
F	38.446				

A multiple linear regression (MLR) analysis was undertaken to predict psychological well-being based on eight constructs that compose the areas of family relationships, colleague relationships, hours of commute, costs of commute extent of working from home, preference to work from home, attitudes towards working from home and influence over decisions. The full model to predict psychological well-being is statistically significant, $R^2 = 0.392$, $F = 38.446$, $p < 0.001$; adjusted $R^2 = 0.381$. The R^2 result indicates that 39% of the variation in psychological wellbeing is predictable from the independent variables. Four of the eight variables hypothesised to predict psychological wellbeing are significantly associated with psychological wellbeing; these are family relationships ($\beta = 0.283$, $t = 6.6883$, $p < 0.001$), colleague relationships ($\beta = 0.280$, $t = 6.733$, $p < 0.001$), attitudes towards working from home ($\beta = 0.272$, $t = 7.067$, $p = < 0.001$) and extent of working from home ($\beta = 0.095$, $t = 2.415$, $p < 0.016$). The results show that there is a positive relationship between these independent variables and psychological wellbeing i.e. more positive attitudes to WFH predicts psychological wellbeing. Variables including hours spent commuting, time spent commuting, preference to work from home and influence over decisions independently attract a significance value of > 0.05 , therefore the null position is accepted, suggesting these variables do not produce statistically

significant results that predict psychological wellbeing. The individual findings will be measured against psychological wellbeing.

5.3.1 Family Relationships

As mentioned previously, 'family relationships' is one of the constructs that produce statistically significant results which predict psychological wellbeing. Furthermore, this variable attracts the highest standardised (β) beta (0.283) suggesting that 'family relationships' has the strongest relationship of the independent variables with psychological wellbeing. The unstandardised Beta (B) informs us that one unit of time with family increases we see an increase in psychological wellbeing of 0.979 units.

5.3.2 Colleague Relationships

Relationships with colleagues is another predictor variable that produces statistically significant results which predict better psychological wellbeing. This construct attracts the next highest β implying that the type of colleague relationships that exist whilst WFH is good enough to increase psychological wellbeing. The B (0.556) is almost half that of association family relationships, indicating that attitudes toward colleague relationships whilst WFH are not as influential as family relationships on psychological wellbeing.

5.3.3 Attitudes towards Working from Home

Attitudes towards working from also produce statistically significant results which predict better psychological wellbeing. This construct attracts the next highest β implying that as workers attitudes toward WFH increase so too does psychological wellbeing. Figure 14 illustrates that as one unit of attitudes increase, psychological wellbeing increases by 0.400 units, indicating that this is not as significant as time spent with family and colleagues, however it remains relevant.

5.3.4 Extent of Working from Home

Extent of remote working is the last independent variable that produced statistically significant results to predict better psychological wellbeing. This construct attracts the lowest β (0.095) of the four predictor variables suggesting it has the lowest potential to increase psychological wellbeing. The B (0.454) is more than half that of

family relationships but slightly higher than attitudes towards WFH. This construct attracts the next highest third highest β implying that as workers attitudes toward WFH increase so too does psychological wellbeing.

5.3.5 Preference to Working from Home

Evidently, people's preference to WFH does not produce statistically significant results indicating that its impact on psychological wellbeing is insignificant. The B score suggests however that as days in the office increase, psychological wellbeing decreases 0.113 units.

5.3.6 Influence over Decisions

Influence over decisions did not produce statistically significant results suggesting that psychological wellbeing is not significantly improved when workers can choose the number of hours they work or starting and finishing times.

5.3.7 Commuting

Lastly, the regression table shows that the cost of commuting and the time spent commuting have a statistically significant value of 0.704 and 0.172, respectively. When p is greater than 0.05 the null position is accepted i.e. these two predictor variables do not produce statistically significant results that predict psychological wellbeing.

Chapter 6: Discussion

The subject matter relating to this thesis has previously been studied at large with many different aspects analysed to determine the impact WFH has on psychological wellbeing and other constructs. The following discussion has been constructed to answer the research questions posed by examining previous literature and conducting quantitative research. The discussion will be formatted into 5 relevant thematic independent variables, following the collection of data through a large-scale survey. The first 4 independent variables that achieved statistical significance predicting psychological wellbeing will be discussed initially, proceeded by the relevant variables that did not achieve it. Recommendations are outlined to various stakeholders including the Financial Service Union (FSU), financial service employers and government regulators. As discussed previously, psychological wellbeing can be increased with improved WFH attitudes and support. The recommendations are put forward as suggestions that stakeholders can adapt to help improve employee's psychological wellbeing and overall work-life balance.

6.1.1 Family Relationships

Time spent with family increased throughout the pandemic which is not surprising considering many workers were confined to their homes during working hours. The integration of the domains of work and family into the one space had a positive impact on several respondents who reported that it is easier to make time for family now than it was working from an office location. Positive responses to the survey represent over three-quarters of the sample, supporting the suggestion that employees who work remotely benefit from improved attitudes towards family relationships and subsequently psychological wellbeing (Hilbrecht *et al*, 2008). Family relationships is the construct that had the strongest relationship with psychological wellbeing, suggesting that increased time with family has positive implications which is interesting considering the prolonged period of WFH during the pandemic.

Frone (2000) argues that blurred lines are created when employees WFH leading to social desynchronization as workers spend less time with family and instead work longer hours. The findings of this study contradict that hypothesis as most

respondents claim that WFH improves psychological wellbeing as people are afforded the opportunity to spend more time with family. Furthermore, the results of the study reject Marsh and Musson (2008) theory that the likelihood of spill-over of work tasks into family life for remote workers than that of office workers.

The pandemic no longer has the same impact on how people live their lives as economies and industries reopen, global travel has re-emerged, and workers begin to return to the office. Furthermore, on the 6th of May 2023 the World Health Organisation (WHO) declared that 'Covid-19 no longer qualifies as a global emergency' (Gregory, 2023). The work-life balance that existed throughout the pandemic will be impacted as the flexibility afforded to remote workers is depleted once they return to the office. The daily school pick-ups and drop-offs, preparation of meals and the household chores that workers completed in between zoom calls and lunch breaks are no longer feasible, instead employees spend the time getting ready appropriately for office work and commuting. This will undoubtedly have a negative impact on the 75.6% of workers who find it easier to make time for family whilst WFH and the 85.7% of respondents who believe WFH positively contributes to spending more time with family.

6.1.2 Colleague Relationships

Employers are now seeking an ignition of pre-pandemic face-to-face collaboration, creativity, workplace culture and to also utilise office space that is available.

Companies including Disney and Twitter expect employees to return to the office fulltime now that Covid-19 is no longer wreaking havoc on society, however workers have become accustomed to dropping their kids off at school and hanging washing in between zoom calls and are not willing to give these 'new norms' up easily.

Spending more time with family increases psychological wellbeing and employers need to be mindful of this as they could risk losing valuable employees to competitors who offer them the option of WFH.

Interestingly, respondents to the survey believe that the type of interaction they have with colleagues when working from home is perceived as positive, indicating that virtual conversations over zoom and slack are good enough to increase psychological wellbeing. The findings of the survey reveal that almost half (45.5%) of

respondents feel that interactions between co-workers and superiors have decreased but this has not had an impact on psychological wellbeing suggesting that interactions are now more meaningful and purposeful when WFH. Most respondents feel that decreased interactions does not mean less support as 74.9% and 73.2% of remote workers feel that they receive support from their colleagues and manager respectively.

6.1.3 Attitudes towards Working from Home

Overwhelmingly, respondents to the survey enjoy the level of autonomy they receive whilst working from home, supporting (Sparrow, 2000) who believes that remote workers feel entrusted to perform their work duties without the need for autocratic supervision. Gajendran and Harrison (2007) suggest that the affordance of remote working is a sign of support for greater work-life balance and psychological wellbeing.

After a prolonged period of remote working, only 15.9% feel that career opportunities are impacted compared to 22% who felt that at the beginning of the pandemic (FSU, 2022), Interestingly, workers feel that interference between the job and family decrease when WFH which contradicts Galanti *et al.*, (2021) who believes that there is a higher chance of spill over when working remotely.

6.1.4 Preference to Working from Home

The FSU discovered that at the beginning of the pandemic 88% of people wanted to WFH at least one day a week, 29% preferring to WFH 5 days a week. Interestingly after a prolonged period of remote working, the results of the survey in this study indicate that almost half the respondents (48.3%) would like to WFH 5 days a week going forward suggesting that increased time spent with family and less time spent commuting has increased workers desire to WFH.

6.1.5 Commuting

Kunn-Nelen (2016) and Grinza and Rycx (2018) express that the overall commuting experience can have negative implications on people's psychological wellbeing. The analysis conducted the study contradicts this finding as little statistical significance or correlation was found between costs and time spent commuting. Commuting is not a

particular expensive experience as most workers spend less than €50 making trips to and from the office each week.

Workers afforded the opportunity to WFH spend less time commuting which can be used for other purposes. This however did not produce significance or much correlation with psychological wellbeing suggesting that workers do view it as an essential part of work (Marks *et al*, 2020).

6.2 Recommendations

Recommendations are outlined to various stakeholders including the Financial Service Union (FSU), financial service employers and government regulators. As discussed previously, psychological wellbeing can be increased with improved WFH attitudes and support. The recommendations are put forward as suggestions that stakeholders can adapt to help improve employee's psychological wellbeing and overall work-life balance. Admittedly there are implications that are associated with these recommendations – financial costs to resource employees, sufficient time to implement and regulations that have to be considered.

6.2.1 Family Relationships

The research conducted in this study shows that time spent with family increases workers psychological wellbeing which is why employers should continue to offer remote working to their employees. Furthermore, employers need to respect the legislation introduced by the Irish Government in 2021 that gives workers the 'right to disconnect' and benefit from enhanced work-life balance. The support shown by the government puts pressure on employers to ensure workers are not obliged to routinely perform work-related tasks outside normal working hours and cannot be penalised for refusing to do so. When employees spend more time with family, their psychological wellbeing increases, which is evident from previous research and the findings in this study. Employers risk losing employees to organisations that offer remote working in search for flexibility and a better work-life balance (Cutter and Dill, 2021).

6.2.2 Colleague Relationships

Physical contacts with superiors and other co-workers deplete when WFH, however this study found that interactions with colleagues through virtual means are good enough to increase psychological wellbeing. Employers need to adequately resource employees with hardware and software that allow colleagues to interact through video and instant messaging virtual services including Zoom, Slack and Skype.

6.2.3 Career opportunities

People who WFH should not be disadvantaged when promotion opportunities arise. Just under 16% of respondents feel that career opportunities decrease whilst WFH suggesting that if you're not seen around the office or involved in watercooler conversations and pre-meeting catch ups, this can hinder workers advancement in an organisation. Frameworks that ensure employees who WFH have equal opportunities for career progression as those working in the office need to be created so that remote workers are not denied career advancement opportunities.

6.2.4 Working from Home – Post Pandemic

Most people who took part in the survey indicated that they would like to WFH at least one day a week. Whilst less than half (48.3%) advised they want to WFH 5 days a week, 47.7% would like a blend of working in the office and WFH, otherwise known as hybrid working. Employers should assess individual preferences to WFH as what works for one may not work for another. Certain demographical features may dictate people's preference to WFH, for example workers that work from an apartment have less space than their counterparts working from a house and show a higher predilection to attend the office.

6.2.5 Contribution to increased Working from Home Costs

As workers continue to WFH, employers' benefit from reduced operational costs as electricity and gas expenses are diverted to employees whilst working remotely. The cost-of-living crisis has put a huge burden on workers as they foot the bill for the increased costs in gas and electricity and other associated WFH costs. Most of the people surveyed advised that utility bills have increased since WFH and while some people feel the savings from not having to commute are offset against these increases, many feel it does not go far enough. A home working allowance should be

considered, especially when workers don't have the option to work at an office or are compelled to WFH throughout the week. Employees should not be penalised for WFH if employers enforce it. The Irish Revenue permits employers to contribute €3.20 per day towards employees WFH costs without the need to pay tax, PRSI or USC on the benefit. Sha *et al.* (2019) argues that employers should contribute to alleviating cost increase pressures on employees with increased salaries as Pothisiri and Vicerra (2021) believe that adequate wages and subsidising WFH costs can reduce stress and improve psychological wellbeing.

Chapter 7: Conclusion

The study set out to explore the impact of working from home during the Covid-19 pandemic had on financial service employee's attitudes and to determine change in certain aspects including increased time spent with family, decreased time spent with colleagues, decreased time spent commuting and preferences had on psychological wellbeing. This research was successfully completed using a large-scale survey that facilitated the collection and collation of data from participants who work in the financial services sector in Ireland. This section will conclude the thesis with a summary of the findings and several recommendations will be put forward to stakeholders based on these findings.

This research was conducted as a gap was discovered in the literature surrounding remote working, brought on by the emergence of the pandemic. Previous contributors to this topic commented on the positives and negatives associated with the topic but what was missing is how an enforced and prolonged period of WFH throughout a pandemic might impact workers psychological wellbeing and how attitudes towards certain aspects impact it.

Overall, it is evident that high levels of psychological wellbeing are attained whilst WFH as the previous literature and the outcomes of this study suggest. Notably there are variables that impact psychological wellbeing more than others as the MLR analysis implies that increased time with family, colleague relationships, increased attitudes towards the experience and the extent of remote working significantly impact psychological wellbeing but the cost of commute, time of commute, influence over decisions and WFH preferences do not. The R^2 result in the regression table (figure 14) states that 39.2% of the proportion of the variation in the dependent variable is predictable from the independent variables set out, indicating that there is 60.2% of the proportion of the variation of the dependent variable is unaccounted for. Admittedly, there are variables that should be examined to determine what other aspects can improve psychological wellbeing, whether this be geography location, expediency, or another unidentified variable.

The large-scale survey that was advanced to participants presented closed ended questions that allowed direct comparisons between positive and negative responses. Upon reflection a qualitative study whereby, interviews are conducted could have presented a different set of variables that impact workers psychological wellbeing whilst WFH. Individual opinions, beliefs and feelings could have been obtained that could potentially represent the proportion of the variation of the dependent variable that is unaccounted for, however, the population and sample size dictated the research tool, as a survey attracting a response rate of 5.7% from a population of 11,028 was less time consuming than conducting individual interviews.

Recommendations were put forward to various stakeholders to ensure psychological wellbeing is considered when decision makers introduce new policies as workers begin to make their way back to the office. Workers now believe they are entitled to WFH as they have proved they can meet targets and objectives when working away from the office whilst enjoying a better work life balance.

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Appendices

Appendix 1 – Survey Summary and Results

628 completed Surveys

1. Confirmation and Consent

I agree to participate in this survey, and I consent for my survey data being used for academic research	Percentage
Yes	100%
No	0%

I agree to participate in this survey, and I consent for my survey data being used for academic research	Percentage
Yes	98.9%
No	1.1%

2. Demographics

What age are you?	Percentage
18-24	0.2%
25-34	13.8%
35-44	39.3%
45-54	34.9%
55-64	11.8%

How would you best describe your gender?	Percentage
Male	41.5%
Female	57%
Prefer Not to Say	1.5%

Which of the following best describes your relationship status?	Percentage
Married	61.9%
Widowed	0.6%
Divorced	2.9%
Separated	2.7%
Cohabiting with a significant other or in a domestic partnership	14%
Single, never married	16.1%
Prefer Not To Say	1.8%

What type of household do you live in?	Percentage
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House	88.2%
Apartment/Flat	11.2%
Other	0.6%

How many people (adults and children) live in your household?	Percentage
One	10.7%
Two	26.2%
Three	18.7%
Four	27.0%
Five	13.6%
Five +	3.8%

What area of Financial Services do you work in?	Percentage
Retail Banking	39.5%
Business Banking	19.5%
Technology and Professional Services	21.6%
Payments	1.8%
International Banking	0.6%
Insurance	0.5%
Other	16.5%

3. Extent of Remote Working

Before Covid I worked	Percentage
In the office all the time with no option to work from home (WFH)	62%
Mostly in the office with some WFH	29.3%
Half and Half	4.6%
Mostly remote WFH with some office work	2.7%
WFH all the time	1.4%

Since Covid I worked	Percentage
In the office all the time with no option to WFH	4.2%
Mostly in the office with some WFH	8.1%
Half and Half	8.6%
Mostly WFH with some office work	45.3%
WFH all the time	33.8%

4. Preference of Work Location

How often would you like to WFH	Percentage
0 days a week	1.9%
1 day a week	3.8%
2 days a week	7.7%
3 days a week	13.4%
4 days a week	22.8%
5 days a week	48.3%
Due to the nature of my work, I cannot WFH	2.1%

5. Attitudes on Remote Working

I enjoy the autonomy I have whilst WFH	Percentage
Strongly Agree	63.9%
Agree	25.2%
Neither agree nor disagree	5.5%
Disagree	1.0%
Strongly Disagree	1.3%
Due to the nature of my work, I cannot WFH	3.1%

WFH has decreased my career opportunities	Percentage
Strongly Agree	3.8%
Agree	12.1%
Neither agree nor disagree	26.4%
Disagree	28.9%
Strongly Disagree	25.9%
Due to the nature of my work, I cannot WFH	2.9%

Before WFH, how often did the demands of your job interfere with your personal life?	Percentage
Never	3.4%
Almost never (a few times a year or less)	8.2%
Rarely (once a month or less)	9.6%
Sometimes (a few times a month)	25%
Often (once a week)	15.1%
Very often (a few times a week)	19.9%
Always (every day)	15.8%
Due to the nature of my work, I cannot WFH	3%

Since WFH, how often do the demands of your job interfere with your personal life ?	Percentage
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Never	12.9%
Almost never (a few times a year or less)	23.5%
Rarely (once a month or less)	24.1%
Sometimes (a few times a month)	19.2%
Often (once a week)	6.7%
Very often (a few times a week)	6.9%
Always (every day)	3.5%
Due to the nature of my work, I cannot WFH	3.2%

Before WFH, how often did the demands of your personal life interfere with your job?	Percentage
Never	13.30%
Almost never (a few times a year or less)	24.20%
Rarely (once a month or less)	22.40%
Sometimes (a few times a month)	20.80%
Often (once a week)	6.60%
Very often (a few times a week)	6.30%
Always (every day)	3.20%
Due to the nature of my work, I cannot WFH	3.20%

Since WFH, how often do the demands of your personal life interfere with your job ?	Percentage
Never	27%
Almost never (a few times a year or less)	33.8%
Rarely (once a month or less)	18.5%
Sometimes (a few times a month)	12%
Often (once a week)	2.4%
Very often (a few times a week)	2.1%
Always (every day)	0.8%
Due to the nature of my work, I cannot WFH	3.4%

6. Influence over Decisions

Since WFH, I have the freedom to decide the number of hours I work	Percentage
Strongly Agree	6.4%
Agree	14.6%
Neither agree or disagree	12.5%
Disagree	39.7%
Strongly Disagree	23.4%
Due to the nature of my work, I cannot WFH	3.4%

Since WFH, I have the freedom to decide my start and finish time at work	Percentage
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Strongly Agree	14.2%
Agree	26.7%
Neither agree or disagree	11.7%
Disagree	27.5%
Strongly Disagree	16.3%
Due to the nature of my work, I cannot WFH	3.6%

7. Commuting

Before Covid how many hours did you spend commuting for work in an average week?	Percentage
0 to 2 hours	15.2%
Up to 4 hours	12.4%
Up to 6 hours	16.4%
Up to 8 hours	11.8%
Up to 10 hours	19.8%
More than 10 hours	24.4%

Since Covid how many hours do you spend commuting for work in an average week?	Percentage
0 to 2 hours	73.4%
Up to 4 hours	14.6%
Up to 6 hours	6.9%
Up to 8 hours	2.6%
Up to 10 hours	1.0%
More than 10 hours	1.5%

Before Covid how did you travel to work?	Percentage
Car (Not Taxi)	64.8%
Bus	21.4%
Luas	9.4%
Train	17.3%
Walk/ Run	13.4%
Cycle	7.2%
Other	1.4%
Did not travel - WFH	0.8%

Since Covid how did you travel to work?	Percentage
Car (Not Taxi)	42.8%
Bus	12%
Luas	6.4%
Train	9.1%
Walk/ Run	7.2%
Cycle	5%

Other	1.9%
Did not travel - WFH	37.4%

Before Covid how much money did you spend on commuting each week?	Percentage
€0-€20	18%
€21-€30	19.6%
€31-€40	17%
€41-€50	15.8%
€50+	29.6%

Since Covid how much money did you spend on commuting each week?	Percentage
€0-€20	76.7%
€21-€30	10.9%
€31-€40	4.3%
€41-€50	2.9%
€50+	5.2%

My utility bills (electricity, heat, etc...) have increased since WFH	Percentage
Strongly Agree	38.2%
Agree	37.6%
Neither agree nor disagree	14.8%
Disagree	5%
Strongly Disagree	1.4%
Due to the nature of my work, I cannot WFH	3%

The savings from not having to commute are offset against WFH costs (electricity, heat, etc...)	Percentage
Strongly Agree	20.5%
Agree	29.6%
Neither agree nor disagree	17.3%
Disagree	19.6%
Strongly Disagree	9.3%
Due to the nature of my work, I cannot WFH	3.7%

8. Psychological Wellbeing

Making time for yourself. What statement best describes you?	Percentage
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I found it a lot easier to make time for myself before WFH	7.6%
I found it somewhat easier to make time for myself before WFH	9.2%
I am able to make the same amount of time for myself now as I did before WFH	11.2%
I find it somewhat easier to make time for myself now than before WFH	23.1%
I find it a lot easier to make time for myself now than before WFH	45.3%
Due to the nature of my work, I cannot WFH	3.6%

Well-being and stress. How have you been affected by WFH?	Percentage
I find it very stressful and challenging	3.6%
I find it to be somewhat stressful and challenging	15.4%
I do not feel my stress levels have been affected positively or negatively	16.1%
I feel I have been somewhat less stressed since and it is not been challenging	25.9%
I feel I have a lot less stress and it has not been challenging at all	35.4%
Due to the nature of my work, I cannot WFH	3.6%

Your perception of your own well-being since commencing WFH	Percentage
I feel I had a more positive perception of my own well-being when I started WFH than I do now	20.9%
I feel my perception of my own well-being has remained unchanged since I started WFH	26.2%
I feel I have a more positive perception of my own wellbeing now than when I started WFH	49.3%
Due to the nature of my work, I cannot WFH	3.6%

How often do you feel isolated when working in the office?	Percentage
Never	34.5%
Almost never (a few times a year or less)	14.7%
Rarely (once a month or less)	14.5%
Sometimes (a few times a month)	14.5%
Often (once a week)	6.9%
Very often (a few times a week)	4.4%
Always (every day)	6.3%
Due to the nature of my work, I cannot work in the office	4.2%

How often do you feel isolated when working WFH?	Percentage
Never	34.1%
Almost never (a few times a year or less)	14.4%
Rarely (once a month or less)	16.2%

Sometimes (a few times a month)	17.9%
Often (once a week)	5.2%
Very often (a few times a week)	5.2%
Always (every day)	3.4%
Due to the nature of my work, I cannot WFH	3.6%

How often do you feel stressed when working in the office?	Percentage
Never	4.7%
Almost never (a few times a year or less)	6.4%
Rarely (once a month or less)	14%
Sometimes (a few times a month)	26.9%
Often (once a week)	14.5%
Very often (a few times a week)	16.5%
Always (every day)	13.6%
Due to the nature of my work, I cannot work in the office	3.4%

How often do you feel stressed when WFH?	Percentage
Never	11.2%
Almost never (a few times a year or less)	16.4%
Rarely (once a month or less)	23.6%
Sometimes (a few times a month)	25.9%
Often (once a week)	9.6%
Very often (a few times a week)	6.8%
Always (every day)	2.9%
Due to the nature of my work, I cannot work in the office	3.6%

Prior to WFH I felt emotionally drained by work	Percentage
Strongly Agree	33%
Agree	33.3%
Neither agree nor disagree	18.6%
Disagree	9.8%
Strongly Disagree	2.7%
Due to the nature of my work, I cannot WFH	2.6%

Since WFH I feel emotionally drained by work	Percentage
Strongly Agree	5.9%
Agree	17.5%
Neither agree nor disagree	22.3%
Disagree	29.2%

Strongly Disagree	21.4%
Due to the nature of my work, I cannot WFH	3.7%

9. Relationships

Social family/time	Percentage
It was a lot easier to make social time for family before WFH	4.9%
It was somewhat easier to make social time for family before WFH	4.1%
It is not easier or more difficult to make social time for family since WFH	11.7%
It is somewhat easier to make social time for family now than before WFH	19.3%
It is a lot easier to make social time for family now than before WFH	56.4%
Due to the nature of my work, I cannot WFH	3.6%

WFH positively contributes to spending more time with family	Percentage
Strongly Agree	54.5%
Agree	31.2%
Neither agree nor disagree	6.7%
Disagree	2.8%
Strongly Disagree	1.4%
Due to the nature of my work, I cannot WFH	3.4%

Since WFH the level of interaction between me and my co-workers/manager (face to face, phone, video calls, etc.) has...	Percentage
Decreased a lot compared to before WFH	18.7%
Decreased somewhat compared to before WFH	26.8%
Stayed the same	27.5%
Increased somewhat compared to before WFH	14.1%
Increased a lot compared to before WFH	9.3%
Due to the nature of my work, I cannot WFH	3.6%

Social time with Co-workers	Percentage
It was a lot easier to make social time for co-workers before WFH	38.6%
It was somewhat easier to make social time for co-workers before WFH	23.7%
It is no easier or more difficult to make social time for co-workers since WFH	23.1%
It is somewhat easier to make social time for co-workers now than before WFH	5.2%
It is a lot easier to make social time for co-workers no than before WFH	5.5%

Due to the nature of my work, I cannot WFH	3.9%
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Since WFH I receive help and support from my colleagues	Percentage
Strongly Agree	27.8%
Agree	47.1%
Neither agree nor disagree	15.4%
Disagree	3.8%
Strongly Disagree	2.3%
Due to the nature of my work, I cannot WFH	3.6%

Since WFH I receive help and support from my manager	Percentage
Strongly Agree	30.4%
Agree	42.8%
Neither agree nor disagree	12.9%
Disagree	6%
Strongly Disagree	4.3%
Due to the nature of my work, I cannot WFH	3.6%

Appendix 2 – Email issued to potential participants

28 March 2023

To: All FSU Members,
Republic of Ireland

Re: Working from home survey

What impact has working from home (WFH) during the Covid-19 pandemic had on you?

FSU, in collaboration with researcher, David Byrne, is looking to determine the impact working from home during the Covid-19 pandemic has had on employees' attitudes towards commuting, relationships with colleagues and family, and psychological well-being in the financial sector in Ireland.

Participation in this study is entirely voluntary. All information gathered from you will be non- identifiable.

All data gathered will be stored by the researcher in a password protected file and kept as per National College of Ireland policy for a period of five years before being destroyed; and please remember you do not have to answer any question(s) if you do not want to.

The FSU will be utilising the results of the research to prioritise the issues that are raised through the survey

Please take a few minutes to complete the survey by clicking on the link below.

<https://www.fsunion.org/working-from-home-wfh-survey>

Head of Communications and Public Affairs

Appendix 3 - Personal Learning Statement

The topic chosen for this study was interesting to the researcher as an individual who works in financial services and works remotely 5 days a week, my attitudes changed. As someone who WFH 2 days a week prior to the pandemic, I always searched for more and more as I could achieve a better work life balance working from home and I had garnered valuable friendships with colleagues.

Working form Home 5 days a week quickly led to feelings of isolation as contacts were minimal. My partner would leave to go to the office 5 days a week as she was considered an essential worker, leaving me with no company throughout the day. My attitudes and preferences changed very quickly as I began to miss the banter in the office and the commute to town. I wondered if this was the same for other people after a prolonged period of remote working.

Admittedly, I would prefer a blend of office work and remote working (hybrid working) and I was interested to determine if that is the same for other workers in the financial service sector.