

## EAST AND CENTRAL EUROPEAN STUDENTS' FINANCIAL SELF-SUFFICIENCY DURING THEIR UNIVERSITY YEARS

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**ABSTRACT:** *Identifying the problems of youth requires taking into account the transformational processes that affect individuals' development, the formation of a certain social environment, and changing youth market orientation priorities. The current orientations of youth – inflated expectations, aspirations for a quality education, employment, higher-status achievement, improved financial status, etc. – contradict the reality that in fact involves limited access to social status and professional realization, thereby creating barriers to fulfilment. The novelty of this research is that we evaluate the literature and empirical data and examine the self-sufficiency of university students in post-socialist countries as a factor in their adulthood and an indicator of life readiness according to the principles of a democratic society and rules of the market economy. The study aims to determine the role of economic factors in the process of obtaining a higher education for students in Central and Eastern Europe (Hungary, Slovakia, Romania, Serbia, and Ukraine) through an analysis of students' financial self-sufficiency during their university years. The presented research results demonstrate students' financial self-sufficiency during their university studies and the proportion of students' average monthly expenses in relation to income. The comparative analysis confirms that the respondents' financial situation in the five countries under study is almost identical.*

**KEYWORDS:** *youth, students' financial self-sufficiency, life orientations, adulthood, democracy, market relations, post-socialist countries*

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## INTRODUCTION

When studying youth as a social category, the societal changes taking place both at the local and global levels should be taken into account. Global social transformations have led to the fact that many countries are currently in a so-called “transitional” state. This means, first of all, that they are undergoing a transition to democracy and market relations from other (often alternative) socio-economic forms. Such a transition applies first of all to the countries of Eastern and Central Europe, in particular, to the former Soviet Union republics (Ukraine), satellite countries (Hungary, Poland, Romania, Slovakia), and allies (Serbia, a former part of Yugoslavia). All these countries have passed through socialism and chosen a path of democratic development. Democracy was an illusion under socialism because people could not participate in state affairs, had no real influence on their well-being, and did not see real opportunities for change. A passive attitude, apathy, and disinterest are typical symptoms of this behavioral model. Participation in a democratic society and market require changes in priorities and patterns of active behavior – namely, a willingness to take risks and demonstrate determination. This is why the automatic transposition of the laws of democratic society and market economy principles has acquired a complicated character in some countries with post-socialist societies. These societies are primarily influenced by the “post-Soviet mentality” of citizens (Golovakha et al. 2006; Golovakha–Panina 2001; Kryzhanivska 2018; Latygina 2008). This issue appears to suggest that youth research, as a rule, has social diagnostic and social prognostic functions, allowing us to understand the direction society is moving in.

Age characteristics are of much importance when studying youth, and in particular, student youth. After all, a typical university student is approximately 18–25 years old. Among similar lines, scholars (Bee 2004; Gurba 2008; Oleś 2011) argue that this is the age when an individual’s social maturity begins, being one of the most important periods of a person’s life. Social maturity is important both for individuals and society. Social maturity is a socially and psychologically determined stage of an individual’s development, characterized by achieving independence and a state of self-sufficiency. Social maturity represents a level of psychological and real readiness to undertake various socially significant functions (Yakuba 1986).

Transitional societies, being marked by instability, are characterized by the high-level expectations, desires, and aspirations of young people (Shchudlo 2014). Contradictions are evident between the life orientations of young people, their inflated expectations, aspirations for quality education, employment, higher status, improved financial status, etc., and a reality that limits access to

social status and professional realization, creating barriers to fulfilment (Stiglitz 2012). These contradictions negatively impact the formation of the adulthood of the younger generation. This phenomenon is called the “postponement” of adulthood (Arnett 2000). It involves the features of an unwillingness to take responsibility for one’s life and fulfill social obligations; an underdeveloped ability to overcome problems associated with achieving life goals; weak self-organization skills and situation analysis; irresponsibility; misbehavior, etc. It is thus quite predictable, considering the phenomenon of the postponement of adulthood in the younger generation, that the laws of democratic society and market economy principles can hardly take root in reality. After all, the market economy and democratic society require a high level of responsibility, initiative, self-organization, etc. Adulthood is preceded by overwhelming events, including the acquisition of financial independence and self-sufficiency by a young person (Appelt–Wojciechowska eds. 2002).

On these grounds, we consider financial self-sufficiency to be an important indicator of financial independence, which, in turn, is one of the most important phenomena that symbolize and mark the beginning of adulthood (in accordance with the societal expectations associated with adults). Research on the financial self-sufficiency of young people in transitional countries, in our opinion, is important and relevant as it testifies to a certain extent to the adulthood of the younger generation and their ability to live according to the laws of a democratic society and principles of a market economy. The purpose of the article is to determine the role of economic factors in the process of obtaining higher education for students in Central and Eastern Europe (Hungary, Slovakia, Romania, Serbia, and Ukraine) through an analysis of students’ financial self-sufficiency during their university years.

## **YOUTH IN TRANSITIONAL SOCIETIES IN A SITUATION OF ANOMIE**

Prolonged crises, typical of transitional societies, are often associated with political and economic factors and can lead to the dissemination of anomie (Durkheim 1951). A state of anomie can threaten social systems and dysfunctionally affect individuals. Among the symptoms of anomie are the unavailability of goals that are perceived as “correct,” the lack of univocal norms and rules to be followed, and a lack of faith in success (Długosz 2016). Anomie takes place when, despite the use of appropriate means, an individual does not achieve certain goals (Merton 2006). The axio-normative system breaks down and deviant strategies appear: innovation, ritualism, rebellion, and

retreat. Constant social change makes it impossible to adapt the capabilities of the system to the requirements of young people (Parsons 1964).

From an analysis of Polish youth in the context of the theory of anomie, two models of anomie associated with the transformation period were developed (Szafraniec 2002): one comes from Durkheim – the “chaos anomie” model – and the other from Merton’s model of “structural disharmony.” In the situation of a post-transformational society that has exhausted the means of making progress, the system becomes insufficient and attended by economic and political crises. Both models of anomie can coexist, simultaneously creating a favorable context for deviant behavior. There is regulatory chaos in the post-socialist countries we have studied due to ideological changes.

It should be noted that the countries under research (Hungary, Romania, Slovakia, Serbia, and Ukraine) have a similar socialist past, as they were all under the economic, cultural, and ideological influence of the Soviet Union for a long period. Today, all these countries have chosen the path of democratic development, but moved at their own speed along this path. More success has been achieved by the countries that joined the European Union almost immediately after the collapse of the Soviet Union and are currently part of it (Hungary, Poland, Romania, and Slovakia). Serbia and Ukraine, having the status of candidate members of the European Union, are noticeably lagging. Despite the different speeds of democratic development, the negative consequences of the long-term influence of the Soviet Union still haunt all the above-mentioned countries to one degree or another. Complete relief from these consequences may be evidence of transition completion. However, transitional processes are still ongoing in all the countries under research.

The most important forms of trauma that arise as a result of the transitional process are declining living standards, declassification, the loss of prestige of social groups associated with intellectual work (teachers, doctors), rising prices, inflation, insecurity and uncertainty about the future – i.e., a lack of any stability due to ongoing reforms. Prolonged exposure to these destabilizing symptoms has a negative impact on individuals and leads to the emergence of various traumas (Sztompka 2000).

Under conditions of anomie, the usual mechanisms of adaptation to social norms are completely destroyed. When studying the trends and prospects for the development of society, scholars tend to pay much attention to the study of young people, whose value preferences and psychological state determine the dominant perspective on transformational processes. As a result of anomic demoralization, young people lack a stable system of values that corresponds to society’s democratic development. Consequently, the prospect of society’s exit from socioeconomic crisis and democracy development becomes very remote (Panina 2001).

Thus, particular social, political, and economic crises accompany transitional societies that are significant obstacles to the adaptation of the younger generation entering adulthood. In the case of social anomie, there is a contradiction between the life tasks that an individual is required to undertake according to age and social expectations (objective/social adulthood) and adulthood from a psychological perspective (subjective/intramental adulthood), which is manifested by displays of independence, responsibility for decisions, self-organization, and the ability to make independent choices (Brzezińska et al. 2011; Oleś 2011). In modern transitional societies, many adults (28–30 years old) still reside with their parents because they are not financially independent or self-sufficient (Wysota 2014). As has already been mentioned, financial self-sufficiency is an important indicator of financial independence, which is one of the most important events that symbolize and mark the beginning of adult life (according to social expectations concerning the adult personality). Of particular importance is whether young people consider themselves financially self-sufficient.

## YOUTH IN TRANSITION AND SELF-SUFFICIENCY

Debate about the concept of self-sufficiency is ongoing in the scientific literature. Numerous studies point to the need to learn more about how young people perceive their financial self-sufficiency, as this is crucial for understanding the attitudinal and social underpinnings of their preferences in this policy area (Hetling et al. 2016).

The OECD provides a summary definition of self-sufficiency: “Self-sufficiency reflects the extent of participation in the economy and society and how well individuals are able to get through daily life on their own” (OECD 2007: 21). Although the concept of economic self-sufficiency and thus its measurement is challenging, it requires special attention. Self-sufficiency has a direct impact on attitudes to the welfare state and resource redistribution (Alesina–Giuliano 2010; Svallfors 2012). Precarious working conditions can also influence political attitudes toward welfare and redistributive preferences (Baranowska-Rataj et al. 2016).

In this study, we consider the financial self-sufficiency of university students as the ability of young people to satisfy their personal needs as fully as possible or at a sufficient level due to the effective use of financial funds and resources, independently and legally acquired, saved, successfully distributed, etc. The basis for ensuring financial self-sufficiency is formed by economic, cultural, and social capital (Lorenzini–Giugni 2012).

Bourdieu made a significant contribution to the development of capital theory by defining different types of capital (economic, social, cultural, and symbolic), proving that economic capital (money, all types of income and wealth, etc.) really determine the social status of individuals and groups. All other types of capital are significant for the positioning of an individual in the social environment only if they can be converted into economic capital. Cultural capital is non-economic wealth (education, cultural values, etc.) that an individual can both acquire and imitate from a family (in connection with the education and achievements of parents, etc.) (Bourdieu 1997).

Social capital is formed and increased through the establishment and multiplication of trustful relationships based on friendship, kinship, membership in organizations, certain social circles, etc. In transitional societies, student youth experience significant problems with the accumulation of economic capital. Young people face considerable challenges and risks when it comes to achieving economic independence. Youth unemployment is more pronounced in Southern European countries, but the 2008 financial crisis worsened the situation across Europe. Many young people in Europe had precarious jobs and relied on parental support (O'Reilly et al. 2015).

The purpose of the article is to analyze the financial self-sufficiency of university students in post-socialist countries (Hungary, Romania, Slovakia, Serbia, and Ukraine) as a factor in their adulthood and an indicator of life readiness according to the principles of democratic society and market economy rules. We use the following indicators in the research of financial self-sufficiency as a complex phenomenon, based on the definition of financial self-sufficiency, as well as on the knowledge of various types of capital as the basis: (1) cultural capital (education, social status of parents); (2) economic capital (objective financial situation of students and their families; financial support of parents); students' self-assessment of their financial situation (an important predictor of self-sufficiency); ability/inability to independently obtain financial funds in a legal way (availability of a job; receipt of scholarships); ability/inability to successfully dispose of available financial resources (loans).

## **DATA**

The results of the study were obtained from a large sample database of students who were interviewed in the 2018/19 academic year (PERSIST 2019, N=2315) based on a survey implemented by the Center for Research and Development of Higher Education of the University of Debrecen (CHERD-Hungary). The survey was conducted in one of the eastern higher education

regions of the European Higher Education Area. The research<sup>2</sup> was carried out in the universities of Hungary, Romania, Slovakia, Serbia, and Ukraine<sup>3</sup> (Kocsis–Pusztai 2021).

**Table 1.** Sample distribution by country

Country	N	%
Hungary	934	40.3
Romania	647	27.9
Ukraine	508	21.9
Slovakia	129	5.6
Serbia	97	4.2
<i>Total</i>	<i>2315</i>	<i>100.0</i>

Source: PERSIST 2019

Data analysis was undertaken with SPSS 22 software using  $\chi^2$  test and variance analysis. We compared the financial capital of students in five countries by analyzing closed questions. The indicators were developed by the CHERD-Hungary Research Group (Kovács et al. 2019).

When determining their subjective financial situation, we asked the students to characterize this with one of the following statements:

- I have regular problems covering daily expenses.
- I have occasional problems covering daily expenses.
- I have everything needed but cannot afford large expenses.
- I have everything needed and can afford large expenses.

2 The role of the social and organizational activities of graduate students on the educational process within Project No. 123847 was supplemented by support provided by the National Research, Development and Innovation Fund of Hungary under the K17 funding scheme. Head of research: Prof. Gabriella Pusztai.

3 *Hungary*: University of Debrecen, University of Nyiregyhaza, Debrecen Protestant Theological University; *Romania*: Babeş-Bolyai University in Cluj-Napoca, University of Oradea, Emanuel University in Oradea, Partium Christian University, Sapientia Hungarian University of Transylvania; *Slovakia*: Constantine the Philosopher University in Nitra, Janos Selye University; *Serbia*: University of Novi Sad, Novi Sad and Hungarian Teaching Language Teacher Training Faculty in Subotica; *Ukraine*: Uzhhorod National University, Ferenc Rákóczi II. Transcarpathian Hungarian Institute, Mukachevo State University, Drohobych Ivan Franko State Pedagogical University, Odessa National Polytechnic University.

When determining their relative financial situation, we asked students to rate their financial situation compared to the financial situation of their groupmates' families based on five statements.

When determining the objective financial situation, we asked students to indicate which of six durable consumer goods they owned. The student's individual objective financial situation was measured using this variable (home, car, smartphone, laptop, tablet, bank card) (0: "I do not own this;" 1: "I own this"). The items were indexed using a simple sum by adding the binary items associated with the students' financial situation. The averages of the compiled index were compared among the students. The objective family financial situation was measured the same way.

In our analysis, students were divided into two groups according to job status (0: "do not work/work once a year;" 1: "work weekly/monthly"). The horizontal fit of student job status and studies was also coded using two categories (0: job does not fit area of study; 1: job mostly/always fits the area of study) (Kovács et al. 2019).

## RESULTS

### *Demographic and social background of the students*

Institutionalized cultural capital, an important indicator of students' family background, was examined through the parents' highest educational attainment.

Respondents provided information on their mother's and/or father's highest educational attainment and employment status. The majority of the respondents were girls aged 21–24 years old. The mothers of 58.9% and the fathers of 65.6% of the total sample had completed a maximum of secondary education. The parents of one-third of the students had completed higher education.

We examined the parents' position in the labor market. In all countries, the majority of students' parents (at least 70%) were employed. Eleven percent of students' parents were engaged in workfare programs. The mothers of 15.2% and the fathers of 11% of the total sample did not have a job.

**Table 2.** Demographic and social background of students by country (%)

Students' background		Hungary	Romania	Ukraine	Slovakia	Serbia	Sig.	$\chi^2$	N
Gender	Male	<u>41.4</u>	24.4	22.5	3.4	16.0	0.000	116.6	1930
	Female	58.6	75.6	<u>77.5</u>	<u>96.6</u>	<u>84.0</u>			
Relative financial situations	Average/ Below average	66.9	61.3	58.2	69.7	73.7	0.010	13.2	1948
	Above average	33.1	<u>38.7</u>	41.8	30.3	26.3			
Mother's level of education	Primary education	3.6	<u>7.7</u>	<u>9.4</u>	3.4	<u>15.1</u>	0.000	130.6	1923
	Secondary education	52.4	<u>63.5</u>	56.1	<u>81.0</u>	<u>68.8</u>			
	Higher education	<u>43.8</u>	26.3	32.8	15.5	16.1			
	Unknown	0.1	2.6	1.7	0.0	0.0			
Father's level of education	Primary education	4.0	5.1	7.7	0.9	<u>5.4</u>	0.000	98.9	1925
	Secondary education	61.3	<u>70.8</u>	60.1	<u>80.7</u>	64.5			
	Higher education	<u>34.1</u>	20.9	27.9	14.9	17.2			
	Unknown	0.7	<u>3.2</u>	<u>4.4</u>	3.5	1.1			
Mother's employment status	Does not work	8.0	<u>21.7</u>	<u>26.8</u>	11	<u>26.7</u>	0.000	364.6	1907
	Workfare	2.8	<u>18.3</u>	<u>17.9</u>	9.3	<u>32.2</u>			
	Employed (not in work-fare program)	<u>89.2</u>	54.0	55.3	79.7	41.1			
Father's employment status	Does not work	6.2	<u>16.5</u>	13.5	8.9	<u>4.8</u>	0.000	219.1	1853
	Workfare	3.1	<u>21.1</u>	<u>17.0</u>	11.6	<u>22.5</u>			
	Employed (not in work-fare program)	<u>90.7</u>	62.4	69.6	79.5	50.6			
Level of education	BA/BSc	66.2	98.1	<u>98.3</u>	64.5	<u>97.9</u>	0.000	624.9	1931
	MA/MSc	33.8	1.9	1.7	35.6	2.1			
Form of financing	State-funded student	83.6	68.0	74.4	<u>92.9</u>	<u>94.8</u>	0.000	89.9	1922
	Fee-paying student	16.4	<u>32.0</u>	25.6	7.1	5.2			

Source: PERSIST 2019

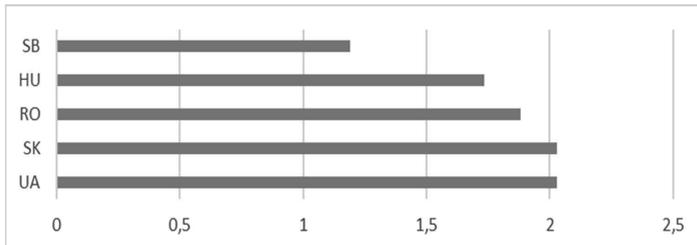
Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

Based on Tosun and colleagues (2019), we defined the aspects of economic self-sufficiency as follows: the housing characteristics of the respondents, which can be influenced by the social and economic conditions of young people. Further, income, so we examined the financial situation of students (objective, subjective, and relative) and whether they work alongside their studies. We also collected data on what subsidies they receive.

### ***Objective financial situation***

We researched the connection between the financial situation of students and university dropout rate, and whether this affected their prospects and expectations. In earlier studies (Fényes et al. 2018; Kovács et al. 2019), owning durable consumer goods and an above-average family financial situation strengthened this connection. Regularly occurring financial difficulties in a family strengthened students' determination to complete their studies. According to the findings, the students who dropped out were not necessarily in a worse financial situation, but only those who had dropped out for financial and employment-related reasons. Consequently, the connection between financial situation and the chance of dropping out remained unclear (Kovács et al. 2019).

**Figure 1.** Students' financial situation based on the average values of the index (0–6)



Source: PERSIST 2019 (N=2315)

Note: Objective financial situation was measured according to six consumer goods owned (home, car, smartphone, laptop, tablet, bank card) on a two category scale: 0 – “I do not own this;” 1 – “I own this.”

As demonstrated by Figure 1, students in Slovakia and Ukraine are in the best financial situation. Among Ukrainian students, the proportion of those owning an apartment is overrepresented (adj. res. = 5.5,  $p=0.000$ ). However, the average values of the index of Romanian students are the highest – among them students owning a car (ajd. res. = 3.5,  $p=0.000$ ) and savers (ajd. res. = 7.4,  $p=0.000$ ) are overrepresented. Serbian students have

the lowest average values. The questionnaire did not ascertain whether durable consumer goods were purchased from students' own resources or through other forms of support. Regarding Ukraine, such a position once again confirmed the prevalence of informal influences on socioeconomic indicators.

### ***Subjective financial situation***

The majority of students (regardless of country of residence) had everything they needed but could not afford large expenses (see Table 3). Approximately one-third of students admitted that they had everything they needed and could afford large expenses. On average, 4% of all students claimed that they could sometimes not cover their daily expenses for food, travel, etc., and 3% of all students often had no money for daily needs. Considering the statistics by country, we identified the general trend that the majority of students had everything they needed for living and they had sufficient funds to cover daily expenses.

**Table 3.** *Subjective financial situation. What is your current financial situation like? (%)*

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
I have regular problems covering daily expenses.	1.2	1.7	0.9	3.2	<u>7.1</u>			
I have occasional problems covering daily expenses (food, travel, etc.).	4.6	4.9	3.5	3.2	5.4	0.000	35.0	1948
I have everything needed but cannot afford large expenses.	63.8	59.3	60.9	65.3	62.0			
I have everything needed and can afford large expenses.	30.4	34.1	34.8	28.4	25.5			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

In terms of subjective financial situation, 62% of students believed they had everything they needed, but could not afford any large expenses. Even though Ukrainian students were in the best position based on their objective financial status, 7.1% of students had problems covering their daily needs (adj. res. = 5.2). The result may be because consumer goods only had to be financed irregularly, while daily expenses regularly (food, travel, etc.). The questionnaire did not

mention whether durable consumer goods were purchased from their own resources or through other forms of support.

It should be noted that having a paid job was strongly influenced by the main income source of students and the financial status of students' parents. Students dependent on self-earned income were more liable to state that they could not afford to be students without a paid job (61%). Compared to peers who rated their parents as being at least average- or (very) well-off, students who rated their parents to be less well-off were more liable to report having to have a paid job. Two-thirds of them (65%) reported the need for a paid job to pay for their studies (Eurostudent VI 2018).

We also studied the self-assessments of students' relative financial situation by country. It was important to identify how students perceived the financial situation of their families in comparison with the financial situation of their classmates' families. Among the Serbian respondents, the share of students with less well-off families was the highest – 4.2% ( $p=0.000$ ), while in Hungary this figure was the lowest – 0.8%. On average, half of all respondents believed that the financial situation of their family was average compared to their classmates' families: in Serbia, 64.2% of students believed this, and in Ukraine 47.8%. Among Romanian students, the share of those with families in a much better financial position than the average was the highest (adj. res. = 6) at 12.9% of respondents. More than half of those who were surveyed did not experience significant changes in their family's financial situation during their university studies (see Table 4.). The most stable financial situation was reported with the families of Hungarian students – 72% of respondents. Twenty-four percent of Romanian students reported an improvement in their family's financial situation. Changes in a negative direction were mostly noted by Slovak students (13.8%) and Ukrainian students (12.7%).

**Table 4.** *Have significant changes taken place in your family's financial situation during your university studies? (%)*

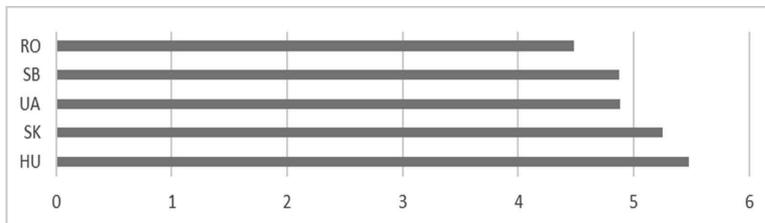
	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
Yes, in a positive direction	10,6	<u>24.4</u>	13.8	18.5	9.9	0.000	90.0	1929
Yes, in a negative direction	8.8	9.0	13.8	8.7	12.7			
Have not taken place	72.0	55.7	62.9	65.2	58.0			
I do not know	8.5	10.9	9.5	7.6	19.3			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

This was also confirmed by the owning of durable consumer goods (home, car, smartphone, laptop, tablet, bank card). To analyze this issue we defined an index (Figure 2). In this respect, families in Hungary and Slovakia were in the best position, followed by Ukrainian families.

**Figure 2.** Objective financial status of families. Owning durable consumer goods based on average values of the index (0–6)



Source: PERSIST 2019 (N=2315)

Note: Objective financial situation was measured according to consumer goods owned (home, car, smartphone, laptop, tablet, bank card) on a two category scale: 0 – “I do not own this;” 1 – “I own this.”

Thus, the financial situation of students in the studied countries was of an average level with no significant changes in the financial situation of students and their families during the time of their studies. Slovak and Ukrainian students reported changes taking place in a negative direction.

## ***Financial self-sufficiency***

### **Paid work**

The socioeconomic characteristics of students are correlated with the frequency and motivation of having a paid job (Hvozdetzka et al. 2020; Kocsis–Pusztai 2020; Kovács et al. 2019; Pusztai–Kocsis 2019; Saveanu–Ștefănescu 2019). The combination of study and a paid job allows students to experience independence, which undoubtedly affects their life orientation.

On average across Eurostudent countries, half of the students who worked during their studies (totally) agreed that they would not be able to study without having a paid job. However, the cross-country differences are larger: about one-third of students to three-quarters of students stated that they would not be able to study without having a paid job (Eurostudent VI 2018).

Our research results testified that students from Hungary and Slovakia worked most often. Almost twenty percent (19.8%) of Hungarian and 30.9% of Slovak students worked weekly during the semester, while one-tenth of students worked every month. Romania was home to the highest number of students without work experience (adj. res. = 10.3), especially compared to Ukraine (adj. res. = 2.3), and Serbia (adj. res. = 2.9).

These are countries with different levels of economic development, and we found significant differences in the motivation for having a paid job ( $p=0.000$ ). Hungarian students were mainly motivated by a desire for independence from parents and having funds for leisure programs, while Romanian students were motivated by a desire to obtain work experience and cover daily expenses. In Ukraine, the share of students working for a living (adj. res. = 7.8) and leisure activities (adj. res. = 4.6) was also high. Students in Slovakia were mainly motivated by obtaining funds for leisure programs, while wishing to obtain work experience was most common among Serbian students. Horizontal correspondence between work and study was most typical of students working to obtain experience and new acquaintances, such as Ukrainian (adj. res. = 2.9) and Serbian and Romanian students.

We examined the subjective financial situation of working students regardless of country. There was no significant difference between students who worked either regularly, occasionally, or never. However, in all countries, an average of 7.8% of regularly working students mentioned that they could not cover their daily expenses and often had financial problems.

Using logistic regression, we researched the factors which influenced having a paid job. The most important socio-cultural, demographic, and institutional factors were included in the analysis (see Table 5).

According to the results, the mother's workplace status, the subjective financial situation, and the type of studies (BA or MSc) influenced the probability of students having a paid job. This result finding was in line with previous research (Kovács et al. 2019; Kocsis–Pusztai 2020).

Combining studying and paid work may be one of the strategies for overcoming a crisis (for example, in Ukraine) and one which increases the motivation of young people to get an education and develop an experience of independence and autonomy. The main functions of temporary employment can include involvement in work, obtaining professional experience that can help with the later choice of profession and field of activity, expanding the scope of services provided by young people in the labor market, and improving the quality of these services. It gives students the opportunity to adapt to their colleagues and take responsibility at work and helps them obtain

benefits, including material rewards. It should be noted that the demand for young people in the secondary labor market during the crisis may be strong, but the mechanism of implementation, organizational issues, and employment is difficult.

**Table 5.** Factors influencing having a paid job: logistic regression results

	Beta	S.E.	Sig.	Exp.(B)
Gender	-0.033	0.130	0.797	0.967
Mother's education level	0.175	0.103	0.089	1.192
Father's education level	-0.072	0.085	0.394	0.930
Mother's workplace status	-0.208	0.088	0.019	0.812
Father's workplace status	-0.164	0.100	0.101	0.849
Country	0.118	0.061	0.052	1.126
Change in financial situation	0.015	0.071	0.837	1.015
Subjective financial situation	0.577	0.216	0.008	1.780
Relative financial situation	0.244	0.132	0.065	1.277
Objective financial situation	-0.136	0.131	0.299	0.873
Funding of studies	-0.046	0.147	0.756	0.955
BA, MSc	0.283	0.140	0.044	1.327

Source: PERSIST 2019

Note: The coding of the variables: mother/father is working=1; the family's financial situation – above average=1; gender – male=1; funding of studies – state-funded=1; stage of studies – bachelor=1.

The part-time jobs and part-time employment of students can be considered an element of growing up. Earning one's own money involves the experience of adapting to adult life. The main positive factor when young people enter the labor market is the fact that earned money makes an important contribution to the family budget. The positive fact is that through employment young people get the opportunity to accumulate human capital and develop their social connections, communication skills and develop their ability to adapt to different life situations. The main ways of getting a job are probably social connections, contacts, and networks of mutual support, which in the future may turn into valuable social capital.

## Student loans

In connection with the students' financial situation, we examined their typical borrowing arrangements. Ninety percent of students did not take on any loans during their university studies ( $p = 0.000$ ) (see Table 6).

**Table 6.** Did you take out a loan during your university studies? (%)

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
No, I did not	89.7	<u>94.9</u>	85.3	93.8	91.0	0.000		
Yes, Student Loan 1	<u>4.8</u>	1.7	4.7	4.1	3.7	0.026	20.4	1948
Yes, Student Loan 2	3.4	0.2	0.0	1.0	0.0	0.000		
Took out other loans	1.3	1.7	3.1	0.0	2.1	0.346		

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

The number of students taking out “Student Loan 1” or “Student Loan 2” was overrepresented among Hungarian students. The difference between Student Loan 1 and Student Loan 2 was that Student Loan 1 was freely usable, allowing students to finance their daily living and university expenses. Student Loan 2 could only be used by students who were studying on a self-financing basis. Nearly five percent of Hungarian students took out Student Loan 1 (adj. res. = 2.6,  $p = 0.026$ ), and 3.4% of them used Student Loan 2 (adj. res. = 5.6), while other types of loans were less common among the respondents.

The data demonstrated that using student loans was not a common practice in the countries under study. Perhaps this was due to the low level of economic development and unstable socioeconomic situation. Basically only Hungarian students (fewer than 10%) took out student loans.

## Scholarships

Not only student loans but also various scholarships can help cover students’ expenses. Nearly half (49.2%) of students did not receive scholarships, while 24.1% of Hungarian students received social benefits (adj. res. = 4.9,  $p = 0.000$ ). In the case of other countries, social benefits were received by 10–15% of students. Seventy-three percent of Serbian students (adj. res. = 9.5), 53% of Ukrainian students (adj. res. = 7.2), 33% of Hungarian students (adj. res. = 2.9), 16.0% of Romanian students, and 11.6% of Slovak students received scholarships. Scholarships for outstanding achievements were awarded to 8.8% of Romanian students and 5.3% of Ukrainian students. Thus, scholarships are an important source of financial support for students.

## Financial support for students

We studied how students covered their expenses during an average month of the semester. Half of the students covered 70% of their expenses through parental support (see Table 7). Next in frequency, they covered their expenses mainly through paid jobs (see Table 8) and scholarships (see Table 10).

**Table 7.** What proportion of your expenses is covered by parental support during the semester in an average month? (%)

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	3.4	<u>8.7</u>	8.3	6.6	5.0			
1–30%	17.3	16.7	19.8	22.0	14.5			
31–70%	29.9	23.4	30.6	<u>38.5</u>	34.6	0.000	41.05	1904
71–100%	49.4	51.2	41.3	33.0	45.8			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

**Table 8.** What proportion of your expenses is covered by paid job during the semester in an average month? (%)

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	48.0	<u>53.6</u>	31.4	<u>64.8</u>	<u>60.6</u>			
1–30%	24.7	19.8	29.7	21.6	18.2			
31–70%	19.2	15.3	<u>29.7</u>	<u>10.2</u>	13.5	0.000	49.98	1858
71–100%	8.2	11.3	9.3	3.4	7.6			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

**Table 9.** *What proportion of your expenses is covered by student loan during the semester, in an average month? (%)*

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	92.9	93.6	89.8	88.5	90.0			
1–30%	2.7	3.9	6.8	3.4	5.0	0.223	15.35	1840
31–70%	3.3	1.8	2.5	5.7	4.4			
71–100%	1.1	0.7	0.8	2.3	0.6			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

**Table 10.** *What proportion of your expenses is covered by scholarship during the semester in an average month? (%)*

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	47.2	<u>57.6</u>	<u>75.4</u>	13.6	21.9			
1–30%	<u>30.9</u>	17.7	12.7	8.0	27.8	0.000	311.3	1865
31–70%	18.3	16.0	7.6	<u>39.8</u>	<u>33.1</u>			
71–100%	3.5	8.8	4.2	<u>38.6</u>	<u>17.2</u>			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

Summarizing the above, we note that the financial dependence of students on their parents was observed in all countries under study. The most conspicuous difference between the western and eastern regions of Europe involves the role and status of parents (Saveanu–Ștefănescu 2019). Sometimes students were less worried about finances, as this was their parents' responsibility. In Eastern Europe, parents more actively participated in their children's lives and supported them in their studies. Scholarships and temporary part-time jobs covered only a small part of expenses.

## Student expenses

Students' average monthly expenses during the semester reflect their lifestyles and orientations. One-fifth of students spent 30–50% of their income on housing/rent (see Table 11), more than on food and clothes (see Table 12). They spent the rest of their income on transportation (see Table 13) and leisure programs (see Table 14). They spent the least on their studies (tuition fees, textbooks, printing, etc.) (see Table 15). We found slight differences between countries.

**Table 11.** *What proportion of your income do you spend on rent during the semester in an average month? (%)*

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	28.1	28.0	<u>42.7</u>	37.1	32.6			
1–30%	32.1	28.2	29.1	33.7	32.6	0.000	37.9	1882
31–70%	34.0	35.7	26.5	18.0	24.7			
71–100%	5.8	8.2	1.7	11.2	10.1			

Source: PERSIST 2019

Note: For the underlined figures the absolute value of the adjusted residuals is above 2.0.

**Table 12.** *What proportion of your income do you spend on food, clothes, etc. during the semester in an average month? (%)*

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	2.4	2.4	5.1	3.5	5.0			
1–30%	<u>45.9</u>	37.4	33.9	30.2	28.2	0.000	41.9	1889
31–70%	42.8	<u>50.9</u>	54.2	52.3	51.4			
71–100%	8.9	9.3	6.8	14.0	15.5			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

**Table 13.** *What proportion of your income do you spend on transportation during the semester in an average month? (%)*

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	10.7	<u>19.0</u>	8.3	20.7	15.0	0.000	186.5	1859
1–30%	<u>72.4</u>	56.0	37.6	35.6	44.5			
31–70%	15.5	19.7	<u>49.5</u>	<u>35.6</u>	<u>28.9</u>			
71–100%	1.4	5.3	4.6	8.0	<u>11.6</u>			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

**Table 14.** *What proportion of your income do you spend on leisure programs during the semester, in an average month? (%)*

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	8.6	8.1	11.4	9.1	14.8	0.000	70.5	1862
1–30%	<u>63.1</u>	61.1	41.2	40.9	41.4			
31–70%	24.8	25.6	<u>43.0</u>	<u>46.6</u>	33.7			
71–100%	3.5	5.2	4.4	3.4	<u>10.1</u>			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

**Table 15.** *What proportion of your income do you spend on studies (tuition fees, textbooks, printing) during the semester, in an average month? (%)*

	Hungary	Romania	Slovakia	Serbia	Ukraine	Sig.	$\chi^2$	N
0%	<u>23.8</u>	14.8	19.1	12.6	16.0	0.000	89.0	1861
1–30%	<u>61.1</u>	55.8	55.7	46.0	49.1			
31–70%	12.6	<u>24.4</u>	23.5	<u>34.5</u>	26.3			
71–100%	2.4	4.9	1.7	6.9	8.6			

Source: PERSIST 2019

Note: For the underlined figures, the absolute value of the adjusted residuals is above 2.0.

We did not observe any significant differences between students' expenses during the semester in the countries under study. However, almost half of the respondents spent their income on housing/rent and food. Students' expenses were mainly consumer-oriented, directed at satisfying purely material needs. Only a small proportion was spent on leisure programs, and the least amount on tuition fees, textbooks, printing, etc.

## CONCLUSION

The aim of our research was to determine the role of economic factors in the process of completing higher education for students in Central and Eastern Europe (Hungary, Slovakia, Romania, Serbia, and Ukraine) through the analysis of students' financial self-sufficiency during their university years. Our results show a comprehensive picture of the socioeconomic situation of students in the European Higher Education Area. We analyzed the students' financial self-sufficiency during their university years and the proportion of students' average monthly expenses in relation to their income. In addition, we analyzed the extent to which social, cultural, and economic capital influence the current situation of young people. We learned about the cultural and social capital supply of young people and the characteristics of paid work undertaken during their studies.

Summarizing the study results, we note that life orientations are formed through expectations and aspirations. Today, young people aspire to a higher status and financial position by obtaining a quality education and further successful employment. Getting a quality education is a long-term, resource-consuming process with the material constituent playing a dominant role.

We did not find significant differences in material support among the students we surveyed from five Central and Eastern European countries. For more than half of the surveyed students there were no significant changes in the family financial situation while studying at university. According to the respondents' assessments of their financial situation, most students (regardless of country of residence) had everything they needed but could not afford large expenses.

Students in Ukraine and Slovakia turned out to be in the best financial situation in terms of the durable consumer goods they owned, but the current financial situation of students in the studied countries was almost identical, except for in Ukraine, where there was the highest proportion (7.1%) of those who often had no money to cover daily needs.

The countries surveyed differ in their level of economic development, so we found significant differences in the motivation for having a paid job. Hungarian students mainly earned money to obtain more independence from their parents and for spending on leisure activities. Romanian students were motivated to obtain work experience and cover their daily expenses. In Ukraine, a significant number of students worked to earn a living and widen their circle of social contacts (acquaintances) for employment-related purposes. Students in Slovakia were mainly motivated to earn money for leisure programs, whereas Serbian students most often worked to obtain work experience.

Students' financial dependence on their parents was observed in all the countries under study. Scholarships and temporary part-time jobs covered only a small part of expenses. This demonstrates the significant responsibility of the family and its influence on young people.

The costs of students were mainly consumer-oriented, aimed at meeting purely material needs. Only a small proportion was spent on leisure programs, and the least was spent on tuition fees, textbooks, printing, etc.

We conclude that modern students are focused on obtaining a quality education and speciality, and sustaining their financial independence (albeit with significant support from parents) and economic independence, which is manifested in the spread of temporary employment and part-time jobs among young people. However, they cannot obtain full financial independence and become completely financially self-sufficient, since their studies at university do not permit them to get a permanent job.

The results of our research demonstrate a contradiction, as at the subjective level the students of all the countries under study are ready to enter adulthood; however, objective factors (the need to devote most of their time to their university studies, and the lack of a higher education diploma) do not allow them to be financially independent, which significantly inhibits their full inclusion in market relations. The authors find that the implementation of the dual-education model into the university practice of Central and Eastern European countries (Hungary, Romania, Slovakia, Serbia, and Ukraine) would be a good solution to this contradiction. Dual education is a model of education according to which theoretical material is mastered at university, and practical training takes place in the field with practitioners and experts. The implementation of the dual education model is associated with significant advantages in terms of preparing the younger generation for engagement with modern market relations.

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