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Title: Demographic and social structure of the examined group of students from the V4 countries

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Citation style: Swadźba Urszula, Żak Monika. (2018). Demographic and social structure of the examined group of students from the V4 countries. W: U. Swadźba (red.). „The economic awareness of the young generation of Visegrad countries : a comparative analysis”. (S. 27-41). Katowice : Wydawnictwo Uniwersytetu Śląskiego, DOI: 10.31261/PN.2018.3735.03



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Chapter 2

Demographic and social structure of the examined group of students from the V4 countries

URSZULA SWADŹBA, MONIKA ŹAK

The presentation of the empirical material from the research will begin with the description of the socio-demographic features essential for further analysis. Apart from fundamental features of the members of the studied group, such as gender, age, level (cycle) of studies and their field, additional data, i.e. the place of residence, family situation, the father's and mother's education will be analyzed. This data will allow us to sketch the picture of the examined group of students and to get to know their accumulated cultural capital acquired at home. The collected data referring to the financial situation of the household in which a student lives (income per capita in a household, the evaluation of the household conditions) will also be analyzed. The financial situation of the family in which a student has been raised and within which they live can influence their economic awareness to a large degree.

2.1 Gender and age of the students

In the beginnings of our research we assumed in a chosen sample that the percentage of the examined women and men should be similar, with women in the majority. It resulted from the wider gender structure of students as a social group. The National Census of 2011 indicated that there were 19% women having university education (men: 14.8%), 33.8% having secondary education (men: 29.1%), 15.9% having vocational education (men: 27.9%) and 24.4% having primary education (men: 22.0%) in Poland (THE NATIONAL CENSUS, 2011). Thus women take up studies more willingly than men. Such proportions were not always maintained in the research. The structure of the students group according to gender is presented in the table below.

Table 2.1. Gender (%)

| Gender | Poles N = 400 | Czechs N = 400 | Slovaks N = 387 | Hungarians N = 369 |
|-------------|------------------|-------------------|--------------------|-----------------------|
| Man | 45.0 | 31.5 | 31.8 | 41.0 |
| Woman | 55.0 | 68.5 | 67.2 | 59.0 |
| No response | 0.0 | 0.0 | 1.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team's own calculation.

The results of the research show that structural gender balance was best preserved in Polish and Hungarian students samples. The dominance of women there is not so high. The higher percentage of women in the total sample can be seen in Slovak and Czech groups. The dominance of women results in this case not only from the fact that more women than men take up studies but also because of their availability during the research. The type of the college in which the research was conducted (the arts, social sciences) has predominantly female students, which corresponds to a wider social phenomenon that girls are more often inclined to choose these fields of study (largely due to their socialization).

The age of the students is precisely defined. It is usually the 19 to 25 age range as the majority of young people take up studies during that very period in life. Although the 6 years span is not too large, it is so important it can still influence the economic awareness (SWADŹBA, 2011). Younger students of the first level studies usually focus on studying. The older students of the second level studies undertake professional work more frequently. This itself, as well as acquiring professional experience influences the evaluation of work and the way of managing one's finances (SWADŹBA, 2016).

Table 2.2. Age of the students (%)

| Age | Poles N = 400 | Czechs N = 400 | Slovaks N = 387 | Hungarians N = 369 |
|-------------------|------------------|-------------------|--------------------|-----------------------|
| 18–19 | 0.0 | 0.8 | 1.3 | 0.0 |
| 20 | 0.0 | 1.3 | 17.1 | 0.0 |
| 21 | 0.3 | 9.3 | 28.4 | 21.8 |
| 22 | 1.0 | 15.3 | 16.3 | 20.0 |
| 23 | 59.3 | 19.3 | 15.5 | 16.9 |
| 24 | 23.5 | 20.8 | 7.8 | 16.1 |
| 25 | 7.0 | 9.5 | 4.4 | 9.3 |
| Over 25 years old | 8.9 | 4.2 | 3.5 | 15.7 |
| No response | 0.0 | 19.5 | 5.7 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team's own calculation.

The age of the students in particular national groups shows slight differences. The age of the majority of Polish students is within the 23 to 24 age range (82.3%). There are almost no younger students below 22 years old. The age group over 25 makes up 15.9% of the sample. As far as age is concerned, the studied Czech students were between 22 and 24 years old on average (55.4%). 10% of the students were younger (18–21) and 8.9% were older (25 and over 25 years old), around 20% of the them did not disclose their age. Slovak and Hungarian students sample have slightly different age structures. Slovak students were the youngest among the examined ones (46.8% in the 18–21 age range). Hungarian students proved to be slightly older, especially in comparison to the Slovak students – 21.8% at the age up to 21, and 25% – 25 and over 25 years old. Such a diversity of age can influence students’ knowledge of the economic phenomena, their life experience and their interest in the problems tackled by the research.

2.2 Degree, mode of studies and fields of studies

As stated earlier, students’ economic knowledge can depend on their age. The degree of studies and their mode are closely linked with age. The first cycle students are usually 19 to 22 while the second cycle students are 23 or 24 years old. Extramural students on both levels are older in general. The table below reveals the degree and the mode of studies.

Table 2.3. Degree and mode of study (%)

| Study | Poles N = 400 | Czechs N = 400 | Slovaks N = 387 | Hungarians N = 369 |
|-----------------|------------------|-------------------|--------------------|-----------------------|
| Degree of study | | | | |
| First degree | 6.1 | 41.0 | 100.0 | 100.0 |
| Second degree | 93.9 | 48.8 | 0.0 | 0.0 |
| No response | 0.0 | 10.2 | 0.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |
| Mode of study | | | | |
| Daily | 94.3 | 88.0 | 92.5 | 83.2 |
| Weekend | 5.8 | 0.3 | 6.5 | 16.8 |
| No response | 0.0 | 11.7 | 1.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team’s own calculation.

Polish students mostly covers those who study on the second level of studies. The first degree undergraduates are a small percentage. Also full-time students are the majority with extramural students as only a small percentage. Half of the

Czech students study on the first level and the other half on the second level. The majority of them are full-time students. Unfortunately, as much as 11.7% did not answer the question on the mode of studies. All Slovak and Hungarian students study on the first level of studies. There is, however, a feature differentiating the structure of the group of Hungarian students from the other ones, as no less than 16.8% of its total sample are extramural students. These are usually older and already have a permanent job. Their life experience is wider, too.

The field of studies is a very important factor that affects the students' answers. It determines the kind of accumulated socio-cultural capital (SZTOMPKA, 2016). We suggested the choice of students of four fields of studies: polytechnic or life sciences, economics or management, social sciences, and the humanities or arts when initially sharing our methodological assumptions. We assumed that almost equal percentages of students of the above mentioned fields of studies will be selected. We were not always successful. The table below shows the proportions per national samples.

Table 2.4. Field of study (%)

| Field of study | Poles N = 400 | Czechs N = 400 | Slovaks N = 387 | Hungarians N = 369 |
|-----------------|------------------|-------------------|--------------------|-----------------------|
| Polytechnic | 24.7 | 37.7 | 25.3 | 29.3 |
| Economics | 26.8 | 22.8 | 20.7 | 47.0 |
| Social | 27.0 | 21.0 | 29.5 | 19.0 |
| Arts/Humanities | 21.5 | 18.5 | 24.5 | 4.7 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team's own calculation.

The choice of the fields of studies largely depends on gender and is statistically important. Among the Polish students: on the level $p = 0.006$, chi-square essential, Cramer's V 0.178, among the Czech students: on the level $p = 0.000$, chi-square essential, Cramer's V 0.280, among the Slovak students: on the level $p = 0.000$, chi-square essential, Cramer's V 0.268, among the Hungarian students: on the level $p = 0.000$, chi-square essential, Cramer's V 0.357. The Polish female students chose the humanities and economic studies more frequently than their male counterparts (the humanities: $F - 68.8\%$, $M - 31.4\%$, economic studies: $F - 58.9\%$, $M - 41.1\%$). The male students from Poland chose polytechnic studies more often ($M - 55.6\%$, $F - 44.4\%$). Social sciences were the field that showed the best gender balance, i.e. nearly 50/50.

Amongst the Czech students the gender disproportions in terms of the chosen field of study were even bigger. The girls generally chose fields, such as: the social sciences ($F - 77.4\%$, $M - 22.6\%$) and the humanities ($F - 85.6\%$, $M - 13.5\%$) more frequently whereas the boys usually chose polytechnic studies ($M - 66.7\%$,

F – 33.1%). The percentages of students studying economics and management were almost equal (F – 48.4%, M – 51.6%).

The choice of the fields of studies by the Slovak students is also apparently gender-specific. Women prevailed most explicitly in economics/management (F – 71.3%, M – 17.1%), social sciences (F – 78.1%, M – 21.1%) and in the humanities (F – 80.0%, M – 18.9%). The predominance of men was visible in polytechnic/life sciences studies (M – 61.2%, F – 38.8%). As to the examined Hungarian students, bigger percentage of women than men was visible in economics/management (F – 65.6%, M – 34.7%), social sciences (F – 82.9%, M – 17.1%) and the humanities (F – 52.9%, M – 47.1%). A higher percentage of men chose polytechnic/life science studies (M – 65.7%, F – 34.3%).

Summing up, we can state that the overall tendencies in the dominance of women or men in a given field of studies are similar in V4 countries. The polytechnic/life science studies are chosen more frequently by men whereas the humanities by women. Economic/management studies show either a slight predominance of women or relative gender balance.

2.3 Place of residence of the examined students

The research was conducted among students from four V countries in five academic centres. It was carried out in three colleges in Katowice (Poland), in Olomouc and Ostrava (the Czech Republic), in two colleges in Nitra (Slovakia) and in one college in Godollo (Hungary). Each of these colleges exists in a different social environment and this fact exerts influence on the social structure of the student community studying there. Katowice is the capital of the Upper-Silesian Industrial Region and it is the centre of a conurbation of nearly 3 million inhabitants. Olomouc in turn is an old academic city. Its population is more than 100 000 (<https://en.wikipedia.org/wiki/Olomouc>). Ostrava is an industrial center with 300 000 inhabitants (<https://en.wikipedia.org/wiki/Ostrava>). Nitra is the fourth large city in Slovakia. The number of its inhabitants is 87 000 (<https://en.wikipedia.org/wiki/Nitra>). Godollo in Hungary with its population of 34 000 is situated only 30 km from Budapest, which has about 1.7 million inhabitants (<https://l.en.wikipedia.org/wiki/Godollo>). The location of the colleges in distinct social environments influences the students' answers to the questions about the place of residence. The table below shows the results.

Nearly half of the Polish students live in cities with 101 000 to 500 000 inhabitants. This is understandable because such cities are part of the Upper-Silesian conurbation. A slightly lower percentage of the students, i.e. 23.3% live in the towns of 20 000 to 100 000 inhabitants, 7.2% – in the cities of over 500 000 inhabitants and 6.8% – in the towns of 20 000 inhabitants. Generally speaking,

more than 80% of the examined Polish students live in cities and towns, and only 13.7% in the country. It is worth noting that these are often the suburbs that have the village status.

Table 2.5. Place of residence (%)

| Place of residence | Poles N = 400 | Czechs N = 400 | Slovaks N = 387 | Hungarians N = 369 |
|----------------------------|------------------|-------------------|--------------------|-----------------------|
| Village | 13.7 | 25.0 | 43.1 | 23.6 |
| Town to 20 thousand | 6.8 | 29.0 | 21.7 | 18.2 |
| Town 20 to 100 thousand | 23.3 | 24.0 | 23.8 | 20.7 |
| City 101 to 500 thousand | 49.0 | 12.5 | 4.4 | 5.2 |
| City 500 thousand and more | 7.2 | 2.5 | 5.7 | 32.3 |
| No response | 0.0 | 7.0 | 1.3 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team's own calculation.

Czech students usually come from small towns and villages. Nearly half of them live in places with 20 000 to 100 000 inhabitants and 25% in the country. Only 2.5% live in a city. The data reflects the spatial and social structure of the neighbourhoods of two academic centres – Olomouc and Ostrava.

The breakdown of the Slovak students' places of residence differs greatly from the other ones. Almost half of the Slovak students come from the countryside (43.1%) and 45% from small and middle-sized towns. Only 10% of the students live in cities of over 100 000 inhabitants. This testifies to the educational aspirations of the youth coming from small towns or villages (SWADŹBA, 2011). Bearing the above structural information in mind, the students' rationale for choosing Nitra over nearby Bratislava seems clear – Nitra not only has two universities: the Constantin the Philosopher University and Polnohospodarska Univerzita but also its costs of living during the studies are lower compared to Bratislava.

In the case of the Hungarian students: the highest percentage live in a big city, which we can safely assume to be Budapest. The close distance between Godollo and the capital as well as the local university's (Szent István Egyetem) good reputation attract the urban youth. A slightly lower percentage of the examined students come from the country (23.7%) and from small (18.2%) and middle-sized towns (20.7%).

To sum up the point concerning the students' place of original residence, one can notice the interdependence of the character of a given academic centre and its geo-social surroundings. The social environment, the type of studies offered and the reputation of a given university, in turn, affects the students' choice thereof.

When analyzing the students' places of residence we wanted to learn if there is a connection and correlation between the students' place of residence and the field of studies they took up.

Such a correlation can be observed among the Polish students, and the statistical measures point to it (on the level $p = 0.002$, chi-square essential, Cramer's $V 0.162$). The majority of students coming from the country choose economic studies (34.5%). Similarly in the case of students coming from small towns of 20 000 residents (48.1%). The students coming from bigger cities more often choose polytechnic studies (29.1%) and social studies (27.0%).

Can a similar phenomenon be found among the Czech students? The analysis shows that indeed also in this group such interdependence can be found (on the level $p = 0.000$, chi-square essential, Cramer's $V, 214$). Half of the students coming from the country took up polytechnic studies, about 20% economic studies and a dozen percent or so chose social studies and the humanities. The highest percentage of students from large cities with over 100 000 inhabitants took up polytechnic studies (52.0%), whereas over 1/4 – economic studies (26.0%). Social studies and the humanities were usually chosen by the students coming from small places to 20 000 residents. Polytechnic studies that can be taken up in Ostrava enjoy popularity among the country dwellers and the inhabitants of Ostrava. Humanistic studies are popular with the residents of smaller and middle-sized places.

The statistical dependence between the place of residence and the choice of the fields of studies exists also among the Slovak students (on the level $p = 0.000$, chi-square essential, Cramer's $V 0.195$). The students coming from the country usually choose polytechnic and agricultural studies (33.4%). The students coming from small and middle-sized towns from 20 to 100 000 inhabitants choose social studies more frequently (38%) and the humanities (29.8%). The students from a big city of 500 000 and more inhabitants choose economy or management studies more often (63.6%).

The Hungarian students are no different in terms of the existence of the statistical dependence between the place of residence and the field of studies (amongst this group on the level $p = 0.001$ chi-square essential, Cramer's $V - 0.173$). The students coming from the country chose life sciences studies (strictly speaking agricultural) and economic/management studies (40.2%) more frequently. The students coming from a large city chose mainly economics/management. The highest percentage of all the students of economics/management came from a big city (39.3%). The highest percentage of the students who chose polytechnic/life sciences (agricultural) studies came from the country (32.4%).

Summing up this point, we can state that the dependence between the field of studies and the place of residence is a commonplace phenomenon. Students coming from the country often choose agricultural studies, whereas students coming from big cities tend to choose economic studies. There is no great apparent de-

pendence between the place of residence and the choice of social studies or the humanities because in particular countries representatives of all various places of origin chose these.

2.4 The family situation of the examined students

The experience of independent money management and running the household independently influence the individual's economic awareness. Sociological research points to this fact (FELIKSIĄK, 2016, GÓRNY, 2009). Accordingly, as part of our research the students were asked what their family situation was like. The table below shows the answers.

Table 2.6. Family situation of the students (%)

| Answers | Poles N = 400 | Czechs N = 400 | Slovaks N = 387 | Hungarians N = 369 |
|---|------------------|-------------------|--------------------|-----------------------|
| I live with my parents in a place of study or in the vicinity | 70.7 | 37.1 | 30.7 | 44.3 |
| I permanently live with my parents, but when I study, I live in a dorm | 3.5 | 19.4 | 58.5 | 21.7 |
| I permanently live with my parents, but when I study, I live in a rented room/apartment | 9.0 | 26.0 | 5.4 | 6.0 |
| I live with a partner/spouse in a dorm | 1.5 | 2.3 | 0.0 | 2.2 |
| I live with a partner/spouse and I rent an apartment | 6.5 | 2.3 | 0.0 | 7.3 |
| I live with a partner/spouse in our own apartment | 3.8 | 5.8 | 3.6 | 6.3 |
| I live with a spouse and child/children | 0.5 | 0.3 | 0.0 | 3.8 |
| I live alone | 2.5 | 1.8 | 0.8 | 3.5 |
| Another possibility | 2.0 | 1.0 | 0.0 | 4.9 |
| No response | 0.0 | 4.0 | 1.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team's own calculation.

Having performed an in-depth analysis of the family situations of the students of the V4 countries, it again turns out that each national group is unique. This results chiefly from the location of a given academic centre. The majority of Polish students live with their parents in the vicinity of the place of studies and a small percentage of the students live in a dorm. This is due to the fact that Katowice and the remaining part of the Upper-Silesian Industrial Region has good public transportation. Thus it is easier and cheaper for students to live at home and commute to classes. The distances between towns are small.

It also often happens that students rent a flat and they live with their friends or partners. Only a small percentage of students have a flat of their own. Living with parents makes independence difficult and the earned money is often spent on pleasures.

In the Czech Republic a much lower percentage of students live with their parents (37.1%) than in Poland. The Czech students live in a student's house/dorm (19.4%) more frequently than their Polish counterparts but also more frequently rent a flat (26.0%). Over 10% live with a partner in a flat they either own or rent. Consequently, the Czech students are certainly more independent in spending money and running a household than Polish students.

As far as running a household is concerned, the experience of Slovak students is quite different. About 1/3 live with their parents during the studies but almost 60% live in a dorm far away from the family. Only 5.4% rent a flat with their friends and 3.6% with a partner. The percentage of students who run a household independently is the highest among all the examined students of the V4 countries.

The Hungarian students are unique too. About 45% live with their parents during the studies. These are the students who live in Budapest and commute to colleges in Godollo. Nearly 1/4 live in dorms and almost 1/4 with a partner in a rented flat or a flat of their own. Other possibilities were also mentioned (living with other persons). The last, and rather big, group usually consisted of extramural students, who constituted a large percentage of the whole group of the examined Hungarian students. These students run households of their own and thus experience "everyday economy" on a daily basis.

2.5 The education of the students' parents

We consider education a socio-cultural fact conditioning other important aspects of one's social situation (earnings, prestige, consumption). It is one of the essential factors shaping the social position of an individual, their awareness and attitudes. Education is also a strong influencing factor shaping the individual's opinions. It influences particular behaviours of individuals and groups, their life style, attitudes, and the aspirations for the future. Education is also of great importance as it contributes to the everyday understanding of the social structure. As D. Walczak-Duraj writes – three categories, i.e. income, profession and education are significant in the description of all classes and a society as a whole (WALCZAK-DURAJ, 1998).

The parents' education has a considerable influence on a young individual's socialization and it is one of the elements of one's socio-cultural capital (DOMAŃSKI, 2004). This means that the parents' education influences the aspirations of a young person, their system of norms and values. Therefore the

students were asked the question about their father's and mother's education. The table below reveals the data relating to the students' fathers' and mothers' levels of education.

Table 2.7. Education of the students' parents (%)

| Education | Poles N = 400 | Czechs N = 400 | Slovaks N = 378 | Hungarians N = 369 |
|------------------------------------|------------------|-------------------|--------------------|-----------------------|
| Education of father | | | | |
| Primary/lower secondary | 3.5 | 2.0 | 18.9 | 2.2 |
| Vocational | 33.7 | 27.4 | 33.6 | 28.2 |
| Secondary (high school, technical) | 37.3 | 42.0 | 19.9 | 32.3 |
| Higher | 24.8 | 24.8 | 24.3 | 37.3 |
| No response | 0.8 | 3.8 | 3.3 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |
| Education of mother | | | | |
| Primary/lower secondary | 4.3 | 2.5 | 15.0 | 3.3 |
| Vocational | 14.0 | 21.0 | 35.1 | 14.7 |
| Secondary (high school, technical) | 49.0 | 52.2 | 25.1 | 37.8 |
| Higher | 32.4 | 21.0 | 23.3 | 44.2 |
| No response | 0.3 | 3.3 | 1.5 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team's own calculation.

The levels of education of the students' fathers and mothers reflect the structure of education of a given country and the location of an academic centre in a country. A small percentage of Polish students have a father and a mother having primary education. A high percentage of students' fathers have vocational (33.7%) and secondary education (37.3%). This is mostly due to the demand for highly qualified technical staff in industry in the period of real socialism (SWADŹBA, 2008). The mothers of Polish students are better-educated than the fathers. As many as half of them have secondary education and more than 1/3 higher education. 1/4 of the sample of the students' fathers have higher education. The predominance of women with university diplomas amongst the population has been a common phenomenon in Poland since the 1990s. Women more often work in the budget sector as teachers, nursery teachers and clerks and in these professions higher education is usually required (SWADŹBA, ŹAK, 2016).

The parents of the Czech students usually have secondary education (fathers – 42.0%, mothers – 52.2%). A little over 20% of the mothers have higher and vocational education. A higher percentage of the fathers are those who hold a college diploma (24.8%) and a completed vocational school. A small percentage of

the parents have only primary education. The structure of the education of the Czech students' parents reflects the demand for professional staff on the labour market.

A different educational structure was distinguished among the parents of the Slovak students. In this group there is a relatively high percentage of people who completed primary education among both fathers and mothers (F – 18.9%, M – 15.0%) and then with vocational education (F – 33.6%, M – 35.1%). This results from the fact that a large percentage of Slovak students come from the country and small towns whose inhabitants usually have lower education. A similar percentage of the fathers of Slovak, Czech and Polish students have higher education (24.3%). As to Slovak mothers, a slightly higher percentage of them have higher education comparing to the mothers of the Czech students (23.3%).

The parents of the Hungarian students are unique because their level of education is the highest. Almost 70% of the fathers (S – 32.2%, H – 37.7%) and over 80% of the mothers received secondary and higher education (S – 37.8%, H – 44.2%). This is the result of the location of the academic centre being in the vicinity of a large city whose residents more frequently have higher education comparing to the inhabitants of the other parts of the country.

Is there a relationship between the education levels of the students' parents and the students' choice of academic field? No such dependence can be found amongst the Polish students (father's education: chi-square not essential, $p = 0.58$; mother's education: chi-square not essential, $p = 0.158$). The characteristic feature of the Polish students' group is that their mothers usually have a diploma of a secondary school or a college and their fathers have secondary or vocational education.

A statistical correlation between the parents' education and the field of studies was among the Czech students (father's education: on the level $p = 0.001$, chi-square essential, Cramer's V 0.175; mother's education: on the level $p = 0.000$, chi-square essential, Cramer's V 0.191). The students whose fathers had vocational education chose technical or social studies more frequently (P – 33.6%, S – 30.9%). Those whose fathers had higher education chose polytechnic studies (P – 54.5%). The students of social studies usually had fathers who completed vocational or secondary education (V – 40.5%, S – 44.6%). The students of polytechnic studies usually have mothers having secondary (48.3%) and then higher education (33.1%). The students of the other fields of study such as economic or social studies and the humanities usually have mothers who have secondary education (E – 48.4%, S – 56.0%, H – 60.4%). In general, we can state that parents of students studying at polytechnic more often have higher education than parents of students of other subjects.

There is no dependence between the parents' education of Slovak students and their field of studies (father's education: chi-square not essential, $p = 0.29$; mother's education: chi-square not essential, $p = 0.281$).

There is also no correlation between the education of the students' parents in Hungary and the choice of studies (father's education: on the level $p = 0.957$, chi-square not essential, Cramer's $V = 0.054$; mother's education: on the level $p = 0.646$, chi-square not essential, Cramer's $V = 0.079$). The students whose parents have higher education come from a large city more frequently regardless of the choice of academic field.

To sum up, no absolute correlation can be distinguished between one's choice of studies and parents' education. Children of parents who have higher education choose polytechnic or economic studies slightly more frequently than social studies and the humanities. Children of parents who have lower education more often choose life sciences (agricultural studied).

2.6 Financial conditions of the students' households

The shaping of one's economic awareness depends also on the financial conditions in which one is brought up. The assessment of one's family financial situation has an impact on shaping the right attitude towards money. Consequently, we considered it crucial to determine the material conditions of the students' households. The examined students were asked to disclose information on the monthly income per head in their households.

Table 2.8. The income per person in student's household (%)

| Income (euro) | Poles | Czechs | Slovaks | Hungarians |
|----------------|---------|---------|---------|------------|
| | N = 400 | N = 400 | N = 387 | N = 369 |
| Up to 150 | 3.3 | 1.5 | 2.1 | 8.2 |
| 151–180 | 9.8 | 3.0 | 3.1 | 10.1 |
| 181–360 | 19.0 | 11.8 | 10.9 | 9.2 |
| 361–480 | 14.8 | 22.8 | 14.0 | 7.3 |
| 481–750 | 16.8 | 28.3 | 23.8 | 11.7 |
| 751–1000 | 10.5 | 9.5 | 17.3 | 9.5 |
| More than 1000 | 10.0 | 5.0 | 10.6 | 17.4 |
| No response | 16.0 | 18.3 | 18.3 | 26.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team's own calculation.

The analysis of the collected data shows that there are substantial differences in income levels between the students' households. The Polish students usually stated that the monthly income per person in their households was between 181 and 350 euros (19%). A slightly smaller number, i.e. 16.8% of the examined stu-

dents admitted that the level of incomes was within the range of 481–750 euros. The smallest number of the students acknowledge that these incomes were below 150 euros a month. Every tenth Polish student told us that the monthly incomes per person in their households exceeded 1000 euros.

The data collected among the Czech students reveals that the largest group were the people whose monthly income per person in the family was between 481–750 euros (28.3%). As far as the number of people is concerned, the second were the respondents who indicated the incomes within the range of 361–480 euros (22.8%). The students with the lowest incomes (up to 150 euros) were the smallest group.

The financial situation of the Slovak students is similar to that of their neighbours – the Czechs. The largest group (although not as big as amongst the Czechs) were the people who declared that their monthly income per capita was on the level between 481 and 750 euros (23.8%). A smaller number, i.e. 17.3% of the examined students admitted that the monthly income per head in their household was within the range of 751–1000 euros.

The analysis of the data collected among the Hungarian students brought a slightly different result. The biggest group is composed of those who said that the monthly income per member of the family in their household was over 1000 euros (17.4%). A smaller number, i.e. 11.7% of the examined students declared that their monthly family income per head was on the level of 481–750 euros. It should be noticed though that a relatively large number of the respondents also represent the households in which monthly income per person does not exceed 150 euros (8.2%). Hungary is the only examined country in which the people with the lowest income do not constitute the smallest group.

A high percentage of the examined people did not disclose information on their family income. Some students do not really know the financial situation of their family and some of them probably think that this information is confidential and therefore they are not willing to answer the question. Every fourth Hungarian student answered this question (26.6%). The Polish students usually disclosed the information (16% did not reply). As to the Czechs and Slovaks, almost every fifth student did not provide this information (18.3%).

In performing the detailed statistical analysis it should be noted that there is no relationship between the level of the monthly incomes in the students' family and the education of their parents. Thus we can state that the level of education is not a factor greatly influencing the financial situation of a household, provided that the data given by the students are factual information. The situation is similar when taking into account the correlation between income and place of residence. The cost of living in big cities is higher than in small towns or in the country but it does not influence the financial situation of the examined students. It should, however, be remembered that the monthly income per member of the family does not adequately reflect one's real financial situation because the

cost of living and other financial obligations can significantly affect the actual financial standing of a household.

In order to verify the possible divergences between the income of the family and their real financial level, the examined students were asked to evaluate their financial situation.

Table 2.9. Assessment of household material conditions (%)

| Material conditions | Poles | Czechs | Slovaks | Hungarians |
|---|---------|---------|---------|------------|
| | N = 400 | N = 400 | N = 387 | N = 369 |
| We have enough money for everything (e.g. expensive trips abroad, frequent changes of new cars, etc.) | 13.0 | 13.0 | 23.3 | 16.1 |
| We do well, but cannot afford extra expenses | 62.0 | 54.5 | 66.7 | 30.3 |
| We do ok, we need to save | 16.8 | 19.8 | 5.2 | 38.8 |
| We live frugally, but we have enough to eat | 5.5 | 4.0 | 0.0 | 11.2 |
| We live very poorly, often short of money even for food | 0.3 | 0.0 | 0.0 | 1.6 |
| Another answer | 0.8 | 2.8 | 1.6 | 1.6 |
| No response | 1.8 | 6.0 | 3.4 | 0.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

SOURCE: Research team's own calculation.

The analysis of the above table indicates that the assessment of the students' financial situation in Poland and the Czech Republic is on a very similar level. The greatest number of the people declare their financial situation to be good, wherein their basic needs are satisfied but there is not enough money for extra expenses. The situation is similar in Slovakia, where this group is the biggest one (the people who do well but they cannot afford extra expenses). It is noteworthy that every fourth respondent in Slovakia says that the financial situation of their family is excellent allowing them to satisfy all needs on their high level. The situation in Hungary is different. The Hungarian students usually admitted that they did OK but they had to save (38.8%). There was also a big group of people who evaluated their financial situation as good but they could not afford extra expenses (30.3%). The results, especially among the Hungarian students, are interesting as this was the group with the most frequently declared monthly household income per capita above 1000 euros. This seems to prove our earlier observation that the level of the monthly income does not always translate into the real financial situation of a given family in a straightforward fashion.

It is interesting to see the aspects of the correlation between the declared level of income and the assessment of the family's financial situation. The gath-

ered information indicates that there are no fundamental relationships between these two sets of data:

- Poland: Cramer's $V = 0.235$ – low correlation
- the Czech Republic: Cramer's $V = 0.366$ – moderate correlation
- Slovakia: Cramer's $V = 0.304$ – moderate correlation
- Hungary: Cramer's $V = 0.233$ – low correlation.

It appears from the above that there is a moderate correlation between the level of income and the assessment of one's household financial situation only in the case of the Czech and Slovak students. There is no significant link in the other cases. The results prove that the income per capita does not adequately reflect the real financial standing of the family. The students declare their perceived level of their family's material well-being and it is often a better indicator of their material conditions than the sole declarations relating to the level of household incomes.

The analysis of the data shows that, as far as the assessment of one's financial situation is concerned, there are no fundamental differences between students of particular Visegrad countries. In each national group there are both the persons who declare a living in very high material conditions and the persons on the lowest monthly incomes who consider their family living on the verge of poverty.

The above discussion reveals that Polish, Czech, Slovak and Hungarian students have similar socio-demographic features. We were unable to observe substantial differences between them in this field. This state of affairs can testify to the fact that similar history of the Visegrad countries affected their contemporary situation and the life of their citizens in a similar way. There are certainly some differences among the examined students, however they are not so much a matter of being a representative of a given country but of a given subgroup. The presented above structure of our research group will become a starting point for further in-depth analyses.