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IMPACT OF THE COVID-19 PANDEMIC ON THE FINANCIAL SITUATION OF STUDENTS

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This paper examines the impact of the COVID-19 pandemic on the financial situation of students in Poland. The study aims to describe the experiences of students facing the challenges imposed by the pandemic, including disruptions in education, limited job opportunities, and changes in living arrangements.

The research on current earnings, expenses and savings was conducted in June 2021 by means of a survey administered to 710 students, aged between 18 and 25, enrolled in various study programmes at higher education institutions in the Greater Poland Voivodeship.

The findings indicated that the pandemic had significant negative effects on students' financial situations, with almost 20% of respondents reporting a worsening of their financial conditions. Many students relied on part-time jobs, which were disrupted due to restrictions. Additionally, the shift to online learning and living with family members caused additional stress and distractions.

The findings of the research emphasise the need for targeted support measures to address the challenges faced by students during and after the pandemic, taking into account their diverse backgrounds and attitudes.

Keywords: Poland, students, finances, COVID-19

1. INTRODUCTION

According to data from Statistics Poland, in the academic year 2020-2021, there were over 1.2 million students across 349 higher education institutions in Poland. Like the rest of society, this segment of the population had to cope with the effects of COVID-19, a contagious respiratory disease caused by a virus known as SARS-

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-CoV-2. During the pandemic, most countries, including Poland, put numerous restrictions in place that affected people's private and professional lives. Those legal measures had a particular impact on students of all ages (Yong Ma et al., 2020). Not only was their education disrupted, but they were also deprived of many opportunities to develop both academically and non-academically.

The direct and indirect effects of those decisions, in particular as regards online learning, are still visible today. Once students returned to their physical settings, all shortcomings and bad habits developed during the pandemic were laid bare. Issues ranging from struggling to concentrate or turn up on time to poor results from tests taken in person have become a serious educational issue (Grzelczak, 2022).

Restrictions introduced to fight the pandemic, such as lockdowns and the closure of shopping centres, cafés and restaurants, fitness clubs, and schools, not only disrupted students' daily routines, but also significantly hindered their access to casual jobs. Many students, including those studying full-time, had relied, to a greater or lesser extent, on part-time work to support themselves. Working in the service sector, including in the hospitality and entertainment industries, was popular with students as an easy way to earn money to enjoy their hobbies or social life, but also – especially among those with no financial support from their family – as a way of funding their basic daily needs.

Furthermore, as there was no face-to-face teaching, a large proportion of students returned to their family homes which were sometimes located some distance from their place of study (Pawlak, 2020; Długosz, 2020; Wójcik, 2021). This was due to resolutions adopted by university rectors asking students to vacate their halls of residence and – in the case of those renting private accommodation – an attempt by students to save on rent (Raport NZS, 2020; Meier et al., 2022). However, going back to the family home to cut living expenses did not always come with better living conditions. Parents working from home and/or siblings doing online schooling were a significant distraction and a potential source of conflict. Adding to this stress was the threat of catching the virus, positive cases in the family, and, as experienced by many households, a lack of a sufficient number of PCs or mobile devices for work and education (Waligóra, 2021).

Another stress factor for students was the potential for generational conflict, having been forced by unprecedented external circumstances to return from their place of study to the family home to live with their parents. The likelihood of friction between family members was further exacerbated by the sudden severing of social ties, with friendships continuing online only, a very limited or non-existent social life, anxiety about becoming infected or infecting others, as well as constant uncertainty about the short-term and long-term future, on both a micro and a macro level (Gambin et al., Drozdowski et al., 2021).

Moreover, graduates-to-be were worried about the declining situation in the labour market caused by the pandemic (Juza i Walawender, 2021). Those uncertainties that came with the pandemic, an event that Europe had not seen in more than a century and which not only paralysed the day-to-day activities of many businesses, but also



dimmed their future prospects, generated rather negative feelings among HR specialists and the workforce alike. Therefore, those just about to enter the labour market found themselves in an unprecedented situation. First of all, candidates and potential employers were now expected to interact mostly through electronic communication channels, a new and challenging experience (Chanana, 2021). Some may argue, however, that the shift from a traditional face-to-face interview at the employer's offices to a video call from the safety and comfort of a candidate's home should be perceived as a convenience rather than a nuisance (Gigauri, 2020; McCarthy et al., 2021). However, when it comes to testing the candidate, this suddenly seems much less comfortable. Indeed, the candidate was recorded during an asynchronous assessment (Sellers, 2014, Hemamou et al., 2019). This involved logging in on a website provided by the recruiter and answering questions displayed on the screen. The candidate's image and voice were recorded by the camera on their PC or mobile device. "Talking" to an application rather than a human recruiter, who usually shows signs of empathy, can elaborate on a question in case of any uncertainty or provide other support, can generate a lot of stress, which is further intensified by a countdown timer. There is no opportunity to prepare for the questions shown on the screen or to correct one's answer, which is highly uncomfortable for the candidate. On the other hand, some employers may have found this useful in assessing the candidate's composure and ability to handle extreme stress (Lukacik et al., 2022).

The objective of this research was to describe the experiences of students faced with the previously unknown and dangerous circumstances created by the COVID-19 pandemic. An analysis was carried out of their financial situations shaped by uncertain, lower or discontinued earnings, as well as their attitudes to the new forms of studying and to the inconveniences caused by restrictions introduced and enforced to prevent the spread of the virus.

2. MATERIALS AND METHODS

Research on current earnings, expenses and savings was conducted in June 2021 in the form of a survey in Google Forms. The respondents consisted of 871 students enrolled in full-time, dual (work & study), and part-time study programmes at higher education institutions in Poznan (Poznan University of Technology, Adam Mickiewicz University, Poznan University of Physical Education, Poznan University of Life Sciences and WSB University) and at the Jan Amos Komeński University of Applied Sciences in Leszno.

Ultimately, 710 responses from students aged between 18 and 25 were included in the statistical analysis, after excluding 161 persons (18.48%) who either belonged to other age groups or studied part-time. The participants included 264 women



(37.2%) and 446 men (62.8%). Most of the respondents were students at Poznan University of Technology (n = 664, 93.52%). Others studied at the Jan Amos Komeński University of Applied Sciences in Leszno (n = 42, 5.92%), Poznan University of Life Sciences (n = 3, 0.42%) and Adam Mickiewicz University (n = 1, 0.14%).

Due to the diversity of the variables, different statistical methods were used to analyse the collected research material. All the metrics were labelled with the number (n) and the percentage of the respondents who provided an affirmative or a negative answer to each question of the survey.

In order to differentiate the obtained qualitative data, the Pearson Chi-square (χ^2) test was used, and for the variables that did not meet the condition of the expected table frequencies, the Maximum-Likelihood Chi-square test was used.

In a detailed comparative analysis, a difference test was used to compare two percentages. For an assessment of the odds, one-way logistic regression was used. The results of the analyses are presented as an odds ratio (OR) with a 95% confidence interval (CI).

Statistical hypotheses were verified at a significance level of $\alpha = 0.05$. In order to show the significance level of any identified relationships or differences (p values), the following thresholds were applied: $p < 0.05$ for a statistically significant value and $p \geq 0.05$ for a statistically insignificant value.

StatSoft's STATISTICA 13.0 and Excel were used to perform the calculations. These computer programs were also used to prepare visualisations of the data.

3. RESEARCH RESULTS AND INTERPRETATION

The respondents' self-declared place of residence was a rural area (n = 206; 29.01%), an urban area with up to 50k inhabitants (n = 51; 7.18%), an urban area with 50k to 200k inhabitants (n = 70; 8.86%) or an urban area with more than 200k inhabitants (n = 272; 38.3%). Most of the respondents (n = 565; 79.58%) had a bachelor's degree, while the rest (n = 145; 20.42%) were undergraduate students.

3.1. Financial situation of students during the COVID-19 pandemic

Individual financial situation assessment depends primarily on the ability to earn money. According to the data obtained, 48.31% (n = 343) of the respondents did not work alongside their studies at all during the 2020-2021 winter semester. Among those who did work, 18.87% (n = 134) earned under PLN 1000 net, and 16.62% (n = 118) earned between PLN 1001 and 2000. Earnings in the next threshold (PLN 2001 to 3000) were declared by 10.85% (n = 77) of the students, while 5.21% (n = 37) claimed that their monthly income exceeded PLN 4000.



Meanwhile, as indicated by the report published between the second and third quarters of 2021 by the Warsaw Institute of Banking and the Polish Bank Association entitled “Student’s Portfolio” (Portfel Studenta. Raport Warszawskiego Instytutu Bankowości i Związku Banków Polskich, 2021), 40.6% of the respondents, consisting of both full-time and part-time students, were not employed. 16.8% earned between PLN 1001 and 2000 net per month, while the majority of those employed (19.5%) reported an income ranging from PLN 2001 to 3000. Only 12% of the students declared earnings exceeding PLN 3000.

Most non-working respondents came from cities with a population of 50 to 200k (n = 42; 61.76%), while the fewest lived in large cities with a population of over 200k (n = 116; 44.79%). Among those with a place of residence in a rural area, more than half (n = 110; 55%) did not work. In addition, among those who did work, most (n = 33; 16.5%) earned under PLN 1000 net per month. Respondents who normally lived in towns with a population of under 50k and in cities with a population of over 200k mostly earned between PLN 1001 and 2000 (n = 32; 42.87%, and n = 55; 21.24%, respectively). On the other hand, among inhabitants of cities with a population of 50 to 200k, the largest group of working students (n = 10; 14.71%) earned between PLN 2001 and 3000 (cf. Table 1).

Table 1. Students’ monthly earnings from paid work by place of residence (June 2021)

Net earnings	Rural	Urban, under 10k inhabitants	Urban, 10k to 50k inhabitants	Urban, 50k to 200k inhabitants	Urban, over 200k inhabitants
No work	55% / 110	48% / 24	48.11% / 51	61.76% / 42	44.79% / 116
Under PLN 1000	16.5% / 33	8% / 4	12.26% / 13	7.35% / 5	10.04% / 26
PLN 1001–2000	12% / 24	24% / 12	18.87% / 20	10.29% / 7	21.24% / 55
PLN 2001–3000	10% / 20	10% / 5	14.15% / 15	14.71% / 10	10.42% / 27
PLN 3001–4000	3.5% / 7	8% / 4	4.72% / 5	2.94% / 2	7.34% / 19
Over PLN 4000	3% / 6	2% / 1	1.89% / 2	2.94% / 2	6.18% / 16

Source: author’s study, n = 683.

According to the report by the Warsaw Institute of Banking and the Polish Bank Association entitled “Student’s Portfolio” (Portfel Studenta. Raport Warszawskiego Instytutu Bankowości i Związku Banków Polskich, 2021), the average monthly expenses of a non-residential student living in the family home near a large academic city were PLN 2740.68 in 2021, which is 33% higher than the then minimum net national wage of PLN 2061.67 (DGP/Gazeta Prawna, 2021). For a student attending full-time studies, expenses were estimated to be below PLN 2000. The difference in amounts, in the authors’ view, is influenced by the tuition fee, equaling approximately PLN 6625 per year.



In the study conducted for the purpose of this analysis, the average monthly expenses of over half (50.80%) of its respondents, consisting solely of full-time students, did not exceed PLN 1000 during the winter semester of 2020-2021. Nearly 40% (38.38%) estimated their expenses to range between PLN 1000 and PLN 2000, while 10.73% estimated them above this latter amount. Among the surveyed full-time and non-residential students referred to in the aforementioned “Student’s Portfolio” report, these percentages were 42%, 40%, and 19%, respectively.

Looking at the expenses under PLN 1000 (cf. Table 2), a decrease in the number of respondents giving this answer clearly correlates with an increase in the size of their hometown. This relationship can be explained by the hypothesis that the larger the city, the wider the range of educational opportunities, including at tertiary level. Hence, the larger the urban centre, the greater the probability that its inhabitants will choose a local place to study. Being able to continue living in the family home, which eliminates the need to rent an apartment, helps enormously in making considerable savings.

On the other hand, the number of those who had expenses ranging from PLN 1000 to 2000 increased as the size of their place of residence increased (cf. Table 2). An exception in that category were urban centres with a population of 50 to 200k ($n = 21$; 30.88%), which ranked between rural areas ($n = 57$; 28.64%) and cities with up to 10k inhabitants ($n = 16$; 32%). The percentage of respondents from urban centres with a population of over 200k was disproportionately high in that category compared to the other student percentages in this range of expenses. This can be explained by the above-average internal migration, i.e., students moving their place of permanent residence to a university city and paying rent there (Datko, 2014).

Table 2. Students’ average monthly expenses, including all costs in the 2020-2021 winter semester, by place of residence

Expenses	Rural	Urban, under 10k inhabitants	Urban, 10k to 50k inhabitants	Urban, 50k to 200k inhabitants	Urban, over 200k inhabitants
Under PLN 1000	64.82% / 129	56% / 28	53.33% / 56	52.94% / 36	37.6% / 97
PLN 1001–2000	28.64% / 57	32% / 16	35.24% / 37	30.88% / 21	50.39% / 130
PLN 2001–3000	5.03% / 10	10% / 5	5.71% / 6	13.24% / 9	7.36% / 19
Over PLN 3000	1.51% / 3	2% / 1	5.71% / 6	2.94% / 2	4.65% / 12

Source: author’s study, $n = 680$.

It was found that more than half, or 56.2%, of the respondents ($n = 398$) still managed to save their target amount every month. A large group ($n = 123$; 17.32%) admitted to not having achieved this goal, while more than a quarter ($n = 189$; 26.62%) did not build up any savings at all. It should be added that the savings declared by the respondents were not substantial and were relatively evenly distributed (cf. Table 3).



Table 3. Average monthly savings of students in the academic year 2020-2021 by place of residence

	Rural	Urban, under 10k inhabitants	Urban, 10k to 50k inhabitants	Urban, 50k to 200k inhabitants	Urban, over 200k inhabitants
Under PLN 50	25.24% / 52	25.49% / 13	17.12% / 19	20% / 14	29.41% / 80
PLN 50–100	21.84% / 45	19.61% / 10	16.22% / 18	20% / 14	13.6% / 37
PLN 101–250	21.36% / 44	17.65% / 9	27.03% / 30	22.86% / 16	19.12% / 52
PLN 251–500	13.59% / 28	17.65% / 9	20.72% / 23	22.86% / 16	16.91% / 46
Over PLN 501	17.96% / 37	19.61% / 10	18.92% / 21	14.29% / 10	20.96% / 57

Source: author's study, n = 710.

It is worth mentioning that the study “Financial Situation of Young Poles”, conducted in 2021 by the Warsaw Institute of Banking, yielded similar results (cf. Table 4).

Table 4. Average monthly savings of students in the academic year 2020-2021 as compared to the findings obtained in the study “Financial Situation of Young Poles”

	Own research results (n = 710)	Findings of the study “Financial Situation of Young Poles”
Under PLN 50	25%	23%
PLN 50–100	18%	19%
PLN 101–250	21%	18%
PLN 251–500	17%	23%
Over PLN 501	19%	18%

Source: author's study, n=710, compared to findings from “Financial Situation of Young Poles” (Portfel Studenta. Raport Warszawskiego Instytutu Bankowości i Związku Banków Polskich, 2021).

It cannot be ruled out that such saving patterns reflect the difficult times and may change once the socio-political situation has stabilised.

4. CONCLUSION

The results of the study discussed in the article reflect the financial situation of students from the Greater Poland region in the year 2021, during the COVID-19 pandemic. It was determined that in June 2021, 50.22% of the respondents were



not employed. Just under 30% (29.14%) reported a monthly net income of up to PLN 2000, while one fifth (20.64%) earned above this amount.

Inflation and energy prices that have been rapidly accelerating since mid-2021, causing disruption to businesses, especially from the SME sector, and, consequently, a significant increase in unemployment, do not instil much optimism in Poles about the future (Słomski, 2021; Raport Busometer ZPP, 2022). On the one hand, this hinders the aggregation of savings among students, and, on the other hand, this is especially difficult for students who are financially dependent on support from their relatives, who are now in an equally precarious financial situation.

In the case of students who are domestic migrants, this sense of uncertainty is additionally intensified by the increasing difficulty in finding a room or an apartment for rent, and by the fast-rising rental prices. These issues are the result of the influx of refugees from Ukraine and the highly criticised policy of the National Bank of Poland to hike interest rates at head-spinning speed. This has led to a tightening of banks' lending criteria as well as a reduction in the creditworthiness of many Poles, consequently forcing them to rent rather than buy a property.

The current situation, especially the weakened energy security in Europe caused by the Russian invasion of Ukraine and uncertainty about the war's outcome, does not offer much hope that the life and financial situation of students will improve in the coming months.

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WPLYW PANDEMII COVID-19 NA SYTUACJĘ FINANSOWĄ STUDENTÓW

Streszczenie

Niniejszy artykuł analizuje wpływ pandemii COVID-19 na sytuację finansową studentów w Polsce. Badanie ma na celu opisanie doświadczeń studentów stojących w obliczu wyzwań narzuconych przez pandemię, w tym zakłóceń w edukacji, ograniczonych możliwości zatrudnienia i zmian w warunkach życia. Badanie ogniskowane na kwestiach aktualnych przychodów, wydatków i oszczędności zostało przeprowadzone w czerwcu 2021 r. za pomocą ankiety przeprowadzonej wśród 710 studentów zapisanych na różne programy studiów na uczelniach wyższych zlokalizowanych w woj. wielkopolskim. Wyniki wskazują, że pandemia miała znaczący negatywny wpływ na sytuację finansową studentów, przy czym prawie 20% respondentów zgłosiło pogorszenie swojej sytuacji finansowej. Wielu studentów polegało na pracy w niepełnym wymiarze godzin, która została zakłócona z powodu ograniczeń. Ponadto przejście na naukę online i mieszkanie z członkami rodziny spowodowało dodatkowy stres i rozpraszało uwagę. Wyniki badania podkreślają potrzebę ukierunkowanych środków wsparcia, aby sprostać wyzwaniom stojącym przed uczniami w trakcie pandemii i po jej zakończeniu, biorąc pod uwagę ich różnorodne pochodzenie i postawy.

Słowa kluczowe: Polska, studenci, finanse, COVID-19

