ANALYSIS OF CHANGES IN THE LIFE QUALITY AND CONSUMPTION LEVEL OF STUDENTS UNDER THE COVID 19 PANDEMIC IN POLAND AND UKRAINE

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Abstract. *The aim of the empirical study was to determine how the quality of life (housing conditions and level of consumption) changed during the pandemic caused by the COVID-19 virus. The impact of the epidemiological situation on economic changes is undoubtedly a long-term phenomenon and concerns various areas of economic life, and one of the main areas is the quality of life. The study was conducted using the survey method, and the use of this form of measurement was determined by the possibility of its implementation during lectures and exercises and control of the course while ensuring the anonymity of students completing the questionnaire. The research instrument was a standardized survey questionnaire, which was divided into three thematic blocks. The first part of the questionnaire contains questions on the housing conditions of students, in the second part – issues related to consumption. The survey was conducted among Polish and Ukrainian students. The software module PROFIT was used in the analysis, which allows for segmentation and assessment of market perception and consumer sentiment. The occurrence of the COVID19 pandemic and the change of the form of teaching in the case of students to remote (both in Poland and Ukraine) was caused by the reason for the change of their place of residence. This was probably related to the feeling of the need for better sanitary and epidemiological conditions. Sociodemographic features vary relatively little in student preferences in terms of the frequency of purchases. In the case of Polish students, gender statistically significantly differentiates their preferences as to the frequency of purchases both before and during the pandemic.*
Keywords: *COVID19, consumption, quality of life, housing conditions*

Inroduction. The quality of life and well-being of economic units is conditioned by many factors. First of all, it is necessary to mention macroeconomic factors that constitute a specific basis for the economic situation of the population. The relationship between macroeconomic measures and the quality of life of the inhabitants of a given region has been emphasized in numerous economic works. According to economists, changes in the level of GDP, inflation, unemployment are reflected in microeconomic measures, which are a reflection of the level and living conditions of the population and the level of consumption needs it meets. According

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to Piasny (1998), analyses of quality of life include the «totality» of the real living conditions of the population and the degree of their material satisfaction of needs.» Some authors point to differences between living standards and quality. Some authors (e.g. Weak, 2007; Lutchyn, 2016) indicate that the standard of living should be determined by objective measures (e.g. income level, structure and level of consumer spending), and the quality of life by subjective assessments of respondents valuing the degree of satisfaction in various areas of socio-economic life of the economic unit.

Changes in the economic environment related to the COVID-19 epidemic. The quality of life is conditioned by both changes in the external environment of market entities and internal (Borys, 2008; Panek, 2015; Budowski et al., 2016; Grzywińska – Rąpca, 2021) The occurrence of the COVID19 pandemic caused changes in the economic situation in various areas of life of each individual (Trani et al., 2020; Epifanio et al., 2021). For the purposes of this study, the authors focused on economic changes.

Economists around the world agree that the COVID19 pandemic can effectively destabilize the economy. According to the Czech Republic and others (2020) in Poland, restrictions related to the pandemic situation have caused negative effects in various sectors of the economy since March 2020, but «the Polish economy should be less severely affected by the negative consequences of the pandemic» due to weak trade ties with China. In Poland, due to the limitations of mobility and interpersonal contacts, the situation caused by the emergence of the epidemic should certainly be treated as a crisis situation that will affect the macroeconomic situation. GDP in the first quarter of 2021 decreased by 1.4%, and the EC forecasts for GDP growth in 2021 by 4.8% and by 5.2% in 2022. Since July 2020, the dynamics of industrial production has been positive, and in June the increase was by 18.5% RdR. [1]A similar situation took place in Ukraine (Figure 1).
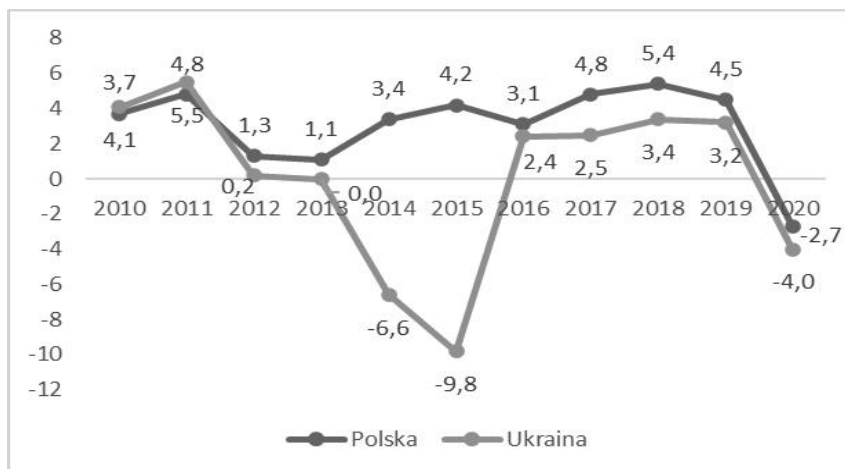

Figure 1. Change in the real GDP of Ukraine and Polish
Source: State Statistics Service of Ukraine, Central Statistical Office Polish

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[1]   https://pfr.pl/dam/jcr:5396fbb7-0683-4fe1-9646-121f3e887fe1/PFR_Europa_202108.pdf; reading [30.08.2021].

In the following year, in Poland, GDP growth is expected, but not large enough to compensate for the losses from the current year. At the same time, economists predicted a slight decrease in unemployment in 2021 to 8%. Such a collapse of the economy can be an important factor in the deterioration of the standard of living of families. The deepening of the difficult life situation and the real decline in income will also be influenced by the inflation rate at the level of 3.2% and 2.6%, respectively (GUS research indicates that in March 2020 the inflation rate measured by the CPI approached the level of 5%, which has not been recorded for several years). In Ukraine, in March 2020, the inflation rate was at the level of 2.6%.

To the greatest extent, the pandemic has caused negative changes in such industries as: transport, restaurants and hotels, which, despite the easing of restrictions, did not obtain financial results of their operations from before the pandemic. A decrease in industrial production in 2020 was also observed. in Ukraine compared to 2019 Up to 4.5%.[1]

The support program for the Polish economy consisted in financial assistance for enterprises. Under the influence of growing social expectations and the decisive attitude of entrepreneurs, support dedicated directly to maintaining employment and protecting jobs for companies, regardless of the size and type of activity, was launched.

In Ukraine, from December 4, 2020, the government has proposed a one-off financial assistance of 8,000 UAH for individual entrepreneurs who will lose part of their income due to the lockdown. Such help was also offered during the second wave pandemic.

In addition, some entrepreneurs (from the first tax group) in the period from December 2020 to May 2021 were exempted from paying social security contributions and a single tax. [2]

As a result of the coronavirus pandemic, many people have found themselves in a unique, unusual situation. Family, professional and social life has changed. Determining these changes requires paying attention to the economic background of the research.

Consumption during the epidemic. Many households have experienced a deterioration in their financial situation due to the COVID19 pandemic despite government measures taken to support the economy. A decline in the income of the population usually leads to a decrease in consumption. However, the COVID-19 pandemic has also resulted in a reduction in consumption due to reduced population mobility and the need to maintain social distancing. Changes in the level of consumption during the pandemic are mainly related to:

1. Changes (and most often a decrease) in the income of the population caused by the reduction of employment.
2. The level of support for the financial situation of the population through aid programs.
3. The occurrence of restrictions affecting changes in consumption behavior, such as the need to maintain social distancing.

Although the effects of the functioning of economies in the pandemic will be of a long-term nature, many economists are trying to determine the current impact of COVID19 on the level of household consumption. Chen and others (2020), using data on all daily offline spending transactions in 214 Chinese cities on January 1 and April 14, 2020, showed that

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[1] State Statistics Service of Ukraine, http://www.ukrstat.gov.ua/; reading [30.08.2021]

[2] tax paid by economic operators in a simplified tax system also referred to as basic business tax.

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consumption fell by 32 percent in the 12-week period after the outbreak, with a much larger decline (-70 percent) observed in Wuhan alone. Spending on restaurants and entertainment (-64 percent), travel (-59 percent) and consumption of durable goods (-35 percent) decreased the most. The least affected category of expenditure was food (-15%). Similar conclusions were reached in their analysis of the American population by Baker et al., (2020). The authors found that spending in restaurants fell by 32 percent and spending on groceries by 23 percent. It is worth highlighting, in the context of factors determining consumer behavior, a study conducted by Anderson et al., (2020). The authors showed that the consumption changes in Denmark and Sweden during the pandemic are due to behavioral changes, not social distancing restrictions or regulations. Consumers, faced with the need to function in the new reality and faced with a sense of uncertainty, were willing to accumulate stocks, which increased the number of one-time purchases. At the same time, an important factor determining consumer behavior was the unavailability (or difficult access) to traditional sales channels. In Poland, despite the decrease in the total value of retail sales, the value of online retail sales increased. In Ukraine, the decline in sales in the same period was not so significant and amounted to 8.4% with an increase in online sales of 2.1%. As a result of the actions taken, supermarkets were the most frequently chosen sales channel during the epidemic in both countries.[1]

2. On the quality of life of students after the onset ofCOVID-19

2.1. Characteristics of respondents. The research was conducted in May 2021 on a sample of 391 students of the University of Warmia and Mazury in Olsztyn and 214 students of the Ivan Franko National University of Lviv. The estimated size of basic macroeconomic indicators for this period prove that the crisis caused by the COVID19 epidemic may be the cause of many adverse changes in various areas of life. Therefore, it can be assumed that the date of the study is an appropriate term for analyses that allow for the diagnosis of student behavior regarding changes in the housing market and changes in shopping behavior.

The group of respondents was homogeneous in terms of age. It consisted of adults who were not yet 24 years old. Among the respondents, both in Poland and Ukraine, female predominate. The group of full-time first-cycle students was the most numerous (Table 1).

Table 1

Characteristics of respondents

Specification	Ukraine	Poland
1	*2*	*3*
Apartment		
Form of residence before the pandemic	Living in a family house with parents/family	Apartment in a rented room in a student house/apartment
Impact of the COVID-19 pandemic on the housing situation	It didn't affect in any way (I still live in the same place)	Return to the family home (leaving the student house/ rented apartment/room)
Impact of the COVID-19 pandemic on housing fees	Same as before the pandemic	Same as before the pandemic

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[1]   https://analizarynku.eu/analiza-rynku-e-commerce-w-polsce, date read [12.08.2021].

1		2	3
Expectations of housing conditions after returning to the form of stationary learning		Identical or similar to pre-pandemic conditions	Identical or similar to pre-pandemic conditions
Expected provisions in lease agreements for flats of houses / flats as a result of the COVID-19 pandemic		I do not rent an apartment	No reservation fee (e.g. during the holiday period; in the case of temporary remote learning)
Consumption			
Frequency of purchases	before the COVID19 pandemic	depending on the need	depending on the need
	during the COVID19 pandemic	depending on the need	depending on the need
One-time quantity of purchased products during the pandemic	Food	They are the same	They are the same
	Soft drinks	They are the same	They are the same
	alcoholic beverages and tobacco products	They are the same	They are the same
	clothing and footwear	Decreased	Decreased
	Cosmetics	They are the same	They are the same
	Personal hygiene articles	They are the same	They are the same
	Household chemicals	They are the same	They are the same
Where to shop before COVID19	food and soft drinks	Supermarket	Bargain shops
	alcoholic beverages and tobacco products	Supermarket	Bargain shops
	clothing and footwear	Online Shop	Online Shop
	Cosmetics	Neighborhood shop	Online Shop
	Personal hygiene articles	Neighborhood shop	Bargain shops
	Household chemicals	Neighborhood shop	Bargain shops

1		2	3
place of shopping during the COVID19 pandemic	food and soft drinks	Supermarket	Bargain shops
	alcoholic beverages and tobacco products	Supermarket	Bargain shops
	clothing and footwear	Online Shop	Online Shop
	Cosmetics	Online Shop	Online Shop
	Personal hygiene articles	Neighborhood shop	Bargain shops
	Household chemicals	Neighborhood shop	Bargain shops
Change in monthly spending on culture and recreation during the pandemic	Books, newspapers, magazines	have not changed	have not changed
	cinema, theatre, philharmonic, museum	Decreased	Decreased
	Discos	Decreased	Decreased
	restaurants, pubs, student clubs	Decreased	Decreased
Change in monthly health and personal care expenses incurred during the pandemic		have not changed	have not changed
Change in monthly education spending during the pandemic		have not changed	have not changed
Characteristics of respondents			
Woman		75,7%	73%
Man		24,3%	27%
Full-time first-cycle studies		83,2%	79%
Full-time second-cycle studies		16,4%	21%
Department		Economic (94.5%)	Economic (69.7%)

Source: own study

As can be seen from the data presented in Table 1, there is not much difference between the behavior of students in Ukraine and Poland under the influence of the crisis caused by the global pandemic. There is a slight difference in the form of residence before the pandemic and the places of purchase of individual goods. As for where they live, a significant number of Ukrainian students (38%) lived with their parents before the pandemic, which

did not require them to return to their families during the pandemic due to distance learning. Even those Ukrainian students who rented apartments did not return to their family homes because of finding work at the place of study. According to the study, the employment of Ukrainian students during the pandemic increased by 8.4%. As for the places of purchase, then, as mentioned earlier, supermarkets were the most popular when buying goods. A slight difference is that Polish students prefer to buy groceries, soft drinks, alcoholic beverages, tobacco products, personal hygiene items and household chemicals in more popular discount centers in Poland.

2.2. Applied research methods. The cognitive goal of this study was to identify housing and shopping behavior during COVID19. Present and passing shopping habits were examined. The practical goal of the research is to formulate recommendations that will allow to increase the effectiveness of sales thanks to access to richer knowledge about customers and their perception of themselves and a new look at the decisions they make.

On the basis of the data set obtained from the survey, the frequencies of occurrence of specific response variants and the socio-demographic structure of respondents were determined, which was presented in the chapter with the characteristics of respondents. For the analysis related to the determination of statistically significant interdependencies of socio-demographic characteristics of respondents with their attitudes, a multidimensional method of comparative analysis was used – analysis of correspondence.

It is a method that allows you to consider nominal variables by presenting them graphically, i.e. transferring points to a coordinate system. At the same time, the analysis aims to lose as little information about the connections between points as possible (Stanimir, 2005).

To analyze correspondence, it is important to determine the profiles of rows and columns. It is thanks to them that the main axes of the projection of feature categories can be derived. To calculate the profile of rows, use the formula:

$$\left[\frac{n_{ij}}{n_{i\cdot}}\right] = \left[\frac{P_{ij}}{P_{i\cdot}}\right] D_r^{-1} P \tag{1}$$

In the same way, column profiles can be calculated using the appropriate formula:

$$\left[\frac{n_{ij}}{n_{\cdot j}}\right] = \left[\frac{P_{ij}}{P_{\cdot j}}\right] D_c^{-1} P \tag{2}$$

An important aspect in carrying out this analysis is to calculate the differences in distance between the categories appearing in columns and rows. The formulas needed to calculate these distances are successively (Stanimir, 2005):

$$d_{(i,i')} = \sqrt{\sum_{j=1}^{c} \frac{\left(\frac{n_{ij}}{n_{i\cdot}} - \frac{n_{i'j}}{n_{i'\cdot}}\right)2}{\frac{n_{\cdot j}}{n}}} \sqrt{\sum_{j=1}^{c} \frac{\left(\frac{p_{ij}}{p_{i\cdot}} - \frac{p_{i'j}}{p_{i'\cdot}}\right)2}{p_{\cdot j}}} \tag{3}$$

$$d_{(j,j')} = \sqrt{\sum_{i=1}^{c} \frac{\left(\frac{n_{ij}}{n_{\cdot j}} - \frac{n_{ij'}}{n_{\cdot j'}}\right)2}{\frac{n_{i\cdot}}{n}}} \sqrt{\sum_{i=1}^{c} \frac{\left(\frac{p_{ij}}{p_{\cdot j}} - \frac{p_{ij'}}{p_{\cdot j'}}\right)2}{p i \cdot}} \qquad (4)$$

Correspondence analysis is a method that belongs to the group of multidimensional methods of examining interdependence. Allows you to study the co-occurrence of two or more features that describe objects. When considering more than one feature, multivariate analysis is used using a Burt matrix, a complex marker matrix, a multidimensional contingency analysis, or a combined contingency array. (Greenacre 2007) This paper uses the first method of data recording, using the Burt matrix, which according to Stanimir (2005) is the most commonly used method of data recording in correspondence analysis. It uses data saved in the form of a table and allows them to be presented in a clear way, using two-dimensional graphs (Andersen at al., 1994). The main goal of the correspondence analysis was to find structural relationships between variables and objects (respondents). The table, with the help of Statistica, has been transformed so that each column and each row is represented by individual points in the chart. The available scientific literature abounds in many different terms for the analysis of correspondence, it can also be found under the name of the canonical model using the method of greatest reliability (Greenacre, 2000).

In order to determine the students' preferences in terms of changes in shopping preferences during the pandemic, the PROFIT (PROperty FITting) analysis was used. This is a commonly used method of evaluating objects (in this work of a group of students), which finds the best compatibility with the derived perceptual space. The use of the PROFIT method is a type of vector mapping analysis that provides information, e.g. the impact of the considered set of diagnostic variables on the shape of the perceptual map. The standard reason for using this method is to test the hypothesis about attributes that affect the occurrence of fungal diseases. The PROFIT method is a two-step procedure that is a combination of multivariate scaling (MDS) and multiple regression analysis. Multidimensional scaling (MDS) is a way to visualize the level of similarity of individual cases of a data set (Kruskal, Wish, 1978, Young, Hamer, 1987). The advantage of multidimensional scaling is the expression of relationships between individual objects not only through correlation matrices, but also as matrices of arbitrary distance measures (Euclidean, urban Manhattan, Chebyshev). It is important from the point of view of the analyzes carried out, because it allows you to compare objects due to quantitative and qualitative characteristics. The result of multidimensional scaling is a space with deployed objects (Zaborski & Pełka, 2013). The PROFIT analysis algorithm, based on information about coordinates and values of objects in relation to each of the analyzed features, performs multiple regression analysis. As many regression analyses are performed as the features included in multivariate scaling (Rabiej, 2012). When interpreting profit results, regression coefficients should be taken into account. They contain information to what extent the position of objects relative to a given feature is explained by the location of these objects on the perception map (Sagan, 2009; Jabkowski, 2010).

The aim of the empirical study was to determine the impact of the epidemiological

situation on changes in the living conditions of students. The study was conducted using the survey method, and the use of this form of measurement was determined by the possibility of its implementation during lectures and exercises and control of the course while ensuring the anonymity of students completing the questionnaire. The research instrument was a standardized survey questionnaire, which was divided into thematic blocks. The first part of the questionnaire contains questions on the housing conditions of students, in the second part – issues related to consumer purchases.

3. Results

3.1. Student behaviour on the housing market – Poland and Ukraine. The issue that was tried to be resolved in the first part of the study was the place and form of residence of students. The housing situation of this social group has changed more during the pandemic, because it carried out remote learning in the family home. What was connected with the decision to change the place of residence (Fig. 2).
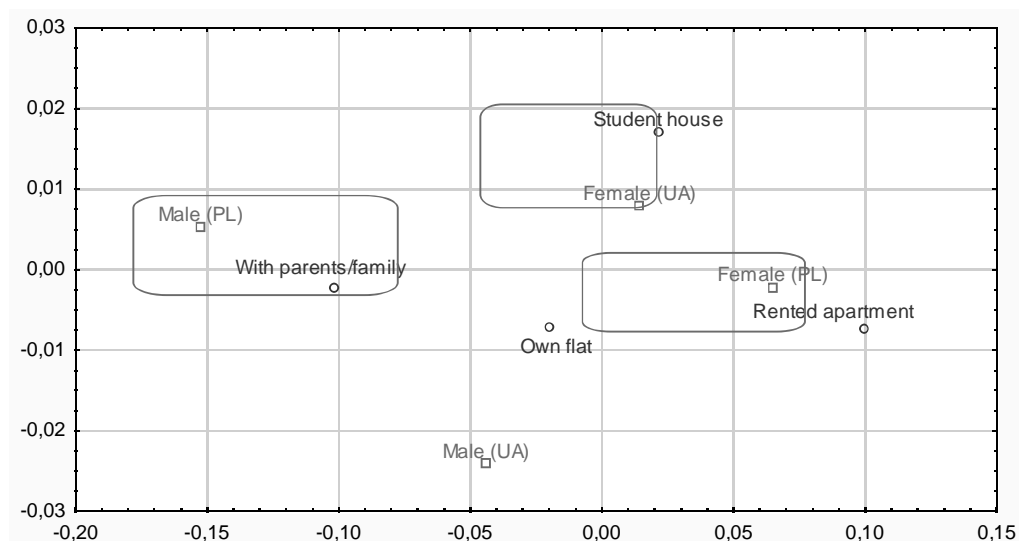

Figure 2. Form of residence before the pandemic
Source: own research

The relationship between the form of residence before the pandemic and the four student factions (Female (PL), Female (UA), Man (PL) and Male (PL)) is shown in Figure 1. The dimensions determined as a result of the analysis of correspondence indicate the forms of residence preferred by the students participating in the study. A typical form of residence by female (UA) before the pandemic was a student house, for female (PL) a rented apartment, and for men (PL) an apartment in a family home.

The occurrence of the COVID19 pandemic and the change of the form of teaching in the case of students to remote (both in Poland and Ukraine) caused the change of their place of residence. The analysis of correspondence is associated with the designation ofyou

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χ 2 and it is worthcriticalwiththe peculiar value and percentage ofthe bezwnoyouwill be allowedtopresentin two-dimensional space. The first dimension allows the restoration of 97.51%of the totalinertia and the second 2.49% (Figure 3).
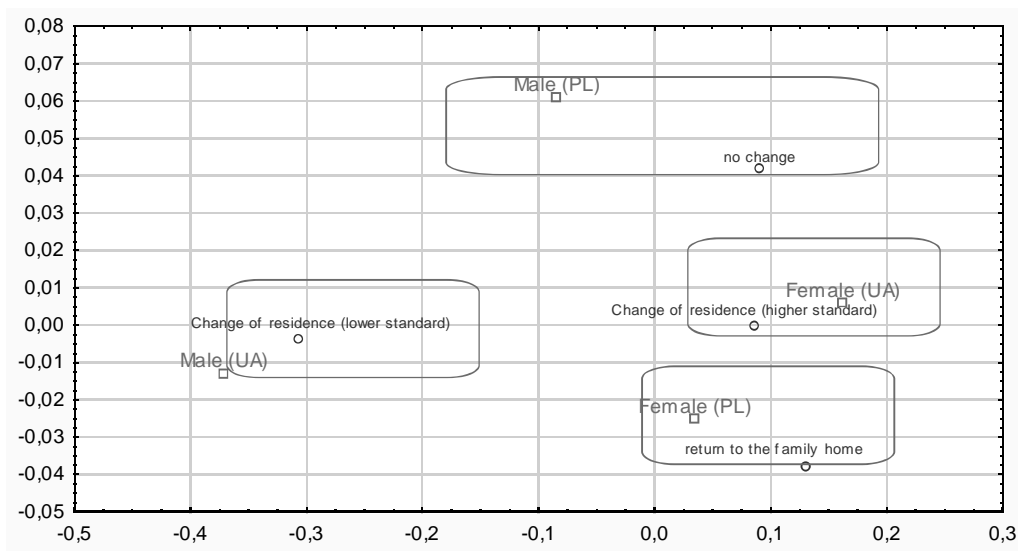

Figure 3. The impact of the pandemic on the change of place of residence
Source: own research

On the basis of the correspondence map (Fig. 3) specifying the change of the respondents' place of residence due to the occurrence of the pandemic, three groups of objects were distinguished. The first group are female (UA), who pointed to the need to change their place of residence in order to raise the standard. This was probably related to the feeling of the need for better sanitary and epidemiological conditions. The second group were female (PL), who due to the epidemic returned to the family home, and the third group were male (UA), who indicated a change of housing to a lower standard. Changes in residence consequently also resulted in changes in the level of respondents' housing fees (Figure 4).

An analysis aimed at demonstrating the preferences of students divided into factions taking into account gender and country of origin (Poland and Ukraine) indicates that this interdependence is explained by one dimension (100%). Therefore, the following profiles have been separated:

1. Male living in Ukraine after changes in the form of residence incured lower housing fees during the pandemic than before the COVID19;
2. Male living in Poland after changes in the form of residence incured higher housing fees during the pandemic than before the COVID19;
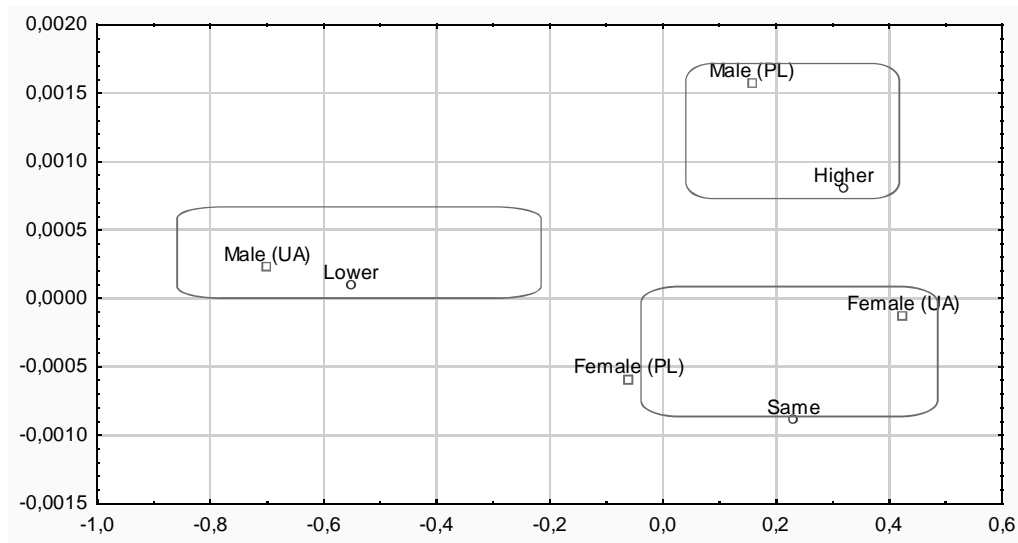3. Female (both in Poland and Ukraine) did not indicate a change in housing fees after the pandemic.

Figure 4. Housing fees
Source: own research

The correlation of demographic characteristics of students participating in the study with expectations in the provisions of the rental contract is presented in Figure 5.
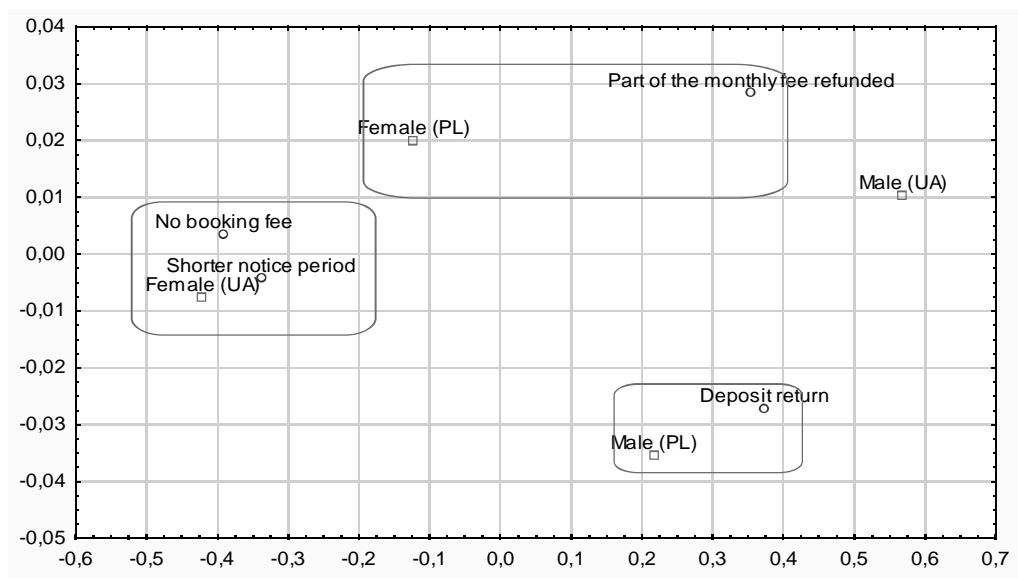

Figure 5. Expected changes in the provisions of the contract
Source: own research

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In the group of students participating in the study, three relationships are visible (Fig. 5). The faction represented by female living in Ukraine (UA – Female) expects the rental agreement to include provisions related to a shorter notice period and no reservation fee. A group of respondents represented by men living in Poland (PL – Male) expect the deposit to be returned in full in the event of a break in renting an apartment or room caused by restrictions due to COVID19. However, according to the faction represented by female from Polish (PL – Woman) and men (UA – Man), the expectation of reimbursement of part of the fees was demonstrated. It should be noted that the relationship in this case is explained in almost 100% (dimension 1: 99.71%, dimension 2: 0.29%).

Sociodemographic features vary relatively little in student preferences in terms of the frequency of purchases. To determine the relationship between gender and place of study and the frequency of shopping, taking into account the time in these behaviors (before and during the pandemic), the PROFIT analysis was used. PROFIT is a combination of MDS and multiple regression. The analysis consists of two phases. In the first step (MDS) we get a configuration of points in dimensional space (usually 2 or 3). In the second phase, PROFIT takes as input data the configuration of points and a set of attribute data (Zaborski, Pełka, 2013). the analysis is done using coordinates as independent variables and attributes as dependent variables. The advantage of the PROFIT method is the fact that it not only leads (like PCA) to reduce the dimensionality of the number of variables), but also combines classical MDS with regression analysis. As a result, the PROFIT method allows you to identify factors (in our case, the characteristics of the respondent: gender and place of study) and determine the direction of their impact on the distribution of analyzed responses regarding the frequency of purchases in the form of a perception map.
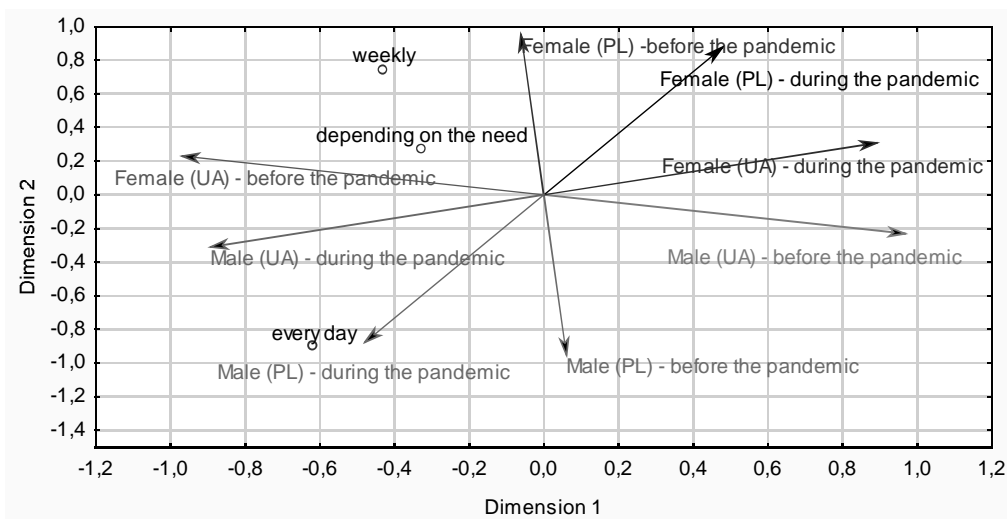

Figure 6. Frequency of purchases
Source: own research

The distribution of points and vectors (Fig. 5) indicates that the evaluation of the frequency of purchases is determined by two dimensions. Indications of Polish and Ukrainian respondents (Table 1). The analysis of the frequency of purchases expressed in relation to the demographic characteristics of students, i.e. UA – Woman (before the pandemic), UA – Man (during the pandemic) showed that their vectors are oriented in the same direction, which indicates their positive correlation. The most typical for these fractions of the frequency of purchases (among the options available in the survey questionnaire) are: depending on the need. In the case of Polish students, gender statistically significantly differentiates their preferences as to the frequency of purchases both before and during the pandemic. The vectors of these variables are oriented in the opposite direction. A strong correlation can also be observed in the case of UA-Female (during the pandemic) and UA-Men (before the pandemic) with the answer: once every 2 weeks. Analysis of the preferences of the quantity of goods purchased at one time showed a strong correlation between the preferences of female from Polish and Ukraine (Fig. 7).
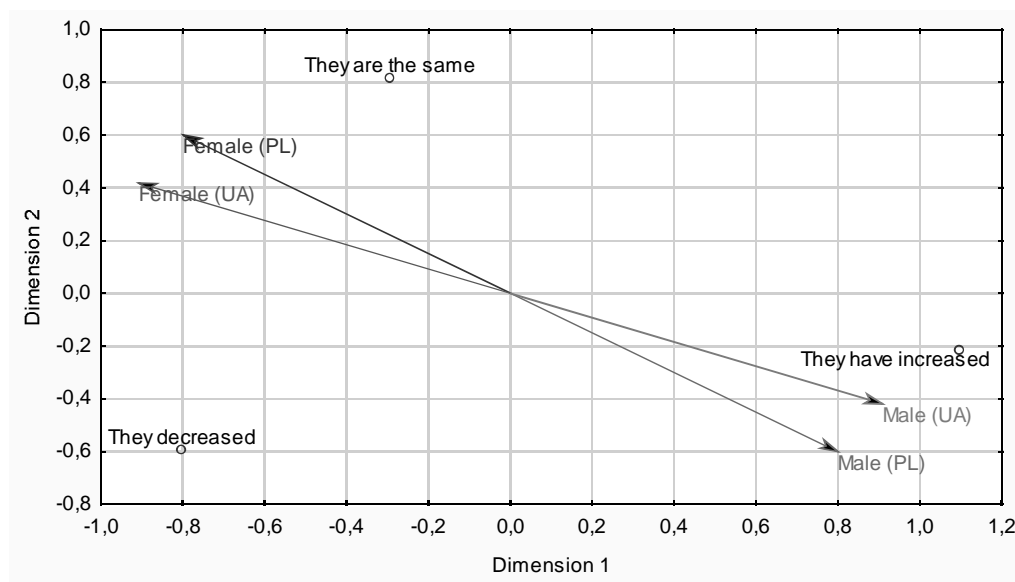

Figure 7. Change in the amount of food and non-alcoholic purchases
Source: own research

Based on the perception map (Fig. 6), it can be concluded that female are not willing to make more purchases – the amount of purchases is the same. In the case of men, the most describing variant of their response to the change in the amount of goods purchased is: they have increased. Preferred places for shopping forliveand alcoholic beverages and tobacco products have also changed during thepandemic (Fig. 8).
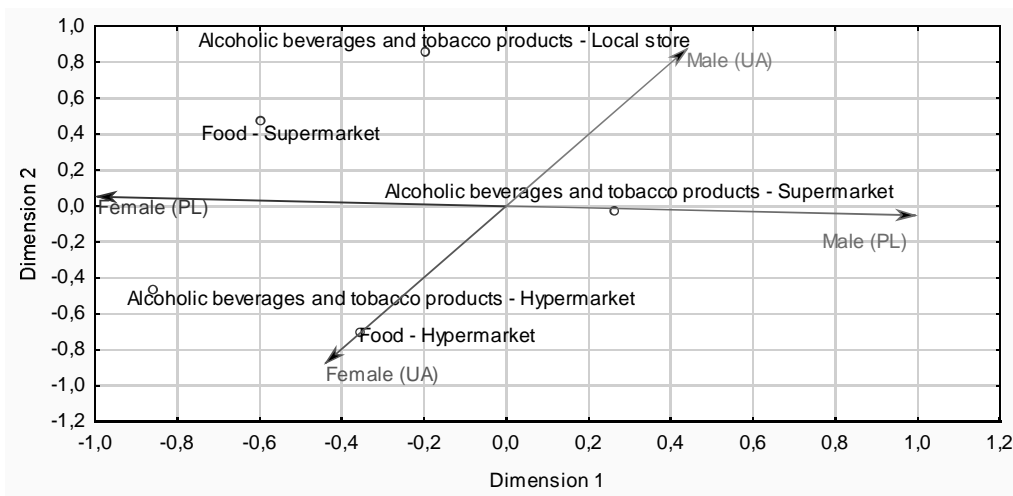
**Figure 8. Preferred places to shop for food, alcoholic
beverages and tobacco products during the pandemic**
Source: own research

Men's preferences as to the place of purchase of food and alcoholic beverages and tobacco products during the pandemic are directed towards shopping in local stores, while female during the pandemic are more likely to shop in supermarkets and hypermarkets.

A slightly different relationship is presented in the perception map of preferred places to buy clothing and footwear during the pandemic (Fig. 9).
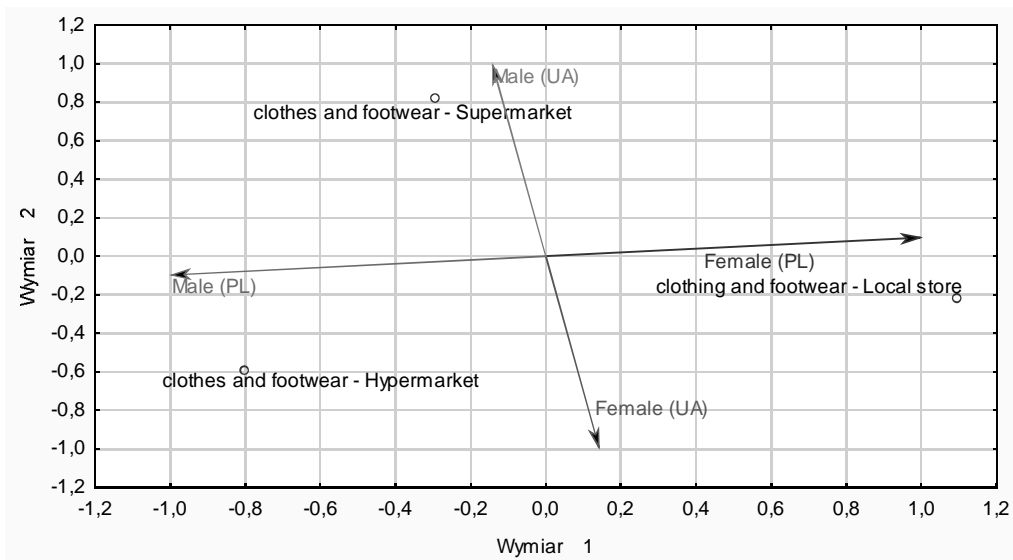
Figure 9. Preferred places to shop for clothing and footwear during the pandemic
Source: own research

In the case of preferred places of purchase of clothing and footwear, different behaviors of female and men can be observed in both analyzed countries. Female from Polish in the case of purchases of this assortment group show preferences for shopping in local stores, while men in Polish in hypermarkets. In the case of men from Ukraine, the probability of buying clothes and shoes is most strongly correlated with supermarkets.

In the era of the pandemic, cosmetics and personal hygiene products (including disinfectants) are important for health safety. The differences in the preferences of the places where these products are purchased are shown in Figure 10.
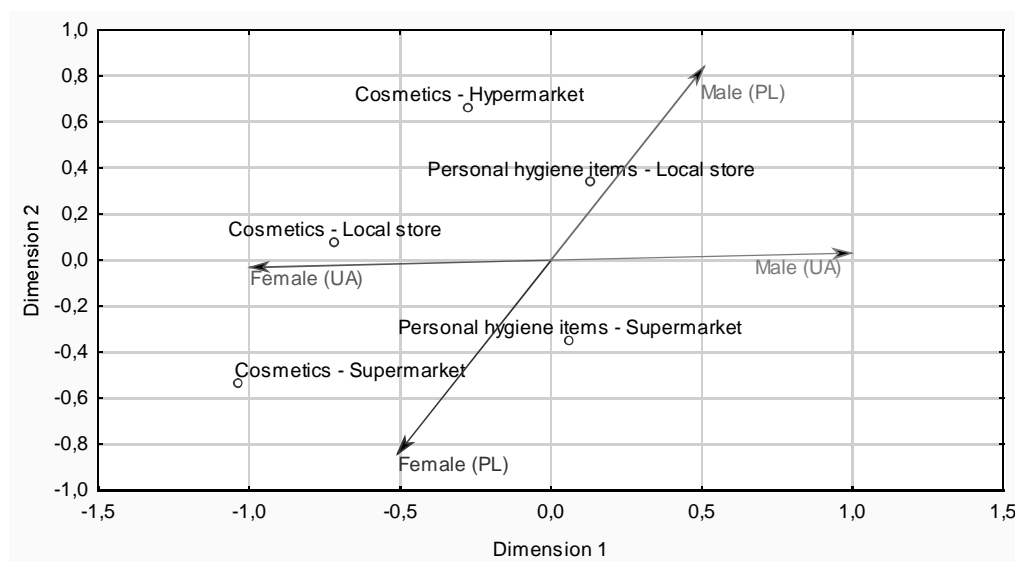

Figure 9. Preferred places to buy cosmetics and personal care products during the pandemic
Source: own research

The differences in student behavior both by gender and place of study allow for the following inference: the behavior of female from Ukraine is most strongly correlated with the purchase of cosmetics in local stores. For female with Polish most prefer supermarkets when buying cosmetics, and men (PL and UA) hypermarkets.

Summary. The occurrence of the COVID19 pandemic has caused numerous, most often unfavorable changes, in many economic areas. In the short term, this is felt primarily by small enterprises in service industries, i.e. gastronomy, hairdressing or transport. In the long term, the pandemic will also affect the operations of large enterprises. As a result of the unpredictably changing economic environment, there will be major changes in the labor market. In order to maintain financial liquidity, enterprises will be forced to take actions related to, for example, reducing employment or reducing remuneration for employees, which in turn will change the quality of life of the population in a given country. Conducting a study on changes in the quality of life of students in Poland and Ukraine during the pandemic was aimed at showing differences in the changes in their housing situation and consumption behavior. The results of

the analysis of the responses of respondents representing students in two selected countries: Poland and Ukraine showed similar behavior related to housing conditions. Both Polish and Ukrainian students showed similar expectations regarding housing conditions after returning to full-time education (median response: they expect identical or similar housing conditions after returning to the university in a stationary form) and did not notice the impact of the COVID19 pandemic on housing fees. Polish students, due to the epidemiological situation, were mostly forced to change their place of residence, which was usually associated with returning to their family home. Such a trend was not noted for students in Ukraine (median response: The pandemic has not affected the housing situation in any way).

The epidemiological situation had an impact on the conditions of functioning of students. Firstly, about half of the students in the study lost or were forced to give up employment primarily in business entities such as retail and catering accommodation. This resulted in a reduction in the financial resources available to students during the *lockdown* and a change in their consumption behavior.

Both in the case of students from Polish and Ukraine, an increase in the one-time amount of purchased goods can be observed in the case of household chemicals and personal hygiene products. The indications of the place of shopping by respondents show that both before the pandemic and during the pandemic, the most popular place to shop is a discount store or a small store located close to the place of residence. It should be emphasized that to a much greater extent than the country, the indications of the proposed options for answering the survey questionnaire were differentiated by the gender of the respondents.

Summing up the results of the study, it can be concluded that the global pandemic has a significant impact on the standard of living, consumer behavior and ultimately on the change in the quality of life of the population. The response of young people to the crisis has its own characteristics, which are highlighted in this study. The applied PROFIT analysis based on qualitative variables makes it possible to assess the impact of the epidemiological situation on the changing conditions of student life. Since the duration of the pandemic itself is currently uncertain and may be long-term, such a study of student consumer behavior may be important in shaping public youth policy in any country.

In the context of the COVID19 outbreak, the shopping behavior of respondents would be rational only if the consumer (student) had the knowledge and awareness of all risks (not only health, but also economic) so that his choices of the place of shopping, frequency and level of spending were optimal.

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АНАЛІЗ ЗМІН У ЯКОСТІ ЖИТТЯ ТА РІВНІ СПОЖИВАННЯ СТУДЕНТІВ ПІД ЧАС ПАНДЕМІЇ COVID-19 В ПОЛЬЩІ ТА УКРАЇНІ

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Анотація. Метою емпіричного дослідження було визначити, як змінилася якість життя (умови житла та рівень споживання) під час пандемії, спричиненої вірусом COVID-19. Вплив епідеміологічної ситуації на економічні зміни, безсумнівно, є довгостроковим явищем і стосується різних сфер життя, а одним з основних напрямків є якість життя. Дослідження проводилося методом опитування. Використання даної форми вимірювання зумовлювалося можливістю її виконання під час лекцій та практичних занять із забезпеченням анонімності студентів, які заповнювали анкету. Інструментом дослідження була стандартизована анкета опитування, яка була поділена на три тематичні блоки. Перша частина анкети містила питання щодо житлових умов студентів, у другій частині – питання щодо споживання. Опитування проводилося серед польських та українських студентів. В аналізі був застосований програмний модуль PROFIT, який дає можливість проведення сегментації та оцінки сприйняття ринку а також споживчих настроїв населення. Виникнення пандемії COVID-19 та зміна форми навчання у студентів в дистанційному режимі (як у Польщі, так і в Україні) привело до зміни місця проживання. Ймовірно, це було пов'язано з відчуттям необхідності покращення санітарно-епідеміологічних умов. Соціодемографічні ознаки відносно мало відрізняються в уподобаннях студентів України та Польщі щодо частоти покупок. У випадку польських студентів, стать суттєво впливає на їхні уподобання щодо частоти покупок як до, так і під час пандемії.

Ключові слова: COVID19, споживання, якість життя, житлові умови