Covid-19 impact on students' finance in Germany and the Netherlands

Research report

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PREFACE

The group of young researchers, Hedwig Bartels, Patrick Frühwein, Julia van de Kreeke and Pinar Sahin, has performed this research for the EU Education Committee in order to show outcomes and give recommendations about the consequences of Covid-19 on students´ finances in Germany and the Netherlands.

Recognition is given to the institution of Van Hall Larenstein University of Applied Sciences in Velp, Gelderland, the Netherlands, where all four researchers have received in person as well as online education about qualitative as well as quantitative research in the past.

Further thanks are directed to the following persons:

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A further note of gratitude is directed to the 264 students that have filled in the online survey, without which the research would not have been possible.

ABSTRACT

The purpose of this research was to better understand the consequences of the Covid-19 crisis on German and Dutch students' finance in order to come up with recommendations for the EU Commission to better support these students financially. It is part of the study program International Development Management and the module Applied Research. From November 2020 until January 2021 these research problems have been investigated:

How did Covid-19 effect students' employment?
How did Covid-19 influence other sources of income of students

To reach the goal the term finance has been conceptualized into the above-mentioned research question. Based on the distinct focuses such as employment, income of students, students' expenses and much more a survey has been designed and shared via the researcher's social media. 264 students within the Netherlands and Germany have filled in the survey. By using programmes such as SPSS the data has been analysed.

By conducting this research, it has become clear that students in both Germany and the Netherlands were mostly affected by the consequences of the Covid-19 crisis in terms of employment and less so in terms of other sources of income. Though students in both countries have been affected, Dutch students have faced more lay-offs, a change in work hours and a decrease in salary.

Therefore, the team of young researcher recommends to further research the reasons for the distinct impact in the two chosen countries but also in other member countries of the European Union. It is encouraged to form partnerships to solve issues like this and put a bigger focus on the struggles of students to implement helping measurements such as financial safety nets.

1 INTRODUCTION

Much has changed in the world and in many people's lives since Covid-19 was declared a pandemic by the World Health Organization in March 2020. The urgent call by the ministries to work from home has resulted in many companies and businesses shutting down. Besides this, other lockdown measures concerning economic and social activities, taken by governments all around the world to flatten the curve of infections, have resulted in drastic decreases in available jobs. Therefore, many people have lost their sources of income.

This research is focused on the effects of the lockdown measures on students' finances in Germany and the Netherlands. Since students are the future workforce; they are a very important component for a healthy future economy and their burden in this pandemic is often overlooked (EenVandaag, 2020). It is highly important to research this information because the pandemic has had a significant effect on the students' financial security.

The outcome of this research aims to provide valuable information to improve the understanding of the multi-dimensional impact of this pandemic. As students in the Netherlands must pay a tuition fee per study year and students in Germany a semester fee, many students face difficulties paying these fees as well as other expenses such as rent. To be able to help this demographic in these difficult times, the data has been collected for the EU Education Ministers. The EU Education Committee provides information and prepares items for discussion of the ministers (Education Committee, 2017). Therefore, the research can be broadly applied by the EU Education Committee to introduce legislation for this demographic as it might be relevant for other EU countries.

The difficulties mentioned above have been investigated by conducting an online survey which has been shared via social media. The survey looks at two different dimensions, the employment rates and other sources of income. The research target demographic consists of students in Germany and the Netherlands between the ages of 18 and 30. Because the researchers conducting this research are based in the Netherlands and Germany, it only includes data from these two countries. With the information this research provides, the identified main issues can be used to prioritise the groups that face most difficulties.

In this report the problem statement and the research objective have been stated, followed by the main research question and two sub-research questions. A literature review has indicated and defined the concepts, followed by the methodology which describes the research design and the data collection and processing. The findings of the research are shown, with detailed SPSS data in the Annexes. Followed by a discussion of the findings and a conclusion are recommendations to the EU Educational Committee.

1.1 PROBLEM STATEMENT

As can be seen in the literature review, many people have lost their jobs due to the Covid-19 pandemic. However, there is a lack of information when it comes to the question of how the pandemic affected student's financial security. Governments have implemented different measures for other sectors that had to close or shut their production down due to the pandemic such as restaurants and hotels, retailers or other businesses. Furthermore, there has been legislation put in place that support people who have worked in those sectors and have lost their jobs or had to be temporarily released from their jobs. Unfortunately, there have been few to no measures taken for students yet. Therefore, questions such as whether the government could exercise more efforts to

help students financially through these difficult times become essential. Were students able to keep their jobs? Do they have other sources of income? These important questions need answers which this research hopes to provide.

1.2 RESEARCH OBJECTIVE AND QUESTIONS

The research objective is to identify the consequences of Covid-19 on students´ finances in Germany and the Netherlands and to formulate recommendations for the Education Committee of the EU to support the improvement of further policy making. The group of young researchers intend to find similarities and differences between students studying in Germany and students studying in the Netherlands.

In order to answer this main inquiry, the following specific research questions have been formulated:

Main Research Question:

What are the current consequences of Covid-19 on finances of students in Germany and the Netherlands?

Sub-research questions:

How did Covid-19 effect students' employment?
How did Covid-19 influence other sources of income of students

Indicators

The overall topic “consequences on students’ finances” is split up into two dimensions – employment and other sources of income. Both dimensions have certain indicators which need to be measured. All data collected will compare students studying in the Netherlands with students studying in Germany to find similarities and differences.

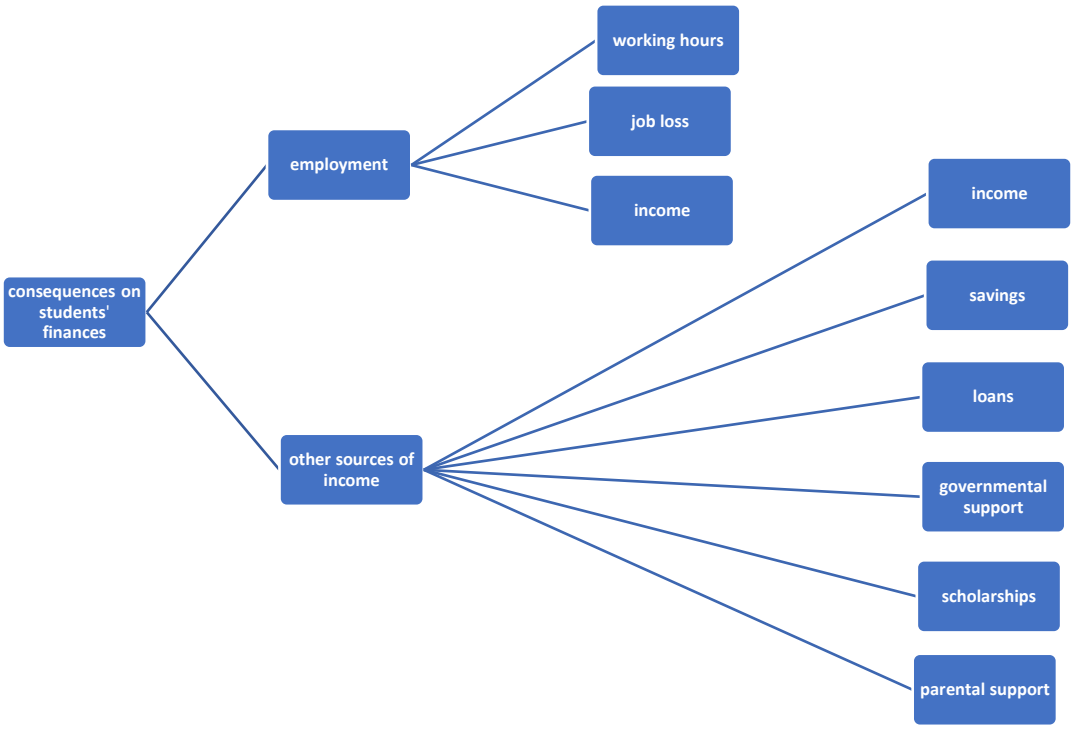

Figure 1 - The indicators with different dimensions

2 LITERATURE REVIEW

Before researching the consequences of the Covid-19 pandemic on finances of students in Germany and the Netherlands, it is important to know the unemployment situation and the Covid-19 regulations taken up by both these countries. The following section explores already published information about Covid-19's regulations as well as effects it has had on employment of students in Germany and the Netherlands. In addition, changes in the unemployment rates since the pandemic are stated and input on finances of students are given.

2.1 COVID-19 REGULATIONS IN THE NETHERLANDS

To help flatten the curve of the coronavirus, the Dutch government has taken several measures which affect the way the Dutch people live, work and study. The Dutch government has urgently advised its' citizens to wear a facemask in public places, not to shake hands and to keep 1.5 meters distance from each other. Due to the ever-changing nature of the pandemic, there have also been capacity measures in place. Depending on the available workspace, only a certain amount of people has been allowed in the area to make sure the 1.5 meters of distance can be respected. This makes it difficult for some groups of people, for instance people working in offices, to continue work as the office space is often too small to keep the 1.5-meter distance.

In March the government announced a "smart" lockdown. Many businesses in which employees and clients have close contact, such as hairdressers and nail salons, but also the hospitality industry have had to shut its doors until at least April 28th. Certain stores like IKEA have also chosen to temporarily close in March to protect its employees.

Many of these businesses have struggled to pay their employees' wages and other monthly fees whilst not being able to make any profit. Some businesses have declared bankruptcy despite government legislation including subsidies. An example of measures taken by the government to help businesses survive and curb job losses or a strain to the social welfare system include the NOW-regulation and the TOZO-regulation.

By applying for the NOW-regulation a business receives subsidy from the Dutch unemployment agency UWV to be able to pay their employees' wages. A pre-condition for a business interested in the NOW-regulation is that there has been a loss of revenue of at least 30% compared to the pre-pandemic level.

The TOZO-regulation is a regulation for small business owners who can no longer support their livelihood due to the corona crisis. TOZO consists of two parts and is partly an unemployment benefit which is meant to increase income to minimum wage levels and partly a loan to be able to continue financing the business by paying recurrent bills and buying company inputs. People that work less than 24 hours a week or have an income above minimum wage level cannot apply for the TOZO regulation.

Besides these regulations the Dutch government has also put a social package in place. This social package is worth €1.4 billion and consists of:

- Guidance from unemployment to employment
- Possibilities for retraining
- Combatting poverty and problematic debt
- Tackling youth unemployment

2.2 COVID-19 REGULATIONS IN GERMANY

In Germany occupational safety and health standards have been implemented by companies into their daily work procedures to ensure the health and well-being of their employees. The primary goal is to stop or slow down the spread of Covid-19 which can be deadly for certain demographic. A secondary goal of the companies that have implemented different coping strategies and standards is to keep their business running with a limited number of labour resources. Certain regulations have been introduced by the German government, like the short time work so called `*Kurzarbeit*`. With this tool the government pays direct funds via the German unemployment agency to all companies that request money from this fund. The companies use this financial flow to keep paying their employees starting with 60% of the monthly salary for employees without children and 67% for employees with children. This percentage increases with the start of the 4th month to 70% and 77% and with the start of the 7th month to 80% and 87% (BMAS, 2020). Once a company has requested and received money from this fund, it is not allowed to dismiss any employees. With this tool employees are not directly dismissed during a crisis like the corona pandemic and have the financial ability to keep spending money which benefits companies and the government.

Some of the regulations that have been implemented by the government include wearing a face mask in public places, social distancing in public transportation or shops and a limited amount of people allowed to meet in a group.

The workplace is always excluded from social distancing measures taken by the government to slow down the spread of Covid-19. It is thereby the responsibility of the employer to ensure that the regulations and social distancing measures can be implemented and executed at the workplace. The strategy most common used by companies to fulfil the measures and regulations for the government has been the introduction of home office.

2.3 A COMPARISON OF COVID-19 REGULATIONS BETWEEN GERMANY AND THE NETHERLANDS

Both Germany and The Netherlands have taken measures to slow down the spread of the coronavirus and soften the economic burden of the pandemic. There have been both similarities and differences between the German and Dutch methods, as stated in the following section.

Similarities

The similarities between the approach of both countries have been mostly in preventive measures to slow down the spread of the virus. Both the Netherlands and Germany have advised citizens to socially distance and wear face masks in public places. Large gatherings and events have been cancelled and only a maximum amount of people have been allowed to meet in person, depending on the space available to be able to respect the 1.5-meter distance rule. Another similarity is that unemployment agencies from both The Netherlands and Germany have funded companies suffering from the pandemic so they could keep their employees and be able to pay employees' wages. Companies that have applied for these funds are expected not to release their employees in return.

Differences

A difference in approach amongst the two countries is that The Netherlands have also put a social package in place. Because the pandemic has worsened the situation of the economically vulnerable population, €1.4 billion has been set aside to combat youth unemployment, poverty, and problematic debts. The package also includes possibilities for retraining and guidance towards employment.

Conclusion

Overall, the regulations and measures taken to combat the pandemic have been similar in both countries. However, The Netherlands has also considered the way the pandemic has affected the most vulnerable in society and set aside a special budget to help them as well, while Germany has focused more on keeping the companies able to pay their employees, so a social package does not need to be put into place in the beginning.

2.4 Unemployment in the Netherlands

Before Covid-19 has started to have an impact on the employment in March 2020, the unemployment rate has been decreasing, and more vacancies have been arising. Unfortunately, this has changed. In the first quarter of the year 2020, there has been a decline of 322 thousand jobs compared to the quarter before that. This decline of 3% has given a clear view on the development of the employment opportunities. Because of the Covid-19 crisis, many jobs could not be performed anymore, and the actual hours worked have been 6,1% lower in the first quarter of the year. At the same time the number of people without a job has increased by 72 thousand (+26%) to a total of 349 thousand. The amount of open job vacancies has declined by 30% over the past six months and in the second quarter of this year, the number of jobs has decreased drastically with 322 thousand jobs less compared to the first quarter of 2020 (-3%) (CBS, 2020).

There have been different sectors more effected in terms of job loss compared to others. Especially the employment/job agencies have lost the biggest number of available jobs since they work mostly in the event and catering industry. This includes restaurants, bars, events and is also the sector in which most students have been employed. After this sector, the trade and transportation industry has lost the most available jobs, followed by corporate services and culture and recreation sectors (CBS, 2020).

Because the economic and social consequences of the coronavirus have been felt by everyone in the Netherlands, the government has implemented different support and recovery packages with temporary financial arrangements. This way the government has supported small and large companies and independent entrepreneurs. With these packages the government has aimed to reduce the amount of people losing their jobs. Many of these have still been contracted by their employer but the employer has not had the ability to pay them during the crisis. These financial agreements and support packages have led to people being able to keep their jobs and, when the corona crisis does not have its grip on the world anymore, they are able to work and generate their own income again (Algemene informatie voor werkgevers in coronatijd, 2020).

Students in the Netherlands have used different ways to finance themselves. The most common way for students to get, at least part of their income has been to apply for a student loan. 51% of students in higher education have used this loan to finance themselves (Gebruikers studiefinanciering, 2020). This loan has no interest rate, and a student has 35 years after they have finished their studies to pay the loan back. If a students' parents earn below a certain amount, the student can also apply for the so called 'studiebeurs' which is an extra support that does not have to be paid back to the government. 28% of the students are using this extra support (Gebruikers studiefinanciering, 2020). Besides this income students can get parental support, use their savings or if they are not able to work, they can get governmental benefits. International students can apply for scholarships to maintain themselves.

Before the pandemic, 70 percent of the students in the Netherlands have had a job next to their study. Since the implementation of the new loan system in the Netherlands, the number of students

with a job has drastically increased. This shows that more students need a job next to their study to finance themselves since the loans are implemented (Nibud, 2017).

2.5 Unemployment in Germany

The unemployment rate in Germany has been decreasing in the recent years, in 2019 there has been on average 2.267.000 registered as unemployed, which is 70.000 less compared to 2018. In May 2020, the Covid-19 pandemic has contributed to the unemployment rate rising to 6.1% which equates to 3.573.000 people unemployed. In comparison to May 2019 this number has increased by 383.000 more people without employment (Bundesagentur, 2020).

Covid-19 has influenced the employment through the earlier explained implemented measures. Distinct sectors have been affected differently, for instance the travel and gastronomy industry. Other sectors in Germany such as electronic and optic manufacturers, finance and insurance industry, the mechanical engineering industry and automotive industry as well as the chemical and pharmaceutical industry have been dealing with high economic losses. These have been caused by the worldwide measures taken to stop the spread of Covid-19. These measures have been noticeable in the production chains of many companies as they have been slowing down or temporarily stopping their production (Karrierebibel, 2020).

People who study in Germany have multiple options to finance their studies. Support by the student's parents, the German government through BAföG (Bundesausbildungsförderungsgesetz - The German Federal Training Assistance Act) - or scholarships are possible ways. Furthermore, two out of three students studying in Germany have worked next to their study. Half of the working students have been dependent on the income to finance their livelihoods for instance to pay the rent for their rooms or university fees (Deutsches Studentenwerk, 2020).

The measures to minimize the spread of Covid-19 and the connected closings of many companies have led to 40% of students losing their job. Now, months later it is possible for students to apply for governmental emergency support called 'Überbrückungshilfe` (Deutsches Studentenwerk, 2020) (Süddeutsche, 2020)

2.6 Comparison between unemployment in Germany and the Netherlands

Both in the Netherlands and in Germany the unemployment rates have been rising due to the Covid-19 pandemic. Temporary lockdowns have led to the temporary closure of restaurants, pubs and cultural institutions like museums or operas. Lockdowns in other European countries have hit the travel and tourism industry in Germany and the Netherlands significantly. Governmental safety nets in both countries have so far been able to prevent many employees from losing their jobs, otherwise the unemployment numbers would have been much higher. However, there have been people excluded in those safety nets like self-employed persons or freelancers. Additional support for students who have lost their jobs due to Covid-19 has not been included in many of those safety nets. This has often left many students from both countries no other choice than finding other sources of income or resulting in a lack of financial security. In the Netherlands it has been more common than in Germany to get a student loan, as in Germany the payment of a student loan (BAföG) depends on the income of the students' parents, which is not the case in the Netherlands. Students studying in the Netherlands even have the possibility to apply for another student loan if their parents earn below a certain amount. The dependency on employment can thereby be more crucial for students studying in Germany than for students studying in the Netherlands.

3 METHODOLOGY

Research Design: The type of data collected to achieve the aim of the research problem was quantitative data in form of a survey. The data source was primary as the research has been conducted and the survey created by the researchers for a specific target group. The sample group in this research have been students between the age of 18 and 30. The sample size had to be at least 100, however it has not been clear how big the final sample size would be as the survey has been shared via the social media accounts of the researchers and could have reached a far greater population. As the social media posts could have been reshared by friends or other people seeing the post, the sampling method was snowball sampling. In the end 264 people filled in the survey.

Data collection: The survey consisted of 26 questions in total, with five open questions and six questions with a five-point Likert scale response. The aim was to conduct the survey with at least 100 people questioned between December 18th, 2020 and January 4th, 2021. The survey was public and could be answered by anybody receiving the link. Because the target group were students between the age of 18 and 30, everybody not fitting this criterion has been redirected to a page that ended the survey for them and thanked them for their time. There has been the risk that people took the survey that have not been in the target age group or have not been students. As the survey has been shared online this risk had to be taken.

Data processing: The data has been processed by using the SPSS software. The level of significance used in this report was 95%. Thereby Alpha accounted to 5%. The analytical tests performed in the data processing included the Independent Sample t-test to compare the means of two independent groups with a ratio/scale variable, the Mann Whitney test to compare differences between two groups when the variable is ordinal, and the chi² test to examine the differences between nominal variables. The tests that have been performed compare students based on the hypothesis: “Is there a difference in the current consequences of Covid-19 on finances between students in the Netherlands and students in Germany?”

4 FINDINGS AND RESULTS

In this chapter the raw data is presented. It is structured similar to the conceptual framework and the research questions. A full analyse using the SPSS program can be found in the Annexes. It includes the hypothesis, the test taken, and its results along with all tables and visualisations made. In total 264 students who study in the Netherlands and in Germany filled in the survey. In the table it can be seen how many students fit into a certain question. Additionally, the figures show the visualised results. It is important to note here, that the students in the Netherlands and in Germany are compared. In case there is no difference between those countries it does not necessarily mean Covid-19 did not affect the students at all, but that everyone was affected equally. More details about the data can be found in the discussion.

1. What are the current consequences of Covid-19 on finances of students in Germany and the Netherlands?

Questions in the survey were about the students' tuition fee, their rent or their change in rent, their changes in spending as well as changes in savings and about their perception about the difficulty in finding a job.

There is no difference among the 264 students in the tuition fee between the two study locations. Figure 1 shows the allocation in detail.

189 students have paid rent at the time of the survey and there has also not been a difference in the rent paid between both countries (Figure 3). There has also not been a difference in the change of rent between the Netherlands and Germany, even though 16 people have stopped paying rent since March 2020 (Figure 3).

There has been no difference in the change of spending behaviour and the change in savings between the students in both areas. 103 out of the 173 people who have replied that their savings have changed, have added that they have experienced a negative change due to Covid-19. In the Netherlands this has added up to 62% (91 people) and in Germany to 57% (47 people) who have encountered a negative change (Figure 4 & 5).

There has been no difference in the difficulty of finding a new job between the students in the Netherlands and in Germany (Figure 6).

Table 1 - Numbers of students who fit into the certain question

Category	Total number of students	Students in the Netherlands	Students in Germany
Tuition fee	264	136	128
Rent paid	198/264	100/128	98/136
Past Rent	16	7	9
Change in spending	101/167*	56	45
Change in savings	173	91	82
Difficulty in finding a job	253	-	-

* only 167 out of the 264 people answered this question

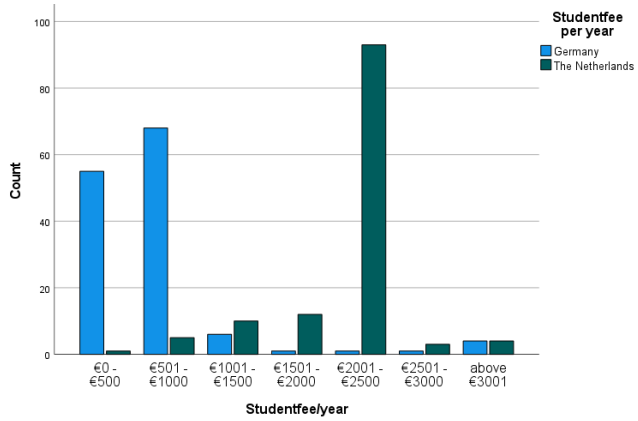

Figure 2 - Student fee per year

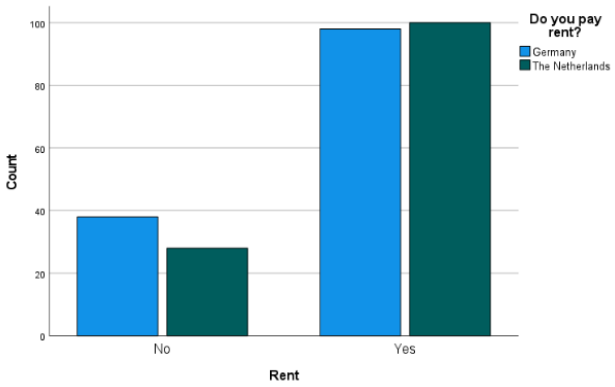

Figure 3 - Rent

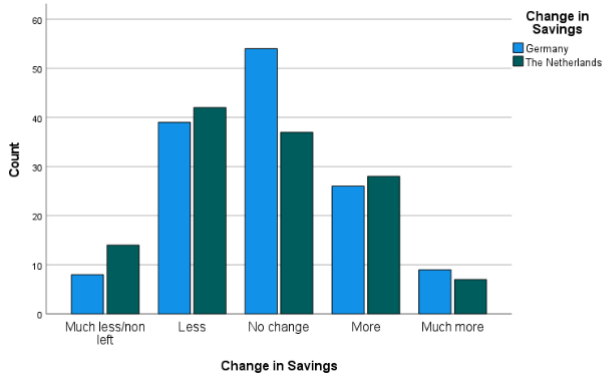

Figure 5 - Change in savings

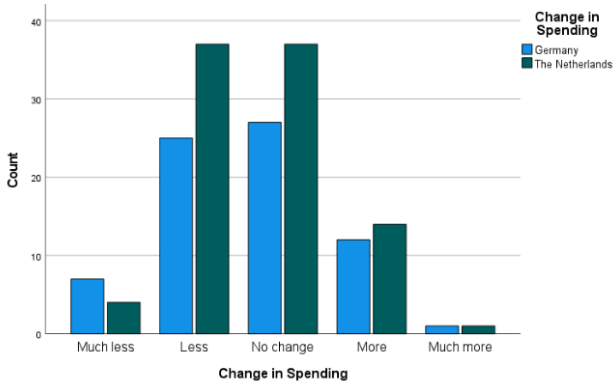

Figure 4 - Change in spending

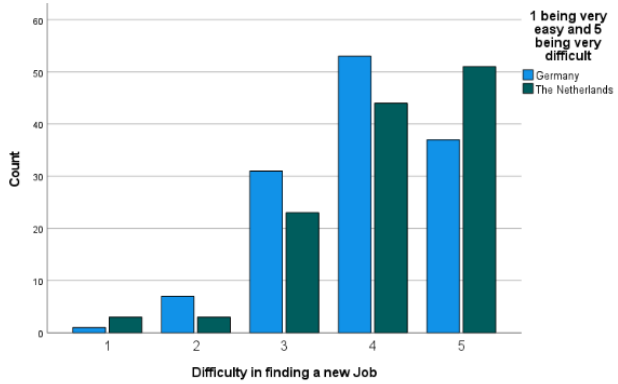

Figure 6 - Difficulty in finding a job

2. How did Covid-19 effect students' employment?

The questions about employment, loss of employment, change in working hours and change in salary have been related to this question.

There has been a difference in the number of working students between the participants in the Netherlands and in Germany. 156 have been currently working and 27 have lost their job since March 2020. In March 2020, 183 people have been working. 14,8% have lost their job which equals every 7th person. In the Netherlands 21,3% have lost their job and 9,7% have done so in Germany (Figure 7).

There has been no difference in the number of students who have lost their jobs between the students in the Netherlands and in Germany.

As figure 9 shows, there has been a difference in the number of students whose working hours have changed between the Netherlands and Germany. Two-thirds have experienced a change in working hours. In the Netherlands 83,8% and in Germany 48,5% people have faced this change.

There has been a difference in the number of students whose salary has changed between students studying in the Netherlands and in Germany. 55,7% of the students have been confronted with a change in salary as shown in Figure 10. In the Netherlands, 70% have experienced a change and in Germany, 45,6% have experienced this.

Table 2 - Numbers of students who fit into the certain question

Category	Total number of students	Students in the Netherlands	Students in Germany
Employment	156	63	93
Loss of employment	27	17	10
Change of working hours	122/183	67	50
Change of salary	102/183	56	47

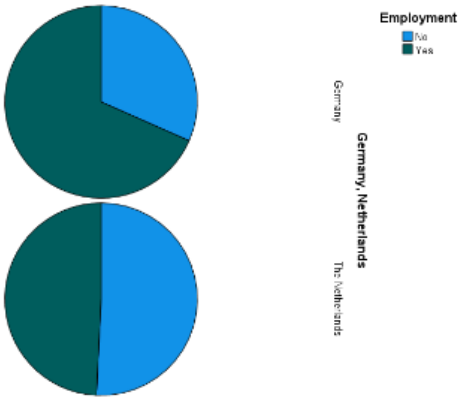

Figure 8 - Employment

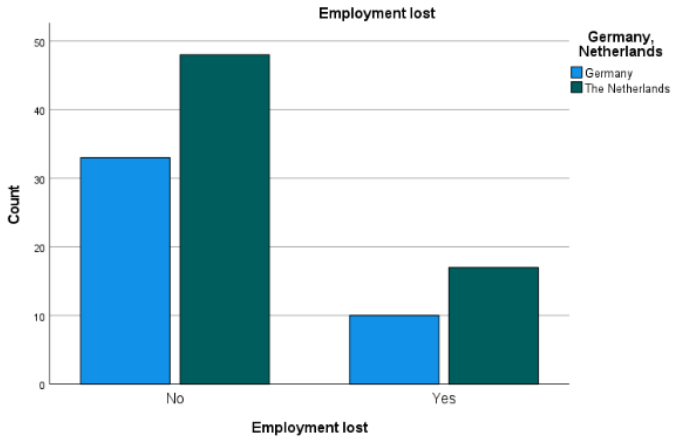

Figure 7 - Loss of employment

Figure 10 - Change in working hours

Figure 9 - Change in salary

In addition to the data derived from SPSS, this diagram shows the employment sectors of the students.

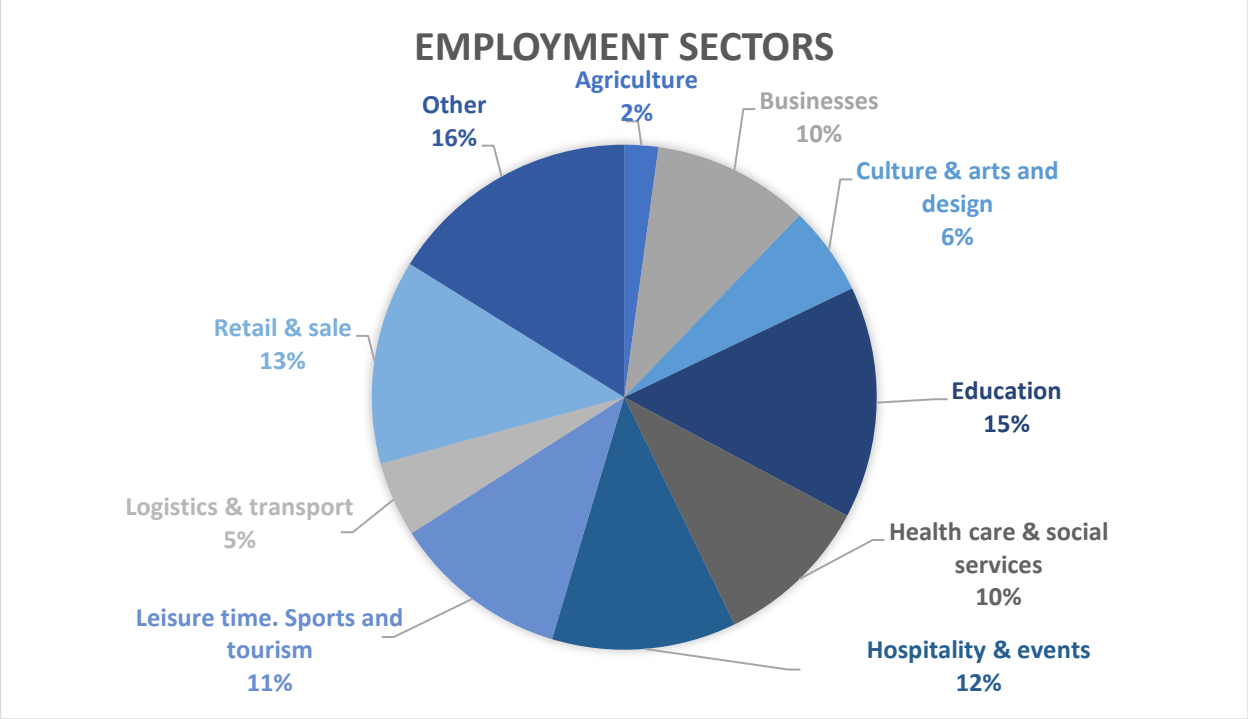

Figure 11 - Employment sectors

3. How did Covid.19 influence other sources of income of students?

Other sources of income are loans, governmental support, parental support, grants along with scholarships and Other.

There has been a difference in the change of loans between both countries. In the Netherlands 13 people have experienced an increase and three people have done so in Germany (Figure 12).

For the governmental support we accept H0 – there is no difference in the change of it (Figure 13).

There has not been a difference in the change of parental support between the students in the Netherlands and in Germany (Figure 14).

Figure 15 shows, as well as the result of the test, that there has been a difference in the change of the scholarship and grant between the students in the Netherlands and the students in Germany.

Table 3 - Numbers of students who fit into the certain question

Category	Total number of students	Students in the Netherlands	Students in Germany
Loans	73	56	17
Governmental Support	71	38	33
Parental support	221	101	120
Scholarship/Grant	117	47	70

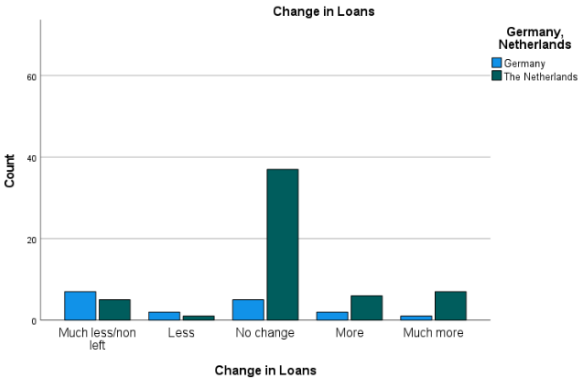

Figure 12 - Change in loans

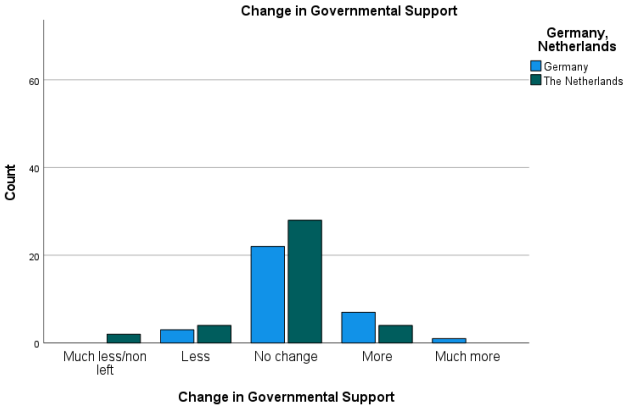

Figure 13 - Change in governmental support

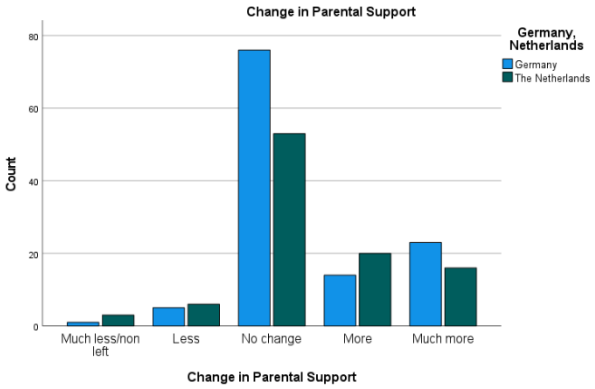

Figure 14 - Change in parental support

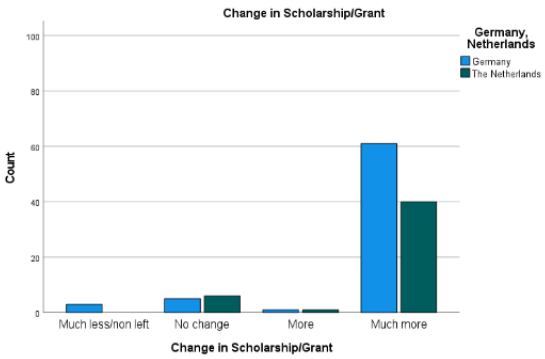

Figure 15 - Change in Scholarship/Grant

Finally, it is imported to disclaim that not all test results and test done are 100% valid as questions might have been interpreted differently than they were supposed to. During the analysis of the data, it has become clear that for instance in the 'Change in Scholarships and Grants' question, there might have been misunderstandings. In addition to that, the amount of people who have chosen the answer option 'No change' may have influenced the test performed in SPSS. Therefore, there might be a difference between the countries not detected by the test as the answer option 'No change' was included. As a result of this issues the data of those questions has not been considered in the analysis.

5 DISCUSSION AND CONCLUSION

5.1 DISCUSSION ON FINDINGS

The findings of the previous chapter have been discussed divided by the research questions.

How did Covid-19 effect students' employment?

Loss of employment

58,9% of the students have been employed. 23,8% of these have been studying in the Netherlands and 35,1% in Germany. This means that there is a difference in the number of working students between the Netherlands and Germany. Due to COVID-19, 14,8% of the people questioned in this survey lost their job. In the Netherlands the number of people losing their jobs was clearly higher (21,3%) compared to Germany (9,7%). Even though this number is higher, there is no significant difference in lost jobs between students in the Netherlands and Germany.

Currently fewer students in the Netherlands are working while at the same time more of them have lost their job due to Covid-19. In comparison, a higher number of German students is still working and fewer have lost their job.

There might be a connection to the results of the change in the students' savings. More students in the Netherlands have experienced a change in their savings compared to the students in Germany, which might have been caused by their loss of employment.

73% of the students have thought that finding a new job has become more to much more difficult since March 2020. The most given reasons for this were the lockdown, with places closing and less opportunities, and financial insecurity of the employers. Other reasons mentioned were general struggles like interviews. The students who have not felt that finding a job has become more difficult have explained this with reasons like the growing demand in the health sector or the fact that home office works well in some sectors.

Working hours

In total approximately 69% of the students are working or have worked since March 2020, and of these 66,7% have experienced a change in working hours. It also differs between the Netherlands and Germany. Where in the Netherlands 83,8% have had a change in their working hours, only 48,5% of the students in Germany have experienced this change. This change could either be fewer working hours to none left or more to much more. This has been almost evenly distributed as can be seen in the graph in Figure 10.

Students that have lost their job are also included in these numbers, since their working hours have gone down to zero. When looking at the graph provided in the previous chapter, it becomes very clear that the students in Germany have experienced no change in working hours more often. For the students in the Netherlands, it is visible that 'much less/none left' is the most common answer. When comparing this to the loss of employment, it becomes again clear that students in the Netherlands have experienced a decrease in working hours which might have been caused by them losing their job.

Change of salary

From the same 69% of the students that are working or have been working since March 2020, 55,7% experienced a change in their salary. Comparing the students in the Netherlands to the students in Germany, it becomes clear that there is a difference in the number of students whose salary has

changed. In the Netherlands, 70% have experienced a change in salary while in Germany only 45,6% have experienced this change.

This could be related to the change in working hours since an increasing number of working hours often leads to a higher salary. On the other hand, less working hours does not necessarily mean less salary. People with a permanent labour contract might still be contracted, but due to the closing of different sectors they are not able to work. Therefore, they might have experienced fewer working hours but no change in salary.

Expenditure

As can be seen in Figure 4, most of the students have spent less money during the Covid-19 pandemic compared to pre-pandemic times. This correlates with the fact that the students have also earned less money. However, the possibilities to spent money have been limited. Many students have spent their money on online shopping or food delivery. Compared to the amount students would have spent on nights out and real-life shopping, their online expenses have still been lower which multiple students have stated in the open question section of the survey.

An important factor to notice is the difference in the amount of student fee per year, looking at Figure 1, the students in Germany pay much less compared to the students in the Netherlands. The majority of the students in Germany pay between €0 and €1000 per year, while the students in the Netherlands pay between €2000 and €2500 per year. This plays a big role in the amount of money the students have available.

In terms of paying rent there has been a less significant change for most of the students. For the few students who used to pay rent but have stopped paying rent since March 2020, the main reason was moving back in with their parents. This has been the case for 91% of the group that has stopped paying rent. Other reasons mentioned were staying with friends or doing an internship abroad.

How did Covid-19 influence other sources of income of students

The ‘other sources of income’ are defined as; loans, governmental support, parental support and scholarship/grant. These sources have not included savings or money derived from working. For each of those sources of income the possible difference in change of this income has been analysed between students in the Netherlands and in Germany with the following results:

Loans

73 (28%) out of 264 students have had a loan. Of those 73 students, three quarters have been studying in the Netherlands and only one quarter in Germany.

This shows that there is a difference in the change of loans between the students in the Netherlands and in Germany. It might have been caused by the fact that students in the Netherlands have access to the DUO loan as their main governmental income during their study. Students in Germany on the other hand only have limited access to loans as the loans are linked to the parent's income.

Governmental support

27% of the sampled population have received governmental support. 54% has been studying in the Netherlands and 46% has been studying in Germany. For most of the students this did not change due to Covid-19 and therefore the test result has shown that there is no difference in the change of governmental support between students in the Netherlands and in Germany.

Parental support

83,4% of the students have received parental support. Of those 221 students, 46% have been studying in the Netherlands compared to 54% that have been studying in Germany. Same as in governmental support above, most of the students have not experienced any changes in parental support. Thus, the test result has also shown that there is no difference in the change of parental support between the students in the Netherlands and in Germany.

Scholarship/grant

Of the 264 students surveyed, 44,2% have received a scholarship or grant. 40,2% of those students were studying in the Netherlands and 59,8% in Germany. For many of the students, there has been a change in income generated from a scholarship or grant. This means that there is a difference in the change if the scholarship and grant between the students in the Netherlands and the students in Germany.

This seems very unlikely since most of the participants were students studying in their own country or German students studying in the Netherlands and the other way around. Therefore, not as many people would qualify for a scholarship or a grant. What seems most likely is that some people have misunderstood the formulation and thought that this also includes income such as the DUO loan or other support. As a result, this result is not valid.

5.2 CONCLUSION

To answer the main research question;

> *"What are the current consequences of Covid-19 on finances of students in Germany and the Netherlands?"*

the previous chapter is focused on the findings of the sub-research questions first. These include:

1. How did Covid-19 effect students' employment?

As can be concluded from the previous paragraph, both German and Dutch students lost employment due to Covid-19, with twice as many students losing their jobs in the Netherlands, compared to students in Germany.

There has been a decrease in working hours for both students in the Netherlands and in Germany. Students in the Netherlands have been affected more with a drop in working hours than students studying in Germany.

Slightly more than half of the participants that have claimed to have worked since the start of the Covid-19 pandemic have experienced a change in salary. This change has been more evident in the Netherlands, where approximately 70% of the students have faced a change in salary compared to 45% in Germany. More students in the Netherlands have encountered a decrease in salary compared to students in Germany. Also, more students in Germany have benefitted from an increase in salary compared to students in the Netherlands.

2. How did Covid-19 influence other sources of income of students?

As noted in the previous paragraph, the 'other sources of income' are defined as; loans, governmental support, parental support and scholarship/grant. These sources do not include savings or money derived from working.

While the pandemic caused students in the Netherlands to take up more loans, students in Germany have shown a decline in loans taken out.

Students in both countries have not experienced a change in governmental support and parental support. As the question about scholarship/grants has been largely misinterpreted, the results derived from this question have not been considered.

What are the current consequences of Covid-19 on finances of students in Germany and the Netherlands?

By looking at the answers above, it can be concluded that in both the Netherlands and Germany students' finances have been mostly affected by means of employment and less so by other sources of income, which have often remained stable.

Students in both countries have experienced layoffs, with twice as many students in the Netherlands that have lost their jobs compared to students in Germany. Students in the Netherlands have also been more affected by changes in working hours, which include less but also more working hours, and changes in salary compared to students studying in Germany. Although students in both countries have been affected and have encountered a change, this change has often been more negative for the students in the Netherlands than for students in Germany. In Germany, more students have experienced an increase in salary and fewer have experienced a decrease in salary compared to the Netherlands.

Consequences of Covid-19 have also caused students in the Netherlands to take up more loans, compared to students in Germany, where the number of students receiving loans has decreased. This could be explained by students in the Netherlands facing more layoffs, a negative change in working hours and level of income, compared to students in Germany.

Besides income the survey also examined students' expenses. Tuition fee between the two countries was comparable. Both students in Germany and The Netherlands continued paying their rent since the start of the Covid-19 pandemic and there was no change spending behaviour**.** Less than half the students who participated in the survey have noted a negative change to their savings due to Covid-19, slightly more Dutch students than German students have reported this. Despite Covid-19, students from both countries have reported no difference in the difficulty of finding a new job.

5.3 RECOMMENDATIONS

In order to be able to answer the main research question: 'What are the current consequences of Covid-19 on finances of students in Germany and the Netherlands?', the following recommendations are given to the commissioner, the European Union Education Committee.

As the previous sections have shown, students studying in Germany have been less affected by the Covid-19 pandemic in terms of consequences on finances of students than students studying in the Netherlands. The governments of the two researched countries have both put measures into place to support their economy as well as individuals financially. However, both governments have had trouble in supporting students financially in the long term or preventing them from losing their jobs due to a lack of safety nets for this demographic.

The most relevant outcome of this research has been that fewer students in Germany have lost their jobs and fewer students in Germany have experienced a decline in their salary compared to the Netherlands. To understand how those differences, but also similarities, between the two countries have arisen, further research about this specific topic is recommended by the group of young researchers.

An increased cooperation between the Netherlands and Germany in terms of how each country ensures that students are not delayed in their studies due to financial issues could be one objective for the future. Both countries could get insight in the others´ institutional systems as well as their requirements for loans, grants and governmental support for students. The EU education committee could facilitate and assist future conventions of the Ministers of Education of each EU member state to establish legislation and regulations on these issues.

As both the Netherlands and Germany host many international students as well, there could be benefits for them by taking an active role in those meetings to put one standard for all students in the European Union into place. Besides the two countries mentioned in this research, students in other European countries may have faced financial challenges and dilemmas during the previous months as well. Further research on a European basis is thereby highly recommended to tackle long term problems that might result in students encountering financial instability.

Social safety nets for students are just one example of how the future workforce in an ever faster globalizing world with new emerging world powers and ever more complex issues arising could be supported to carry out the European ideas and values in the future.

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ANNEX 2 – SURVEY DATA

All data derived from the survey can be found here. The following data is organized according to the research question they can answer. The first part shows for all questions there is a detailed information about the number of students involved, the hypothesis H0 and H1, 'P' together with the test chosen and a final conclusion. Additionally, the second part displays the tables and graphs produced by SPSS can be seen.

The data

264 students who study in the Netherlands and in Germany filled in the survey.

For SPSS calculation $\alpha = 0,05$

1. What are the current consequences of Covid-19 on finances of students in Germany and the Netherlands?

Tuition fee

Number of students: 264

Question: Is there a difference in the tuition fee between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in the tuition fee between the students in the Netherlands and in Germany.
H1: There is a difference in the tuition fee between the students in the Netherlands and Germany.

P = 0,580 (Mann – Whitney Test)

Conclusion: There is no difference in the tuition fee between the students in the Netherlands and in Germany.

Rent

Number of students: 198 students pay rent (100NL, 98DE)

Question: Is there a difference in the rent paid between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in rent paid between the students in the Netherlands and in Germany.
H1: There is a difference in the rent paid between the students in the Netherlands and Germany.

P = 0,255 (Chi Square Test)

Conclusion: There is no difference in the rent paid between the students in the Netherlands and in Germany.

Past Rent (Did you used to pay rent?)

Number of students who used to pay rent: 16 (7NL, 9DE)

Question: Is there a difference in the change of rent paied between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in the change of rent payed between the students in the Netherlands and in Germany.
H1: There is a difference in the change of rent payed between the students in the Netherlands and Germany.

P = 0,902 (Chi Square Test)

Conclusion: There is no difference in the change of rent payed between the students in the Netherlands and in Germany.

Note --> 198 people pay rent now + 16 who used to pay rent --> 214 people payed rent in march, 7,5% moved home/changed living due to Covid = circa every 13th person

In the Netherlands 100 pay rent + 7 = 107, 6,5% moved home

In Germany 98 pay rent + 9 = 107, 8,4% moved home/stopped paying rent

Change in spending

Number of students who used to pay rent: 97 did not answer this question as it was added in later, 101 experienced change (56NL, 45DE)

Question: Is there a difference in the change in spending between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in the change in spending between the students in the Netherlands and in Germany.
H1: There is a difference in the change in spending between the students in the Netherlands and Germany.

P = 0,779 (Mann Whitney test); 0,695 Chi Square Test

Conclusion: There is no difference in the change in spending between the students in the Netherlands and in Germany.

Change in savings

Number of students who experienced a change in savings: 173 (91NL, 82 DE)

Question: Is there a difference in the change in savings between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in the change in savings between the students in the Netherlands and in Germany.
H1: There is a difference in the change in savings between the students in the Netherlands and Germany.

P = 0,136 (Mann Whitney test)

Conclusion: There is no difference in the change in spending between the students in the Netherlands and in Germany.

Note --> 173 said something changed, 103 said it's less or much less/non left = 59,5% (60%) experienced negative change due to Covid

In the Netherlands 91, 56 = 61,5% out of the people who said something changed experienced negative change.

In Germany 82 in total, 47 less/much less = 57,3% out of the people who said something changed experienced negative change.

Difficulty in finding a job

Number of students who answered this question: 253

Question: Is there a difference in the difficulty in finding a new job between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in the difficulty in finding a new job between the students in the Netherlands and in Germany.
H1: There is a difference in the difficulty in finding a new job between the students in the Netherlands and Germany.

P = 0,15 Chi Square test

Conclusion: There is no difference in the difficulty in finding a new job between the students in the Netherlands and in Germany.

2. <u>How did Covid-19 effect students' employment?</u>

Employment

Number of employed students: 156 (63 NL, 93DE)

Question: Is there a difference in the number of working students between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in number of working students between the students in the Netherlands and in Germany.
H1: There is a difference in the number of working students between the students in the Netherlands and Germany.

P = 0.002 (Chi –Square test)

Conclusion: There is a difference in the number of working students between the students in the Netherlands and in Germany.

Note --> 156 are working now + 27 Lost their job = 183 people were working in March; 14,8% lost their job due to COVID-19, every 7th person

--> In the Netherlands --> 80 employed in March, 17 lost their jobs --> 21,3% (every 5th person)

--> In Germany --> 103 employed in March, 10 lost their jobs --> 9,7% --> (every 10th person)

Loss of employment

Number of students who lost their job: 27 (17NL, 10DE)

Question: Is there a difference in the number of students who lost their job between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in number of students who lost their job between the students in the Netherlands and in Germany.
H1: There is a difference in the number of students who lost their job between the students in the Netherlands and Germany.

P = 0.734 (Chi –Square test)

Conclusion: There is no difference in the number of students who lost their jobs between the students in the Netherlands and in Germany.

Change of working hours

Number of students whose working hours changed: 122 out of 183 (everyone who works/worked) (67 NL, 50DE)

Question: Is there a difference in the number of students whose working hours changed between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in number of students whose working hours changed between the students in the Netherlands and in Germany.
H1: There is a difference in the number of students whose working hours changed between the students in the Netherlands and Germany.

P = 0,000 (Chi –Square test)

Conclusion: There is a difference in the number of students whose working hours changed between the students in the Netherlands and in Germany.

Note --> 66,7%/ 2/3 had a change in working hours

In the Netherlands --> 80 employed in March (full working hours), 67 peoples working hours changed, 83,8%

In Germany --> 103 employed, 50 change in working hours, 48,5%

Change of salary

Number of students whose salary changed: 102 out of the 183 experienced a change in salary (56NL, 47DE)

Question: Is there a difference in the number of students whose salary changed between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in number of students whose salary changed between the students in the Netherlands and in Germany.
H1: There is a difference in the number of students whose salary changed between the students in the Netherlands and Germany.

P = 0,008 (Chi –Square test)

P=0.017 Mann Whitney

Conclusion: There is a difference in the number of students whose salary changed between the students in the Netherlands and in Germany.

Note --> 55,7% had a change in salary

In the Netherlands --> 80 had a full salary in March, 56 experienced change (could be more), 70%

In Germany --> 103, 47 --> 45,6%

3. How did Covid-19 influence other sources of income of students

Loans

Number of students with loan: 73; 56NL; 17 DE

Questions: Is there a difference in the change of the loans between the students in the Netherlands and in Germany?

Hypothesis: H0: There is no difference in the change of loans between the students in the Netherlands and in Germany.
H1: There is a difference in the change of loans between the students in the Netherlands and Germany.

P = 0.000 (Chi –Square test)

Conclusion: There is a difference in the change of loans between the students in the Netherlands and in Germany.

Governmental Support

Number of students with governmental support: 71 (38NL, 33DE)

Question: Is there a difference in the change of governmental support between the students in the Netherlands and the students in Germany?

Hypothesis: H0: There is no difference in the change of governmental support between the students in the Netherlands and in Germany.
H1: There is a difference in the change of governmental support between the students in the Netherlands and Germany.

P = 0, 495 (Chi-Square Test)

Conclusion: We accept H0, there is no difference in the change of governmental support between students in the Netherlands and in Germany.

Parental Support

Number of students with parental support: 221 (101NL, 120DE)

Question: Is there a difference in the change of parental support between the students in the Netherlands and the students in Germany?

Hypothesis: H0: There is no difference in the change of parental support between the students in the Netherlands and in Germany.
H1: There is a difference in the change of parental support between the students in the Netherlands and Germany.

P = 0,086 (Chi Square Test)

Conclusion: There is no difference between the change of parental support between the students in the Netherlands and Germany.

Scholarship/Grant

Number of students with scholarship: 117 (47NL, 70DE)

Question: Is there a difference in the change of scholarship and grant between the students in the Netherlands and the students in Germany?

Hypothesis: H0: There is no difference in the change of scholarship and grant between the students in the Netherlands and in Germany.
H1: There is a difference in the change of scholarship and grant between the students in the Netherlands and Germany.

P=0,015 (Mann Whitney)

Conclusion: There is a difference in the change if the scholarship and grant between the students in the Netherlands and the students in Germany.

THE GRAPHS

Tuition Fee

Test Statistics[a]

	studentfee
Mann-Whitney U	8374,500
Wilcoxon W	16630,500
Z	-,553
Asymp. Sig. (2-tailed)	,580

a. Grouping Variable: Germany, Netherlands

Ranks

	Germany, Netherlands	N	Mean Rank	Sum of Ranks
studentfee	Germany	136	134,92	18349,50
	The Netherlands	128	129,93	16630,50
	Total	264		

Rent

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1,294[a]	1	,255		
Continuity Correction[b]	,991	1	,320		
Likelihood Ratio	1,299	1	,254		
Fisher's Exact Test				,320	,160
Linear-by-Linear Association	1,289	1	,256		
N of Valid Cases	264				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 32,00.

b. Computed only for a 2x2 table

rent * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
rent	No	Count	38	28	66
		Expected Count	34,0	32,0	66,0
	Yes	Count	98	100	198
		Expected Count	102,0	96,0	198,0
Total		Count	136	128	264
		Expected Count	136,0	128,0	264,0

Past Rent (Did you used to pay rent?)

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	,015[a]	1	,902		
Continuity Correction[b]	,000	1	1,000		
Likelihood Ratio	,015	1	,902		
Fisher's Exact Test				1,000	,563
Linear-by-Linear Association	,015	1	,903		
N of Valid Cases	66				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 6,79.

b. Computed only for a 2x2 table

past rent * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
past rent	No	Count	29	21	50
		Expected Count	28,8	21,2	50,0
	Yes	Count	9	7	16
		Expected Count	9,2	6,8	16,0
Total		Count	38	28	66
		Expected Count	38,0	28,0	66,0

Change in spending

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2,220[a]	4	,695
Likelihood Ratio	2,209	4	,697
Linear-by-Linear Association	,023	1	,880
N of Valid Cases	165		

a. 3 cells (30,0%) have expected count less than 5. The minimum expected count is ,87.

change in spending * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
change in spending	Less	Count	25	37	62
		Expected Count	27,1	34,9	62,0
	More	Count	12	14	26
		Expected Count	11,3	14,7	26,0
	Much less	Count	7	4	11
		Expected Count	4,8	6,2	11,0
	Much more	Count	1	1	2
		Expected Count	,9	1,1	2,0
	No change	Count	27	37	64
		Expected Count	27,9	36,1	64,0
Total		Count	72	93	165
		Expected Count	72,0	93,0	165,0

Change in savings

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5,010[a]	4	,286
Likelihood Ratio	5,045	4	,283
Linear-by-Linear Association	2,615	1	,106
N of Valid Cases	264		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 7,76.

Change in Savings * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
Change in Savings	Less	Count	39	42	81
		Expected Count	41,7	39,3	81,0
	More	Count	26	28	54
		Expected Count	27,8	26,2	54,0
	Much less/non left	Count	8	14	22
		Expected Count	11,3	10,7	22,0
	Much more	Count	9	7	16
		Expected Count	8,2	7,8	16,0
	No change	Count	54	37	91
		Expected Count	46,9	44,1	91,0
Total		Count	136	128	264
		Expected Count	136,0	128,0	264,0

Difficulty in finding a job

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6,751[a]	4	,150
Likelihood Ratio	6,856	4	,144
Linear-by-Linear Association	2,642	1	,104
N of Valid Cases	253		

a. 3 cells (30,0%) have expected count less than 5. The minimum expected count is 1,96.

difficultjobsearchNEU * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
difficultjobsearchNEU	1	Count	1	3	4
		Expected Count	2,0	2,0	4,0
	2	Count	7	3	10
		Expected Count	5,1	4,9	10,0
	3	Count	31	23	54
		Expected Count	27,5	26,5	54,0
	4	Count	53	44	97
		Expected Count	49,5	47,5	97,0
	5	Count	37	51	88
		Expected Count	44,9	43,1	88,0
Total		Count	129	124	253
		Expected Count	129,0	124,0	253,0

Employment

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	10,017[a]	1	,002		
Continuity Correction[b]	9,240	1	,002		
Likelihood Ratio	10,076	1	,002		
Fisher's Exact Test				,002	,001
Linear-by-Linear Association	9,980	1	,002		
N of Valid Cases	264				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 52,36.

b. Computed only for a 2x2 table

employment * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
employment	No	Count	43	65	108
		Expected Count	55,6	52,4	108,0
	Yes	Count	93	63	156
		Expected Count	80,4	75,6	156,0
Total		Count	136	128	264
		Expected Count	136,0	128,0	264,0

Loss of employment

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	,116[a]	1	,734		
Continuity Correction[b]	,013	1	,910		
Likelihood Ratio	,117	1	,733		
Fisher's Exact Test				,822	,458
Linear-by-Linear Association	,115	1	,735		
N of Valid Cases	108				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 10,75.

b. Computed only for a 2x2 table

lostjob * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
lostjob	No	Count	33	48	81
		Expected Count	32,3	48,8	81,0
	Yes	Count	10	17	27
		Expected Count	10,8	16,3	27,0
Total		Count	43	65	108
		Expected Count	43,0	65,0	108,0

Change of working hours

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	20,508[a]	4	,000
Likelihood Ratio	21,472	4	,000
Linear-by-Linear Association	9,645	1	,002
N of Valid Cases	183		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 8,31.

working hours * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
working hours	Less	Count	13	18	31
		Expected Count	17,4	13,6	31,0
	More	Count	15	12	27
		Expected Count	15,2	11,8	27,0
	Much less/none left	Count	18	27	45
		Expected Count	25,3	19,7	45,0
	Much more	Count	9	10	19
		Expected Count	10,7	8,3	19,0
	No change	Count	48	13	61
		Expected Count	34,3	26,7	61,0
Total		Count	103	80	183
		Expected Count	103,0	80,0	183,0

Change of salary

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13,764[a]	4	,008
Likelihood Ratio	13,912	4	,008
Linear-by-Linear Association	5,199	1	,023
N of Valid Cases	183		

a. 1 cells (10,0%) have expected count less than 5. The minimum expected count is 4,37.

salary * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
salary	Less	Count	12	15	27
		Expected Count	15,2	11,8	27,0
	More	Count	20	14	34
		Expected Count	19,1	14,9	34,0
	Much less/none left	Count	12	19	31
		Expected Count	17,4	13,6	31,0
	Much more	Count	3	7	10
		Expected Count	5,6	4,4	10,0
	No change	Count	56	25	81
		Expected Count	45,6	35,4	81,0
Total		Count	103	80	183
		Expected Count	103,0	80,0	183,0

Loans

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	29,050[a]	5	,000
Likelihood Ratio	32,207	5	,000
Linear-by-Linear Association	2,789	1	,095
N of Valid Cases	184		

a. 6 cells (50,0%) have expected count less than 5. The minimum expected count is 1,27.

changeinloans * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
changeinloans	Less	Count	2	1	3
		Expected Count	1,3	1,7	3,0
	More	Count	2	6	8
		Expected Count	3,4	4,6	8,0
	Much less/non left	Count	7	5	12
		Expected Count	5,1	6,9	12,0
	Much more	Count	1	7	8
		Expected Count	3,4	4,6	8,0
	No change	Count	5	37	42
		Expected Count	17,8	24,2	42,0
	Not applicable	Count	61	50	111
		Expected Count	47,1	63,9	111,0
Total		Count	78	106	184
		Expected Count	78,0	106,0	184,0

Governmental Support

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4,389[a]	5	,495
Likelihood Ratio	5,528	5	,355
Linear-by-Linear Association	,240	1	,624
N of Valid Cases	186		

a. 6 cells (50,0%) have expected count less than 5. The minimum expected count is ,46.

changeingov * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
changeingov	Less	Count	3	4	7
		Expected Count	3,2	3,8	7,0
	More	Count	7	4	11
		Expected Count	5,0	6,0	11,0
	Much less/non left	Count	0	2	2
		Expected Count	,9	1,1	2,0
	Much more	Count	1	0	1
		Expected Count	,5	,5	1,0
	No change	Count	22	28	50
		Expected Count	22,8	27,2	50,0
	Not applicable	Count	52	63	115
		Expected Count	52,6	62,4	115,0
Total		Count	85	101	186
		Expected Count	85,0	101,0	186,0

Parental Support

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11,089[a]	6	,086
Likelihood Ratio	11,237	6	,081
Linear-by-Linear Association	,064	1	,800
N of Valid Cases	264		

a. 4 cells (28,6%) have expected count less than 5. The minimum expected count is 1,94.

changeinparents * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
changeinparents	Much more	Count	23	16	39
		Expected Count	20,1	18,9	39,0
	Less	Count	5	6	11
		Expected Count	5,7	5,3	11,0
	More	Count	14	20	34
		Expected Count	17,5	16,5	34,0
	Much less/non left	Count	1	3	4
		Expected Count	2,1	1,9	4,0
	Much more	Count	1	3	4
		Expected Count	2,1	1,9	4,0
	No change	Count	76	53	129
		Expected Count	66,5	62,5	129,0
	Not applicable	Count	16	27	43
		Expected Count	22,2	20,8	43,0
Total		Count	136	128	264
		Expected Count	136,0	128,0	264,0

Scholarship/Grant

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8,753[a]	4	,068
Likelihood Ratio	9,939	4	,041
Linear-by-Linear Association	5,969	1	,015
N of Valid Cases	264		

a. 4 cells (40,0%) have expected count less than 5. The minimum expected count is ,97.

changeinsg * Germany, Netherlands Crosstabulation

			Germany, Netherlands		
			Germany	The Netherlands	Total
changeinsg	Much more	Count	61	40	101
		Expected Count	52,0	49,0	101,0
	More	Count	1	1	2
		Expected Count	1,0	1,0	2,0
	Much less/non left	Count	3	0	3
		Expected Count	1,5	1,5	3,0
	No change	Count	5	6	11
		Expected Count	5,7	5,3	11,0
	Not applicable	Count	66	81	147
		Expected Count	75,7	71,3	147,0
Total		Count	136	128	264
		Expected Count	136,0	128,0	264,0