

BEYOND NUMBERS: COVID'S IMPACT ON ROMANIAN FAMILIES' BUDGETS – ADAPTATION, STRUGGLES, AND POLICY SOLUTIONS

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Abstract. In the global health crisis unleashed by the COVID-19 pandemic, understanding its multiple impacts on family budgets is emerging as a critical area of research. This study examines the impact of the pandemic on Romanian households, shedding light on how families navigated the economic upheavals caused by this unprecedented situation. Using a comprehensive methodological framework that includes secondary data analysis and opinion surveys, the research closely examines changes in income, expenditure patterns and the resilience strategies adopted by families to withstand the economic strain caused by the pandemic. The research reveals a significant disruption in household incomes and a marked shift towards more conservative spending habits, with an increased focus on essential expenses. It also reveals that families are adopting various adaptation strategies, including budget optimisation and seeking government assistance, to mitigate the economic impact of the pandemic. The results of the study are crucial for understanding the wider socio-economic impact of COVID-19 on family budgets and provide valuable insights for formulating targeted public policies to strengthen household resilience in the face of future crises. By examining the impact of the pandemic on family budgets in Romania, the study contributes to the academic discourse on crisis management and economic resilience. It highlights the need for comprehensive support mechanisms to protect vulnerable populations during global emergencies.

Keywords: family budget, crisis, COVID-19, pandemic, adaptation, struggle, political decisions.

JEL Classification: J18, H69

1. Introduction

This study takes a unique approach to understanding the impact of the COVID-19 pandemic on Romania's healthcare system. Using a retrospective analysis and the Gregory-Hansen cointegration method, some authors have found a causal relationship between healthcare spending and GDP, highlighting the importance of economic resilience through fiscal prudence (Onofrei et al., 2021).

The economic impact of the pandemic on the Romanian stock market has been catastrophic, with socioeconomic effects that are comparable to those of the global financial crisis of 2008. The analysis conducted by Hatmanu & Căuțișanu (2021) of the Bucharest Stock Exchange (BET) index has demonstrated the considerable long-term negative

impact of the pandemic on the Romanian capital market. It is imperative that immediate attention and action be given to this situation.

An analysis of the effects of the COVID-19 pandemic on the labour market in Romania has revealed the severe human impact of this crisis. The analysis has revealed a considerable impact on the labour market, characterised by job losses and a notable shift in employee attitudes towards health and safety conditions at work. The findings indicate that the pandemic has not only affected the Romanian workforce but has also prompted changes in social behaviour and an increase in psychological disorders, including depression and anxiety. This underscores the need for collective empathy and support (Rădulescu et al., 2020). Another study analysed the impact of the

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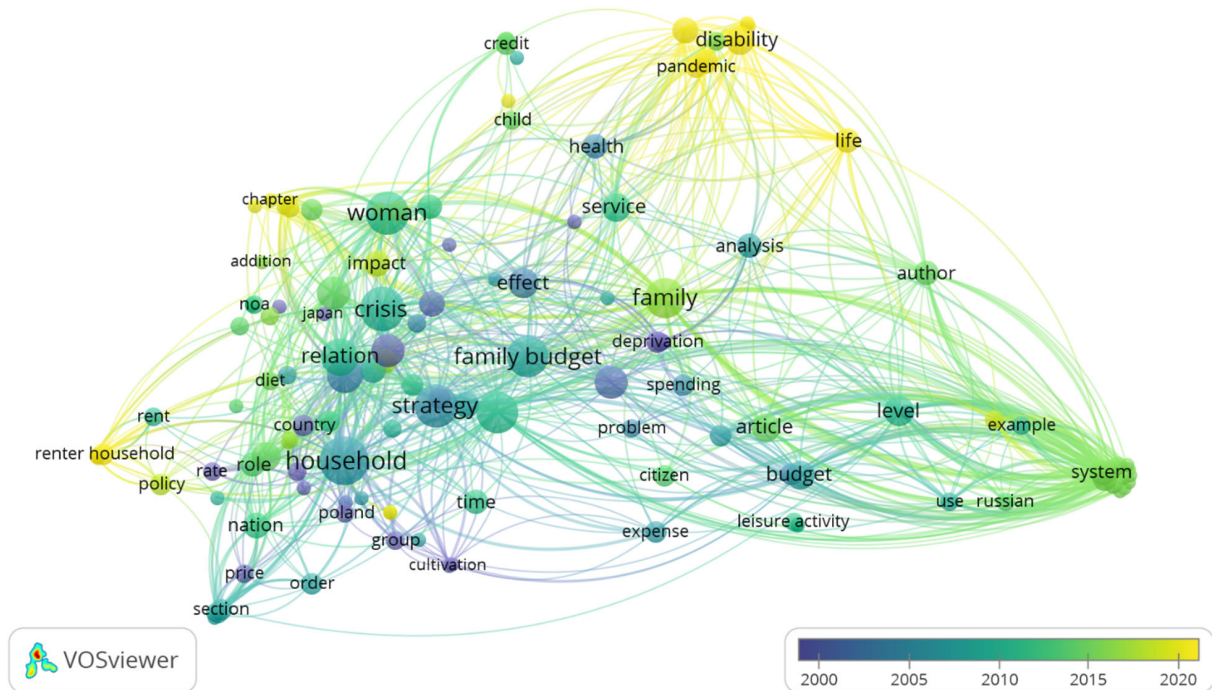


Figure 2. Excessive visualisation of bibliographic analysis

Source: authors' processing in VOSviewer

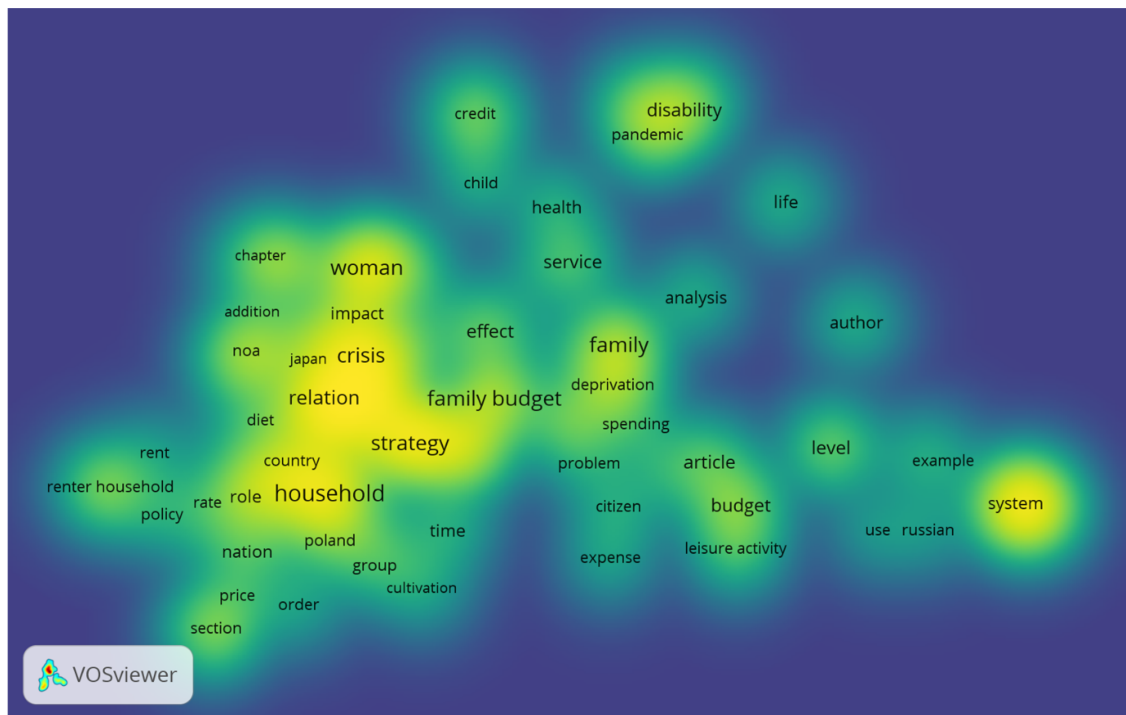


Figure 3. Visualisation of the density of bibliographic analysis

Source: authors' processing in VOSviewer

indicate a focus on the disparate impacts of crises on vulnerable family members.

In the co-citation network (Figure 3), the close links between "family budget", "household" and "crisis" suggest that these terms are often treated together

in the literature. The intersection of "disability" and "pandemic" suggests that researchers have explored the impact of public health crises on households with people with disabilities. The term "strategy" combined with "household" and "crisis" suggests that family

budget management strategies during crises are an important research topic.

The overlay (Figure 2) shows an increase in recent literature focusing on specific concepts such as "disability" and "pandemic", possibly reflecting the impact of the COVID-19 pandemic on households. There is also a shift from more traditional themes such as "rent" and "income" to themes that include "health" and "life", which may signal a more holistic approach to family budget research. The focus on "policy" and "country" reflects the interest in cross-country comparisons and the impact of government policies on family budgets during economic crises.

These trends show a dynamic field of research, adapting to socio-economic changes and world events, with a strong focus on practical applicability in household budgeting strategies and public policies. They also highlight the need for a multidimensional approach to fully understand the impact of crises on family budgets, taking into account not only economic but also social and health aspects.

Examining the context of family budgets in Romania, particularly its status as an Eastern European country and a member of the European Union, provides insights into various facets of economic and social life. An OECD study analysed Romania's budgetary system and highlighted the country's efforts to integrate with European standards and practices. The research served as a basis for discussions on budget management among Central and Eastern European officials, underscoring the ongoing transition and adaptation to broader European fiscal practices (Ruffner et al., 2005).

Research on Romania's absorption of European funds indicates significant opportunities for economic improvement through the strategic allocation of resources. The study suggests that these funds have the potential to have a positive impact on GDP, employment and tax revenues, and highlights the importance of targeted investments in critical sectors (Popa, 2012).

A study of the structure of family systems in Romania, compared with southern European countries, found similarities in strong family ties and mutual support. The research highlights the increasing importance of the family in individual well-being after socialism, despite economic and housing challenges (Castiglioni et al., 2016).

Studies of underfunding in sectors such as health point to systemic financial challenges. Romania, for example, has one of the lowest allocations for health in Europe, which affects mortality rates and the provision of medical services. Such economic constraints directly affect family budgets and the ability to meet health needs (Mezei & Pentescu, 2022).

In conclusion, as Romania navigates its position within Eastern Europe and the EU, its budgeting

practices, economic conditions and robust family systems shape the context of family budgets in Romania. Integration with European standards and the strategic use of EU funds are critical to addressing economic challenges and improving family well-being. The findings from these studies underline the multifaceted nature of economic life in Romania, highlighting areas of both challenge and opportunity.

In the context of the family budget research in Romania, the authors have identified several relevant studies that address different aspects of the topic, from household income to income inequality and the impact of EU funds. Here is a selection of studies with relevant bibliographic sources:

1. "Household Income in Romania. A Challenge to Economic and Social Cohesion" – this study highlights the significant differences between rural and urban incomes and their impact on economic and social cohesion (Chivu et al., 2015).
2. "Budgeting in Romania" – the analysis of the budget system and budget process of Romania within the framework of the project of the Organisation for Economic Co-operation and Development (OECD) (Ruffner et al., 2005).
3. "Income inequality in Romania: The exponential-Pareto distribution" – the study uses data on individual taxes to analyse income distribution and income inequality in Romania in comparison with official results from family budget surveys (Oancea et al., 2017).
4. "The Impact of EU Funds on Romanian Finances" – this is an analysis of the impact of the EU structural and cohesion funds in the context of the EU financial perspective for 2014-2020 on the national economy of Romania (Lungu, 2013).
5. "A Brief Analysis of Household Savings in Romania" – this research examines the evolution and determinants of household savings in Romania after 1990, emphasising the importance of savings in a transition economy (Panaite, 2004).

These studies provide an overview of household budgets in Romania, highlighting the challenges faced by Romanian families in managing their budgets, as well as the impact of economic policies and external funds on their income and savings.

Households in Romania have faced difficulties in managing the economic impact of the COVID-19 pandemic, and government efforts to mitigate these challenges have also been recorded (summarised in Table 1).

Examples of some of the adaptation and resilience strategies adopted and implemented during the COVID-19 period include effective budget management, which has enabled disadvantaged communities in the Covasna County, including Roma communities, to suffer significantly from a material and financial point of view during the pandemic, being forced to adopt survival strategies

Table 1

The impact of the pandemic in the social context

Impact of COVID-19	Sphere of influence	Literature findings
The impact of the pandemic on the labour market	Unemployment rate	The COVID-19 pandemic has caused a significant increase in unemployment in Romania. Some studies have shown that the pandemic has affected the labour market, affecting the mentality of workers and increasing the number of people without jobs (Rădulescu et al., 2020; Morosan-Danila & Bordeianu, 2021b).
	Economic sectors affected	Certain sectors, such as tourism and hospitality, have been severely affected by the restrictions imposed to contain the spread of the virus. In contrast, some industries, such as IT, have shown greater adaptability and resilience (Marin & Rodino, 2021; Morosan-Danila et al., 2021).
The impact on the income of the population	Income reduction	The pandemic has led to a reduction in income for a large proportion of the population due to job losses and reduced economic activity (Onofrei et al., 2021).
	Government support and incentives	The Romanian government has introduced support measures to mitigate the economic impact of the pandemic, including financial assistance programmes for employees and companies affected by the crisis (Morosan-Danila & Bordeianu, 2021a; Persu, 2023).
Changes in consumer behaviour	Changes in spending priorities	A significant change in consumer behaviour has been observed, with increased savings and attention paid to essential expenses to the detriment of non-essential ones (Baicu et al., 2020).
	Increased savings and impact on investment	The economic uncertainty caused by the pandemic has increased savings rates and consumers have become more cautious in their spending and investments (Mureşan et al., 2022).

adapted to the labour market and difficult economic conditions (Veres, 2023). The same study highlights how the pandemic has worsened the situation of those involved in the informal labour market and those with low levels of labour intensity in some rural Roma communities (Veres, 2023).

Regarding the role of public policy in mitigating the impact of the crisis on the population, various support measures adopted at the national level can be highlighted. The analysis of the budgetary mechanism established to cover healthcare costs in the context of the pandemic in Romania highlights the importance of resilience of the economic system through fiscal prudence and consolidation of the institutional context (Onofrei et al., 2021).

At the same time, proposals were made to improve the government's response by presenting two key policy instruments used in Romania to combat the negative effects of the pandemic crisis: the National Recovery and Resilience Plan and the National Reform Program 2021. These instruments emphasise the need for an integrated approach to mitigate the impact of the pandemic on the economy and society (Popa, 2022).

Analysing these findings, it becomes clear that adaptation and resilience strategies require a multidimensional approach, including household support and effective public policies adapted to the specific Romanian context.

3. Methodology

Since the authors believe that the family makes a significant contribution to the overall economy

of the country, the main objective of the study was to highlight the impact of the COVID-19 pandemic on the family budget and the national economy.

For this purpose, the authors used a questionnaire-based survey. To get a general idea of the environmental impact of the pandemic in Romania, the authors interviewed 200 people from different backgrounds, originating from the North-Eastern region of the country (a region located in the border region with Ukraine and the Republic of Moldova). The data collection was conducted in 2023. Respondents were informed about the purpose of this study at the beginning of the questionnaire, and participation was voluntary.

The questionnaire consisted of three parts: the situation in the family before the pandemic, the situation during the peak period of the pandemic, and the situation in the family after the pandemic ended. In order to confirm the findings from the questionnaire analysis, the authors also conducted a review of the specialised literature in this area. The search criteria mainly focused on the impact of the COVID-19 pandemic on the economy, which also determined the importance of households in the evolution of the economy.

The authors used Microsoft Excel and SPSS to analyse the data collected through two hundred questionnaires. The software helped to chart the responses. The authors then created summary statistics to evaluate the data provided by the respondents, namely: the impact of the COVID-19 pandemic on the family budget, the structure of savings during the analysed period, and the structure of salaries during the analysed period.

Concurrently, the same methodology was employed to examine the expectations of respondents' families regarding economic recovery and the efficacy of measures implemented to overcome the economic crisis precipitated by the COVID-19 pandemic.

When processing the data, the authors used various statistical tests, and the study culminated in the formulation of a statistical model that can be applied in various fields of activity.

4. Results

At the first stage of the analysis, the authors examined the distribution of respondents. The majority of respondents come from urban areas, which indicates that this group is well represented in the data set. There is a relatively balanced distribution between different age groups, with a slightly higher presence in the 45-55 age group. There is diversity in the distribution of income categories before and after the pandemic. Before the pandemic, many families belonged to the income category "over 4500 lei". Since the pandemic, this distribution has remained relatively stable, with a slight increase in the number of families in this income range, indicating that some families may be resilient or adaptive to the changed economic environment.

Before the pandemic, there was a wide range of professions, with 133 unique categories. However, among the 200 respondents, the most common answer was "student" with eight responses. On the other hand, after the pandemic, 124 out of 200 respondents reported that they were working full-time, making this the most common category. This change may indicate a stabilisation of the labour market after the pandemic, with more people reporting full-time employment.

According to the survey, the majority of respondents (76 out of 200) answered that it would "not change" when asked about their family's financial situation over the next six months. This response reflects a sense of stability or uncertainty about whether their financial situation will improve or deteriorate.

To analyse the correlations between different questions in the database, the authors focused on the impact of the COVID-19 crisis on family income. To achieve this goal, the following four areas were considered:

1. Family income before and after the pandemic. A comparison of income categories was made to assess the direct impact of the pandemic on income.
2. Occupation and income. The relationship between the type of employment and changes in family income was analysed.
3. Budget management and income. The authors investigated the relationship between the budget

management strategies adopted by families during the pandemic and their impact on income.

4. Home environment (urban or rural) and income. The authors assessed the impact of living environment on income stability during the pandemic.

Given the categorical nature of the data, statistical tests suitable for nominal data were used, namely the Chi-square independence test to assess the relationships between variables. The Chi-square test of independence between family income before and after the pandemic yielded the following results:

- Chi-square value: 263.13;
- p-value: approximately $1.04 \times 10^{-461.04 \times 10^{-46}}$;
- degrees of freedom: 16.

Given the significantly small p-value (well below the standard threshold of 0.05), one can reject the null hypothesis that family income is independent before and after the pandemic. This indicates a statistically significant relationship between family income before and after the pandemic, suggesting that the pandemic has affected family income.

This finding highlights the importance of the COVID-19 pandemic as an influential factor on the economic situation of families. The impact may vary depending on several factors, including adaptation measures and the financial resilience of families to the pandemic.

In order to build an econometric model that investigates the impact of COVID-19 on the ability to save money during the pandemic, taking into account the environment of origin, pre-pandemic income category, and number of family members, an ordinal logit regression model is proposed. This type of model is appropriate if the dependent variable (ability to save money) is ordered and categorical, which is the case from the description. The model will be able to estimate the probability that a response falls into a certain category (e.g., from "very difficult" to "very easy") based on the identified independent factors.

The dependent variable of the model (Y) answers the question about the ability to save money during the pandemic as a measure of financial exposure. The independent variables (X) are place of origin (urban or rural) (X_1), income category before the pandemic (X_2), and number of family members (X_3).

In general, the ordinary logit regression model can be expressed as:

$$\begin{aligned} \text{Logit}(P(Y \leq j)) &= \\ &= \alpha_j - (\beta_1 \times X_1 + \beta_2 \times X_2 + \beta_3 \times X_3) \end{aligned} \quad (1)$$

$P(Y \leq j)$ represents the probability that money-saving capacity is in category j or below, α_j are intercepted specific to each category (except one, for identifiability). β_i are the coefficients measuring the effect of each independent variable on the log odds of having a saving capacity in category j or below.

Interpretation of coefficients:

- β_1 – the effect of place of origin on the log odds of saving money during the pandemic; a positive coefficient indicates a higher probability that urban families have a better ability to save than rural families;
- β_2 – reflects the effect of pre-pandemic income on the ability to save; higher coefficients indicate a positive effect of higher income on the chances of saving;
- β_3 – shows how the number of family members affects the ability to save during the pandemic; a negative coefficient indicates that larger families have more difficulty saving.

The H_1 hypothesis is validated by demonstrating that families adopted adaptive and resilient strategies in response to the economic crisis precipitated by the pandemic, including budgetary adjustments to cope with economic uncertainties. This reflects the necessity for financial security in the context of an unforeseen global event and may indicate a shift in attitudes towards the management of personal and family finances.

The study illuminates the government's initiatives to bolster the population and the economy through an array of relief programmes. The H_2 hypothesis investigates the efficacy of these interventions in maintaining household economic stability. It is of paramount importance to analyse the impact of these measures in order to gain insight into how public policies can be optimised to support citizens and promote economic resilience in the face of future crises.

5. Discussion

The presented logistic regression model can be applied in similar contexts where the interest is focused on the probability of a certain categorical outcome based on several independent variables. This model is useful in studies that require the analysis of decisions or behaviours that can be expressed in terms of probability in response to various conditions or characteristics. Other areas where the model can be used:

1. Public health. Estimate the likelihood that people will engage in healthy behaviours (e.g., regular exercise, vaccination) based on demographics, income and access to services.
2. Marketing. When analysing the likelihood that a consumer will purchase a product, consideration is given to family income, geographic location and household size.
3. Education. Determine the likelihood of academic success (e.g., graduating on time) based on family background, financial support, and family size.

4. Credit and finance. The probability of loan default is assessed based on the applicant's credit score, annual income and family size.

The model can be replicated and adapted to different datasets and contexts by adjusting the independent and dependent variables to reflect the specifics of a particular study. The key to replicating the model in other contexts is to:

- Selection of variables. Careful selection of independent variables relevant to the phenomenon under study.
- Coding of variables. Converting categorical variables to dummy or ordinal variables, as appropriate, for use in a logistic model.
- Model testing. Verification of the adequacy of the model and its assumptions (e.g., absence of collinearity) in the new context of use.
- Interpretation of the results. Adapting the interpretation of coefficients and their meaning in the specific context of the new analysis.

Important considerations:

- External validity. Ensure that the model and conclusions can be applied beyond the original dataset in similar contexts.
- Model sensitivity. Evaluates the potential impact of unselected or omitted variables and their impact on model reliability.
- Ethics and confidentiality. When using a model with personal or confidential data, it is important to follow the rules of confidentiality and ethics.

When properly fitted and tested, a logistic regression model can provide valuable insights in a variety of areas, making it easier to understand how different variables affect the probability of certain events or behaviours.

6. Conclusions

This paper investigates the impact of the COVID-19 pandemic on family budgets in Romania, focusing on how households have adjusted their economic behaviour and adaptation strategies in the context of the global health crisis. Based on the analysis of the data collected, the study identifies several significant impacts of the pandemic on household income, expenditure and consumption behaviour.

Main research results:

1. Impact on income. Most households reported a decrease in disposable income, reflecting job losses, reduced working hours, or temporary business closures. This phenomenon was particularly noticeable among workers in the socio-economic sectors most affected by the crisis, such as tourism, hospitality, and services.
2. Changes in consumer behaviour. The pandemic has significantly changed the spending priorities of

families, focusing them on savings and essentials. Spending on non-essential goods and services, such as entertainment and travel, has declined.

3. Adaptation and resilience strategies. Households used different strategies to overcome the economic hardships caused by the pandemic, including adjusting family budgets, diversifying income sources, and applying for government support. Financial resilience was influenced by the level of previous savings and the ability to quickly adapt to changes.

Implications for public policies. The study highlights the need for targeted public policy measures to support vulnerable households during the crisis. These measures include financial assistance programmes, support for job retention and creation, and financial counselling services for households.

Future research directions:

1. Long-term assessment of the pandemic impact. An important area of research is monitoring and assessing the long-term impact of the COVID-19 pandemic on the economic stability of households,

especially in the context of a possible global economic recession.

2. Study the impact of the pandemic on different socio-economic groups. A more detailed analysis of how the pandemic has affected different socio-economic groups, including ethnic minorities, single-parent households and people with disabilities, would be useful.

3. Studying the impact of support policies. Another future direction could be to evaluate the effectiveness of state support measures introduced during the pandemic in order to optimise responses to future crises.

In summary, the COVID-19 pandemic has brought significant challenges to Romanian households, triggering economic adjustments and changes in consumer behaviour. The study results highlight the importance of adaptation strategies and financial resilience in such crisis situations, providing a solid basis for the development of effective public policies and future research directions.

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Received on: 20th of September, 2024

Accepted on: 24th of November, 2024

Published on: 17th of December, 2024