

## Chapter B8

# Students' expenses

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# Key

### Students' expenses and inflation

When comparing the development of students' total monthly expenses and the general inflation rate between E:VII and E:8, it appears that in 88 % of countries the percentage change of students' expenses outpaced inflation.

### The composition of students' expenses

Students' expenditure is dominated by their living costs. On cross-country average, the composition of students' total expenses is as follows: 62 % living costs paid by students, 28 % living costs paid by others (e.g. parents or partner), 5 % study-related costs paid by students, and 5 % study-related costs paid by others.

## B8

### Selected living costs

Students who live outside the parental home allocate, on average across countries, 37 % of their total monthly expenses, including transfers in kind, to accommodation, 23 % to food, and 7 % to transportation.

### Accommodation costs by form of housing

Students living with partner/children spend, on cross-country average, 494 PPS per month on accommodation. Students who live on their own (outside student accommodation) spend 469 PPS on this purpose. Their fellow students utilising shared accommodations spend 364 PPS and students living in student accommodation dedicate 329 PPS to housing costs.

# findings

## Accommodation cost overburden

On average across countries, 26 % of students face accommodation cost overburden (i.e. they spend 40 % or more of their total income on accommodation). Student groups that are affected by this phenomenon more often than average include, for instance, international students, students depending on national public student support, students with financial difficulties, students living alone, and those living with other persons.

## Accommodation costs over time

A time comparison of the share of students' accommodation costs in their total expenses over the last four rounds of EUROSTUDENT shows that an increasing trend in relative accommodation costs is recognisable in 86 % of EUROSTUDENT countries. Strong increases in relative housing costs between E:V and E:8 are, inter alia, visible in Denmark, Malta, and Norway with 13 to 15 percentage points.

## Study-related costs

On cross-country average, students allocate 7 % of their total monthly expenses, which include transfers in kind, to tuition fees, 1 % to other fees, and 2 % to other regular study-related costs.

## Fee-paying students

Around half (46 %) of students in EUROSTUDENT countries pay, on international average, tuition fees to HEIs. Student groups that are affected to an above-average extent are those from low educational backgrounds, students enrolled in privately controlled HEIs, and students who are studying Business, Administration and Law.

## Magnitude of tuition fees

Students who pay tuition fees dedicate, on cross-country average, 256 PPS per month to this purpose. The amount of fees is highest in Finland and Sweden, although the payment obligation applies only to a very small group of students in these countries (not more than 3 %).

## Main issues

The previous chapter (> [Chapter B7](#)) analysed the generation of student income. This chapter focuses on how students allocate and spend their income. Covering one's own expenditure<sup>1</sup> can be regarded as the most important motif for students' income generation. The subjects of our analyses are both the magnitude as well as the structure of student expenditure. Some expenditure items are directly related to students' participation in higher education, such as ● fees for attending a higher education institution (HEI). Other expenses may occur partially or completely independent of taking part in higher education. Examples for this are expenses for food or clothing. Some of students' expenses are being covered or supported by their social environment, especially the family, in the form of goods and services provided or bills that are covered (● transfers in kind). EUROSTUDENT attempts to take this type of support into account as well in order to provide a comprehensive overview of the full expenses students – supported by their social environment – have to bear. This knowledge is also important for policymakers at the national and international level to be able to appropriately reflect, for example, on the calibration of any minimum public support for students.

At the level of European higher education policy, the issue of student expenses has recently received more explicit attention. According to Annex II to the Rome Communiqué (2020, p. 6) “Financial support systems ... should mainly contribute to cover both the direct costs of study (fees and study materials) and the indirect costs (e.g. accommodation, which is becoming increasingly problematic for students across the EHEA due to the increased housing, living, and transportation costs, etc.).” As part of the further development of the ‘Principles and guidelines to strengthen the social dimension of higher education in the EHEA’, four indicators have been proposed, among others, used to monitor and evaluate the aspect of student funding in the European Higher Education Area (EHEA) countries. One of these indicators is the existence of indirect top-level support for students' accommodation, transport, and meals, which is also included into a composite scorecard indicator (European Commission/EACEA/Eurydice, 2022). This gives the topic a more concrete, roughly measurable meaning.

### Development of the level of students' expenses in the light of inflation

In 2022/23, many European countries were affected by a rapid and strong rise of inflation. The general price level in Estonia and Lithuania, for example, rose by 22 % in 2022 compared to the previous year, in Hungary by 18 %, and in the Czech Republic by 17 % (Eurostat, 2024a). Although the main cause of inflation was an increase in the price of natural gas or energy prices, this had a cost-increasing effect on many other goods and services that require energy to be produced or transported. Inflation is having a worrying impact on the spending behaviour of students, for example in the form that they are partially foregoing the use of health services, heating, and food (Sherwood, 2023).<sup>2</sup> In order to – at least roughly – assess the role of inflation for students' expenses, a comparison is drawn of the development of students' total monthly expenses over the last two project rounds and the general inflation as measured by the European Harmonised Index of Consumer Prices (HICP).

<sup>1</sup> The terms expenditure, expenses, and costs are used synonymously in this chapter.

<sup>2</sup> In a survey among students of the Arts in London, it came to light that due to inflation 37 % of respondents have cut back on healthcare, 48 % on food, and 43 % on heating (Sherwood, 2023).

## Composition of students' expenses

Based on human capital theory (Becker, 1993) and economic consumer theory (Varian, 2024), student expenditure can be categorised as either investment or consumption expenditure, whereby the use of the respective good or service generally determines the categorisation of the corresponding expenses (Woll, 2014). An investment can be considered an expenditure that students incur in the present, expecting it to generate a future income stream that overcompensates for expenditure (Becker, 1993; Schultz, 1960). Thus, investment expenditure serves above all to satisfy future needs. In contrast, consumer spending serves mainly to satisfy current needs (Pindyck & Rubinfeld, 2018). The EURO-STUDENT data allow a simple approximation of these two categories of expenditure. Students' consumption expenditure is mainly expressed in their costs of living, whilst their investment expenditure is essentially expressed in their **◉** study-related expenses. A corresponding analysis gives a first impression of how participation in higher education influences the students' cost structure and to what extent the countries differ in this. A further differentiation is made between 'costs paid by students' and 'costs paid by others'. This takes into account the fact that many students receive economic support from their families to help them cover their expenses (Hauschildt et al., 2021; DZHW, 2018). Furthermore, the composition of students' **◉** living costs and their study-related costs will be investigated in more detail to identify the most important sub-categories.

## Students' expenses for accommodation

Accommodation costs are a significant concern for many students. This applies in particular to those who have their own household outside the parental home. Accommodation costs often dominate not only students' living costs, but also their total costs (Hauschildt et al., 2015; 2021; DZHW, 2018). For students not living with parents, the level of accommodation costs is analysed for four different types of housing [a) with partner/children, b) with other persons, c) alone (outside student accommodation), and d) **◉** student accommodation] to give an impression of the range of rent/mortgage payments. As housing costs may require a very large chunk of the students' budget, the question of the extent to which paying rent leads to a possible financial overburden is investigated for different student groups. For this purpose, an internationally common indicator is used that relates the amount of rent to the income of the rent payer (Eurostat, 2024c; Destatis, 2024). Attention is also paid to the long-term development of relative housing costs. For this purpose, the share of housing costs in total student expenditure over the last four project rounds is analysed.

## Students' expenses for fees

The payment of (tuition) fees is a particularly visible financial expression of participation in higher education. Fees can be viewed as being part of a larger context of cost-sharing between the public and the private sector for funding higher education (Johnstone, 1986, 2006; Orr et al., 2014). A country's fee policy is shaped by a number of key elements, including a) the group size of fee payers, b) the level of fees, c) the point in time of fee payment, and d) **◉** public support to offset fee costs (European Commission/EACEA/Eurydice, 2020; OECD, 2022; Orr, 2020). A country's fee policy at the macro level affects the individual level of students via various transmission channels. The EUROSTUDENT data will shed some light on the results of this transmission. The share of fee-payers among all students will be displayed and compared to the share of fee-payers in specific groups of students. This identifies groups that are either partic-

ularly frequently or rarely charged with fees. To determine the importance of fees for students, not only the magnitude but also the share of fees in students' total expenses is displayed. In doing so, fees are compared to other study-related expenses of students, since the former are often the most important but not the only category of study costs (Hauschildt et al., 2021; DZHW, 2018).

## Data and interpretation

### In 88 % of countries, Students' total expenses and inflation

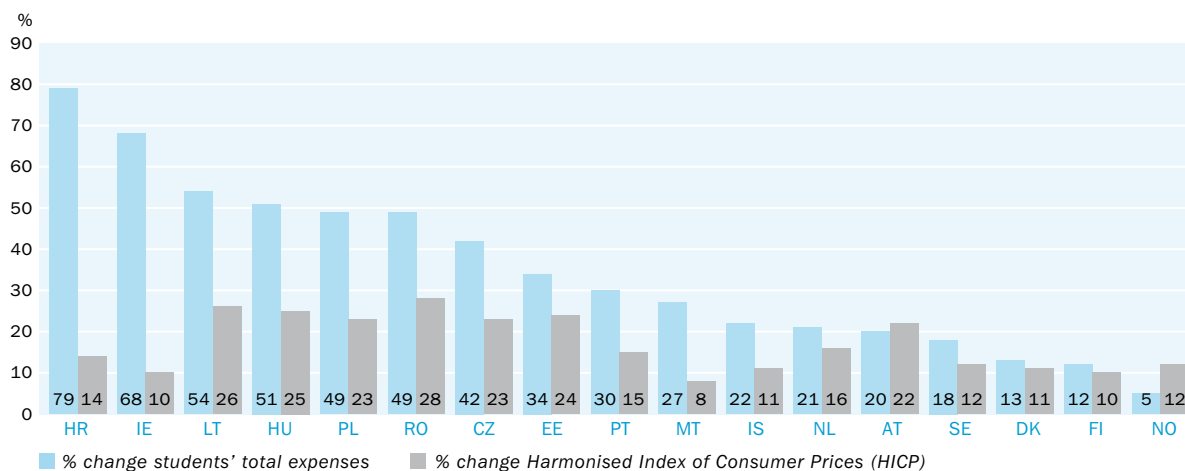
students' total monthly expenses rose by a higher rate than inflation between E:VII and E:8.

How did the recent inflation affect students' finances? The following comparison is based on the one hand, on the rate of change of students' total monthly median expenses between the seventh and the current eighth project round. On the other hand, the percentage change of the European HICP in the same time span has been used (Figure B8.1).

Figure B8.1 ↓

#### Development of students' total monthly expenses and inflation

Median of students' total monthly expenses including transfers in kind and HICP, annual data (percentage change between E:VII and E:8)



**Data source:** EUROSTUDENT VII, F.1, EUROSTUDENT 8, F.1, and Eurostat (2023). **No (comparable) data:** GE; E:VII: AZ, DE, ES, LV, SK; E:8: CH, FR.

**Data collection:** E:8: Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, FR, PT, RO (spring 2023 – summer 2023).

**EUROSTUDENT question(s):** 4.17/4.11 What are your average expenses for the following items during the current lecture period?

**Note(s):** Transfers in kind are goods and services for students financed or provided by their parents, partner, or others.

**Deviations from EUROSTUDENT standard target group:** IE, NL.

- The increase in students' total expenses between E:VII and E:8 was extraordinarily high in Croatia, Ireland, Lithuania, Hungary, Poland, Romania, and the Czech Republic, with at least 42 %.
- In the group of countries with Estonia, Portugal, Malta, Iceland, the Netherlands, and Austria, the increase was still between 20 % and 34 %.
- The comparatively lowest increase in students' total expenses can be found in the Nordic countries, Sweden, Denmark, Finland, and Norway, with rates of change between 5 % and 18 %.

When comparing the two indicators, it appears that in 88 % of countries students' expenses rose by a higher rate than inflation. Only in two countries, namely Austria and Norway, the opposite was true.

- The difference between the rise in students' total expenses and the general inflation is particularly high in Croatia and Ireland, with more than 50 percentage points.
- In Lithuania, Hungary, Poland, Romania, the Czech Republic, and Malta the difference still amounts to at least 20 percentage points.
- In the Netherlands, Denmark, and Finland the increase in students' expenses was at the most 5 percentage points higher compared to inflation.

In the majority of countries, double-digit – in some cases extremely high – growth rates can be observed for student expenditure. This is exceptional within a period of only 3 years. The sharp rise in inflation in many European countries in 2022/23 has certainly driven up student spending (see also for the UK NatWest, 2022). There is also empirical evidence that inflation may have a stronger effect among students than among the population as a whole (Meier et al., 2023). However, the growth in student expenditure in the EUROSTUDENT countries cannot be explained by inflation alone. Another effect, which may play a role as well, may be caused by the inclusion of distance students (also in fully online programmes) in the data set of the current project round. These students have presumably considerably higher incomes than traditional on-campus students, as the first group studies alongside extensive employment and has, therefore, also higher expenses. Furthermore, the introduction of stricter data cleaning rules for the preparation of data in the current round may have an influence on the level of income and expenditure (> [Chapter B7](#), Box B7.1). Independently of such special influences, it may well be in addition that the HICP – which is an instrument of measuring inflation for the general population – is not a well-suited instrument for adequately measuring inflation processes among students (> [Chapter B7](#)). A different instrument will be needed here in the future.

## The structure of students' expenses

### Box B8.1

#### Methodological note: Students' costs

EUROSTUDENT uses several differentiation criteria for analysing student expenditure to achieve sufficient analytical depth. These approaches and further concepts that are important in interpreting the data are shortly explained in the following.

#### Living costs

Nine sub-categories of students' living costs are distinguished. These include costs for a) accommodation (rent or mortgage and utilities), b) food, c) transportation, d) communication (telephone, internet, etc.), e) health (e.g. medicine, medical insurance), f) childcare, g) debt payment (except mortgage), h) social and leisure activities, and i) other regular living costs, such as clothing, toiletries, tobacco, pets, insurance (except medical insurance), or alimony. Since students' regular monthly costs are in focus here, extraordinary costs, such as for a washing machine or holiday travel were excluded.

## Study-related costs

Students' study-related costs contain three sub-categories: a) tuition fees, b) other fees, such as for registration and administration, and c) other regular study-related costs, e.g. for field trips, books, photocopying, private tutoring, or contributions to student unions. In the EUROSTUDENT questionnaire, study-related costs for the sub-categories a) and b) were asked per semester. However, for data delivery the values have been re-calculated as monthly expenses to ensure comparability with the other data on costs.

## Total costs

Students' total costs are the sum of their monthly living and study-related costs. Furthermore, total costs contain any expenses of students' parents, partner, or others that are either directly paid to the students' creditors or take on the form of free goods and services for the students (e.g. parents paying the rent for their children who live outside the parental home directly to the children's landlord, see [transfers in kind and costs by payer](#)). As the EUROSTUDENT project focuses on students' ordinary running costs that typically occur per month, total costs do not include any extraordinary expenses.

## Costs by payer

When recording expenses, the fact that students often do not have to bear the costs of participating in higher education alone is also taken into account. During studies, students may receive economic support from their private environment, for example, from their parents, other relatives, or their partner. The support that students obtain may be in two basic forms: on the one hand, students may simply receive money, such as cash or bank transfers ([transfers in cash](#)). On the other hand, students' families may provide the students with goods and services or pay students' debts directly to their creditors so that the money is intangible to the students ([transfers in kind](#)). When collecting data, it is sometimes not easy to record transfers in kind as it can be difficult for students to be aware of both the number and value of these transfers; this holds true especially for students living with parents. Nevertheless, EUROSTUDENT tries to quantify both types of transfers to show the full extent of support to students and illustrate their economic situation as well as possible. Therefore, in the following, expenditures will also be separated into payments of students (out-of-own pocket) and payments of parents, partner, or others.<sup>3</sup> In the EUROSTUDENT questionnaire, payments by the second group were captured for both students' living costs and study-related costs. In the following figures, these transfers in kind are either explicitly presented or already included in students' expenses.

**Students dedicate, on cross-country average, 90 % of their total monthly expenses (including transfers in kind) to living costs.**

In all EUROSTUDENT countries, students financially supported by parents, partner, or others dedicate the largest part of their total monthly expenses to living costs (Figure B8.2). On average across countries, living costs paid by students and others account for 90 % of total monthly expenses, while study-related costs make up the remaining 10 %.

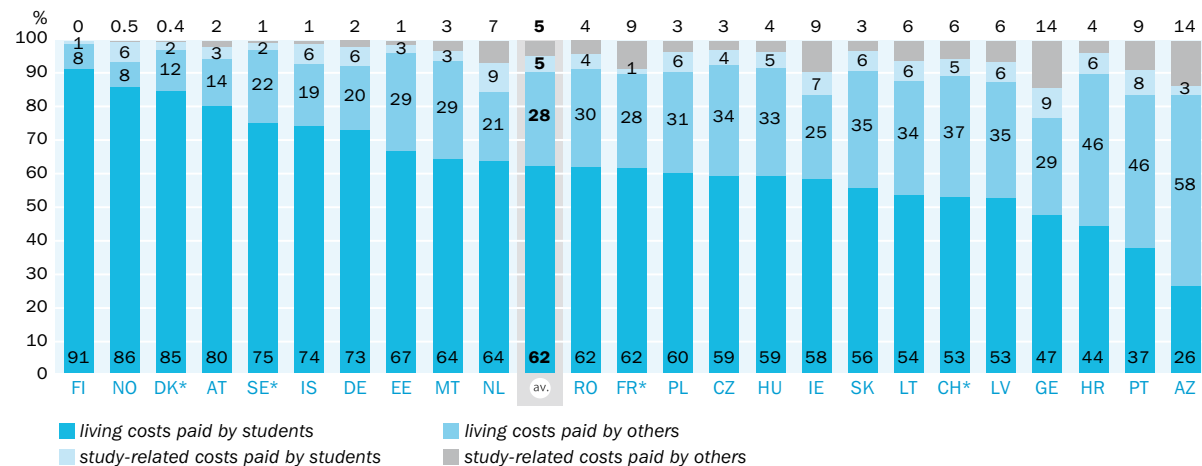
<sup>3</sup> It should be noted that the concept of payer does not reveal the origin of the sources of funding in every case. The payments of students (out-of-own pocket) may be financed, for example, by students' self-earned income, cash/money transfers from their family/partner (transfers in cash), or public support. Similarly, direct payments of parents, partner, or others to students' creditors (transfers in kind) may be based on income streams that these persons have received from different private and public sources of income. The crucial point of the concept of payer is simply that the support for students by parents, partner, or others in the form of transfers in kind, which is a money-worth advantage for the students, is taken into account to describe students' economic situation as comprehensively as possible.



Figure B8.2 ↓

**Composition of students' expenses by payer**

Regular living and study-related costs as a share of students' total monthly expenses (in %)

**Data source:** EUROSTUDENT 8, F.24, F.34, F.105, and F.109. **No data:** ES.**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, FR, PT, RO (spring 2023 – summer 2023).**EUROSTUDENT question(s):** 4.11 What are your average expenses for the following items during the current lecture period?**Note(s):** Interpretation aid: In Malta, students' total monthly expenses consist of the following: 64 % living costs paid by students, 29 % living costs paid by students' parents, partner, or others, 3 % study-related costs paid by students, and 3 % study-related costs paid by students' parents, partner, or others. Decimal points shown for values ≤ .5.**Deviations from EUROSTUDENT survey conventions:** DK, SE, FR, CH.**Deviations from EUROSTUDENT standard target group:** IE, NL.

- The combined contributions to living costs from students and others are particularly high in Finland, Denmark, Sweden, and Estonia, with at least 96 % of students' total monthly expenses. This is due to low shares of students paying tuition fees in these countries. Especially in the three Nordic countries, the share of fee-paying students does not exceed 3 % (Figure B8.9).<sup>4</sup>
- By contrast, the share of all study-related costs is relatively high in the Netherlands, Ireland, Georgia, Portugal, and Azerbaijan, ranging between 16 % of students' total monthly expenses in the Netherlands and Ireland and 23 % in Georgia. In these countries, the share of fee-paying students is rather high, ranging from 45 % in Azerbaijan to 100 % in Portugal (Figure B8.9). Furthermore, in Georgia and Azerbaijan the amount of fees students (and their families) are paying is relatively high (Figure B8.10). Accordingly, the aggregated share of living costs is rather low in all these countries.

When looking at the general intra-family cost-sharing, it appears that, measured by the cross-country average, students are paying around two thirds (67 %) of their total monthly expenses directly, while students' parents, partner, or others take over the remaining third. In a time comparison with the last round, the cost-share of the family/partner appears to have increased notably (5 percentage points).

<sup>4</sup> In the Danish survey, the questions on study fees have been omitted. In Denmark, national and EU/EEA full-time short-, first- and second-cycle students do not pay fees, only international students from outside EU/EEA pay fees (European Commission/EACEA/Eurydice, 2020). The latter group has not been surveyed on this topic.



- In Switzerland, Latvia, Georgia, Croatia, Portugal, and Azerbaijan, the aggregated share of transfers in kind that students receive from their parents, partner, or others is clearly above the international average. The range stretches from 41 % in Latvia to 72 % in Azerbaijan.
- The situation is reversed in Finland, Norway, Denmark, Austria, Sweden, Iceland, and Germany, where the aggregated share of transfers in kind is visibly below the cross-country average, ranging from 8 % in Finland to 23 % in Sweden.

There is indication that the share of transfers in kind is related to students' basic form of housing. In the group of countries where the aggregated share of transfers in kind is rather high, large parts of the student population are living in the parental home. The respective share of students varies from 30 % in Latvia to 68 % in Azerbaijan and clearly exceeds the international average in all countries except Latvia (> [Chapter B9](#)). By contrast, the share of students living with parents is relatively low in the other group of countries, where the aggregated share of transfers in kind is rather low as well. The share of students residing in the parental home ranges from 0.1 % in Finland to 26 % in Germany. Another influential factor is most likely a country's basic notion of students. In the first group of countries, students are regarded as being financially dependent on their parents, whilst the opposite is true for the Nordic countries in the second group, where students are viewed as independent individuals (European Commission/EACEA/Eurydice, 2020). Both concepts are also largely reflected in the public student support systems and their designing principles (Gwosć, 2019).

### Selected items of students' living costs

*Students not living with parents allocate, on aggregate across countries, 67% of their total monthly expenses to accommodation, food, and transportation.*

The following analysis investigates in more detail to which purposes students allocate their living costs. The analysis is restricted to students who are not living with parents, as living expenses and especially accommodation costs have a greater meaning for them than for their peers who are living in the parental home. On cross-country average, the expenses for accommodation, food, and transportation absorb 67 % of students' total monthly expenses, including transfers in kind (Figure B8.3). In all countries, the aggregated share of these costs amounts to more than half of students' total expenses.

When measured against the international average, it appears that accommodation costs are of the greatest importance for students, amounting to more than a third of students' total monthly expenses. Food requires almost a quarter and transportation less than a tenth of students' total expenses. In all countries except Lithuania and Azerbaijan, accommodation costs account for the largest part of students' living expenses and, in most countries, also of their total expenses.

- Particularly large shares of accommodation costs of more than 40 % can be found in all Nordic countries (Finland, Denmark, Sweden, Iceland, Norway), France, Germany, Austria, and Ireland. By contrast, the share of accommodation costs is rather low in Estonia, Romania, Lithuania, Latvia, Azerbaijan, and Georgia. There, the respective share ranges between 21 % and 29 %.

Food appears to be the second most important expenditure category when measured against the international average and in most cases also at country-level.

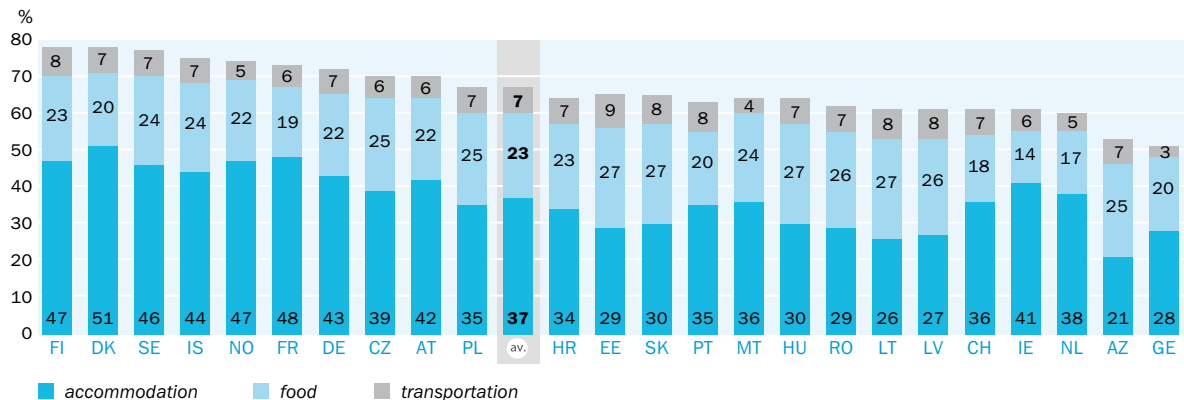
- The highest proportion of food costs can be found in Estonia, Slovakia, Hungary, and Lithuania with 27 %. In Switzerland, Ireland, and the Netherlands, this expend-

iture category absorbs no more than 18%. In two countries, Lithuania and Azerbaijan, students spend relatively more money on food than on accommodation.

Figure B8.3 ↓

### Costs for accommodation, food, and transportation – students not living with parents

Expenses paid by students and others, monthly expenses as a share of total expenses including transfers in kind (in %)



**Data source:** EUROSTUDENT 8, F.3 NLWP, F.64 NLWP, F.142 NLWP, and F.143 NLWP. **No data:** ES.

**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, FR, PT, RO (spring 2023 – summer 2023).

**EUROSTUDENT question(s):** 4.11 What are your average expenses for the following items during the current lecture period?

**Note(s):** Transfers in kind are goods and services for students financed or provided by their parents, partner, or others.

**Deviations from EUROSTUDENT standard target group:** IE, NL.

Out of the three expenditure categories, transportation requires the smallest share of the students' budget.

- The highest percentage of transportation costs can be found in Estonia with 9%. Low shares are reported by the students in Malta and Georgia with less than 5% of students' total monthly expenses.

Accommodation costs and transportation costs are both related to students' form of housing. Living with parents is usually the most cost-saving type of housing for students with respect to rent. Students who live in the parental home, however, have to cover longer distances to get to university, which is reflected in higher commuting times (= indirect transportation costs, > Chapter B9). Direct transportation costs, i.e. payments for the mode of transportation, may also be higher for these students as they often cannot use particularly inexpensive modes of transportation, such as cycling due to the long distances. Instead, they must resort to more expensive means of transport, such as public transport or cars. By contrast, students residing in student accommodation usually have the shortest commuting time (> Chapter B9). This often allows them to reach the university on foot or by bicycle (low indirect and direct transportation costs). However, these students have to pay a higher rent than their fellow students who live with their parents.

Students' expenditure on food can be negatively affected by their accommodation costs. Recent studies for Germany, for instance, have brought to light that students with low income who are in financial distress have reduced their expenses on nutrition – sometimes to an extent that the physical subsistence level appears to be jeopardised – to be

able to continue paying their rent (Dohmen et al., 2019; 2017). This phenomenon seems to have become more widespread during the last inflation (Sherwood, 2023; European Students' Union, 2022).

### Accommodation costs of students not living with parents

*Students living with partner/children have the highest level of accommodation costs (cross-country average: 494 PPS per month).*

The previous analysis has shown that accommodation costs require a large chunk of the students' budget. The level of accommodation costs, including ancillary costs, that students who are not living with their parents spend per month in different forms of housing is displayed below (Figure B8.4).

#### Box B8.2

#### Methodological note: Purchasing Power Standard

This chapter contains several figures in which the magnitude of student expenses is shown. To ensure a high level of data comparability, the absolute values are displayed in Purchasing Power Standard (PPS). An explanation of the concept of PPS and its interpretation can be found in the previous chapter (> [Chapter B7](#), [Box B7.2](#)).

On average across EUROSTUDENT countries, students living with partner/children spend 494 PPS per month on accommodation. Students who are living alone (outside student accommodation) dedicate 469 PPS to this purpose. Their peers who share their accommodation with other persons (e.g. fellow students or friends) spend 364 PPS monthly on housing, and students living in student accommodation pay 329 PPS in the same time span.<sup>5</sup> This basic pattern has not changed compared to the last round. At country level, it appears that living with partner/children is the most expensive form of housing in 64 % of countries.

- Exceptions to this are Spain, Germany, Austria, the Czech Republic, Denmark, Finland, Georgia, Estonia, and Azerbaijan, where either student accommodation (Spain), living alone or living with other persons (Azerbaijan) turn out to be the most expensive variant.

With respect to student accommodation, the pattern at country level is even clearer. In 79 % of countries with available data, student accommodation appears to be the cheapest form of housing outside the parental home.

- Only in Iceland, Ireland, Spain, Georgia, and Azerbaijan, either living with other persons or living with partner/children (in the last two countries mentioned) is the cheapest form of housing.

This predominant pattern of the most expensive and the cheapest housing form can be explained by several reasons. Students who have their own family need more living space than their fellow students who live alone or who just need a room in a shared flat; this need for larger living space results in higher rents/mortgages for the first group. Furthermore, students who live with partner/children clearly tend to be older (> [Database](#)). Older students usually spend more time on employment (> [Chapter B6](#)) and have

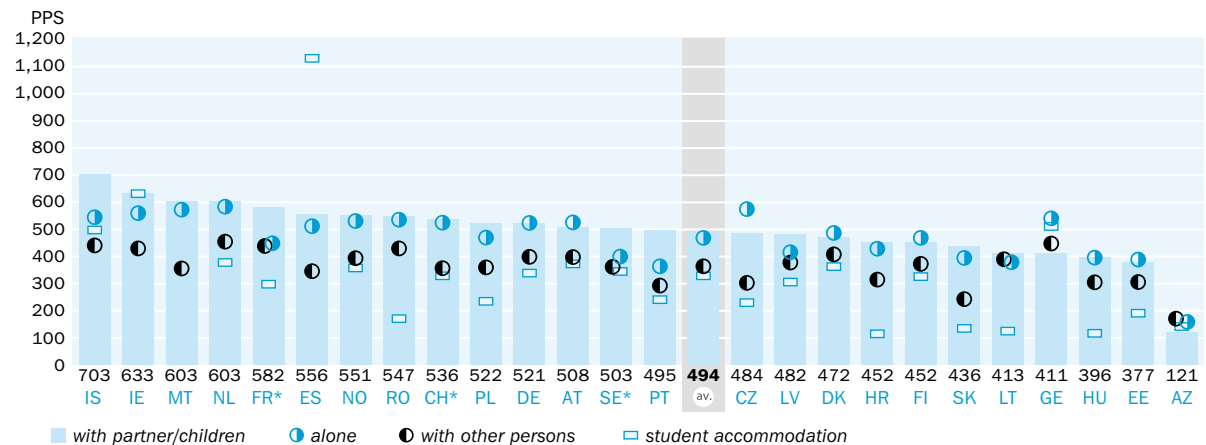
<sup>5</sup> For comparison: The accommodation costs of students living with parents amount, on cross-country average, to 284 PPS per month (> [Database](#)).

markedly higher levels of [total income](#) (> [Chapter B7](#)), which enables them to afford more expensive housing space. This argument is all the more important when students live with their partner in a double-income household. By contrast, student accommodation – often the cheapest form of housing outside the parental home – is in many countries subject to state support in order to provide students with affordable housing space. This type of social policy reduces the accommodation prices below market level, which makes this form of housing particularly inexpensive.

Figure B8.4 [↓](#)

#### Accommodation costs by form of housing – students not living with parents

Monthly amounts paid by students and others (mean, in PPS)



**Data source:** EUROSTUDENT 8, F.66 (PPP) NLWP. **Too few cases:** student accommodation: MT.

**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, ES, FR, PT, RO (spring 2023 – summer 2023).

**EUROSTUDENT question(s):** 4.11 What are your average expenses for the following items during the current lecture period?

**Note(s):** Included are expenses of parents, partner, or others in favour of the students as well as their provision of goods and services (= transfers in kind). Values above the country abbreviations represent the amount of accommodation costs of students living with partner/children.

**Deviations from EUROSTUDENT survey conventions:** FR, CH, SE.

**Deviations from EUROSTUDENT standard target group:** IE, NL.

A more general overview of accommodation costs, irrespective of the form of housing (i.e. including students living with parents), is given in Table B8.1. With advancing age, students spend more money on accommodation which is, inter alia, related to the fact that older students tend to live outside the parental home more often. Furthermore, the age-related arguments about employment time and higher incomes apply. Female students spend often slightly higher amounts on accommodation than their male counterparts. The former group lives less often with parents (> [Database](#)) – which is usually the cheapest form of housing – and thus female students utilise more expensive forms of housing. In most countries, students from low educational backgrounds spend more money on housing than their peers from medium or high educational backgrounds. In this case, the same arguments apply as for older students, i.e. students from low educational backgrounds often have the highest amount of employment time (> [Database](#)) and generate higher incomes than their comparison groups (> [Chapter B7](#)). Finally, in almost all countries, students with [financial difficulties](#) spend higher amounts on accommodation than their peers without financial problems, pointing to a causal relationship.

## Accommodation cost overburden

### Box B8.3

#### Methodological note: Accommodation cost overburden

The burden of financing accommodation can put a lot of pressure on students' budgets and may easily turn into an overburden. Based on a concept from Eurostat (2024b), we define accommodation cost overburden as given if students spend at least 40 % of their total monthly income, which includes transfers in kind, on accommodation (including ancillary costs). When interpreting the data, it should be noted that not all students who exceed the 40 % threshold may perceive this as overburden. Especially students with high incomes may spend a large chunk of their budget on housing and still have sufficient funds to easily cover all remaining costs. However, the indicator is an established measure to signal at least potential overburden.

**Across EURO-STUDENT countries, 26 % of students are facing accommodation cost overburden.**

In all EUROSTUDENT countries, there are parts of the student population that are confronted with accommodation cost overburden. On international average, 26 % of students – across all forms of housing – spend 40 % or more of their total income on accommodation (Figure B8.5). The spread of students affected across the countries appears to be rather high, ranging from 1 % in Azerbaijan to 55 % in Denmark.

When differentiating by students' educational origin, it shows that international students report this phenomenon clearly more often than domestic ones (cross-country average: 34 % vs. 25 %) (Figure B8.5a).

- In 81 % of countries with available data, international students show the highest percentage of all three groups. By contrast, international students show the lowest proportions of the three groups in Denmark, Norway, Finland, and Latvia.

These findings can be explained, inter alia, by students' form of housing: International students live with their parents considerably less often than domestic students (cross-country average: 8 % vs. 37 %, > [Database](#)). This is probably due to the fact that their parents often live abroad, which makes it impossible for many international students to daily commute between the parental home and the HEI. However, this means that the least expensive form of housing by far is available to international students much less frequently and they have to resort to more expensive alternatives instead (see previous section).

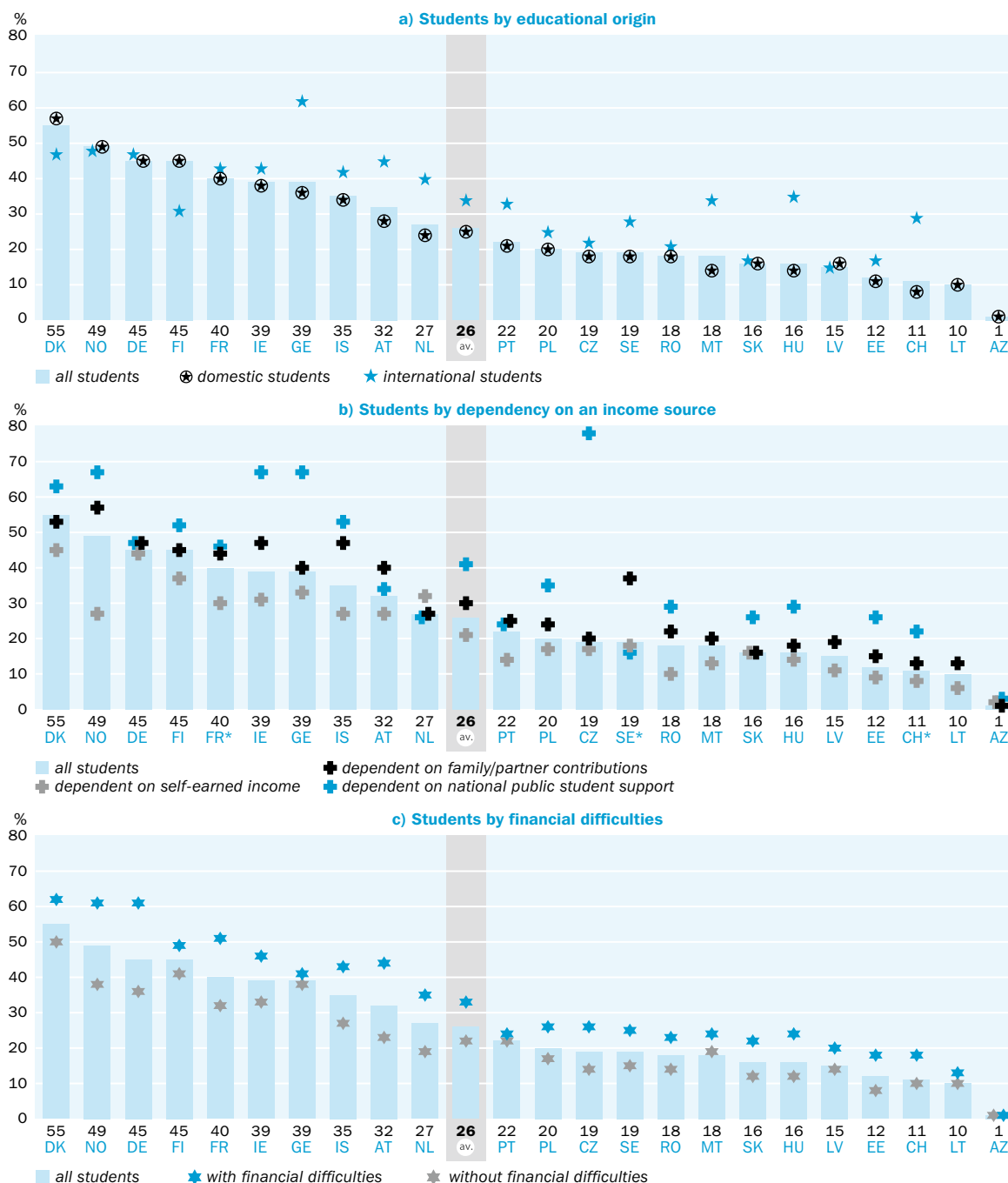
Another clear pattern emerges when differentiating by students' dominant source of income (Figure B8.5b). On international average, the share of students with accommodation cost overburden among those depending on national public student support amounts to 41%.<sup>6</sup> The respective proportion for their fellow students depending on family/partner contributions is 30 % and for students depending on self-earned income it is 21 %. An explanatory factor for the order of the groups seems to be – at least in parts – student income.

<sup>6</sup> In the Czech Republic, data on students depending on national public student support are based on a relatively low number of respondents.

Figure B8.5

Accommodation cost overburden by educational origin, dependency on an income source, and financial difficulties

Share of students spending 40% or more of their total monthly income including transfers in kind on accommodation (in %)



Data source: EUROSTUDENT 8, F.145. No data: ES, HR. Too few cases: international students: LT, AZ; dependent on national public student support: MT, LV, LT.

Data collection: Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, FR, PT, RO (spring 2023 – summer 2023).

EUROSTUDENT question(s): 4.11 What are your average expenses for the following items during the current lecture period?

Note(s): Transfers in kind are goods and services for students financed or provided by their parents, partner, or others. Values above the country abbreviations represent the share of all students.

Deviations from EUROSTUDENT survey conventions: FR, SE, CH.

Deviations from EUROSTUDENT standard target group: IE, NL.

Students depending on self-earned income usually receive the highest total income per month of the three groups (cross-country average: 1,472 PPS, > [Chapter B7](#)). This apparently makes it possible to keep the proportion of accommodation costs most often below the 40 % threshold. Students depending on national public student support have in almost all countries clearly the lowest monthly income of the three groups (cross-country average: 602 PPS). Although they often live in student accommodation – the cheapest housing option outside the parental home – they are most often confronted with accommodation cost overburden compared to the other two groups. Finally, students depending on family/partner contributions occupy the middle position compared to their peers from the other two groups. They usually receive the second highest total income per month (cross-country average: 1,117 PPS); this is probably why they are the second most affected by accommodation cost overburden.

It is also investigated whether accommodation cost overburden is generally associated with students' financial difficulties (Figure B8.5c). On average across countries, 33 % of students with financial difficulties are confronted with accommodation cost overburden. The respective value for their fellow students who have no financial difficulties is 11 percentage points lower (22 %). This basic pattern is evident in all countries.

- The difference between the two groups is particularly pronounced in Norway, Germany, France, Iceland, Austria, and the Netherlands, with at least 16 percentage points.
- It is comparatively low in Georgia, Portugal, Malta, Lithuania, and Azerbaijan, with no more than 5 percentage points.

Parts of the student populations may not perceive paying 40 % or more of their total income for housing as placing an outsize burden on their budget. However, the marked differences between students with and without financial difficulties in many countries suggest indeed that such a proportion of housing costs contributes to financial difficulties of many students.

**Students who are living alone are most often confronted with accommodation cost overburden (35% on cross-country average).**

The degree of accommodation cost overburden varies also with students' form of housing (Figure B8.6). The analysis is restricted to students living away from parents. When measured against the EUROSTUDENT average, it appears that more than a third (35 %) of students living alone (outside student accommodation) are confronted with this problem. If students share their flat with other persons, a little less than a third (31 %) is affected. 27 % of students who are living in student accommodation are concerned with accommodation cost overburden and the problem applies least to students living with partner/children (26 %).

The fact that students who live alone show the highest value for accommodation cost overburden may be due to several factors. Firstly, these students do not benefit from publicly subsidised rents like their peers in student accommodation. Students living alone often pay the second highest rent of all forms of housing outside the parental home (international average: 469 PPS per month, Figure B8.4). Furthermore, by definition these students have no fellow occupant they could share accommodation costs with like their peers who are living either with partner/children or with other persons. The lack of such advantages is apparently not overcompensated by the relatively high total income of students living alone, which is the second highest of the four residential groups (cross-

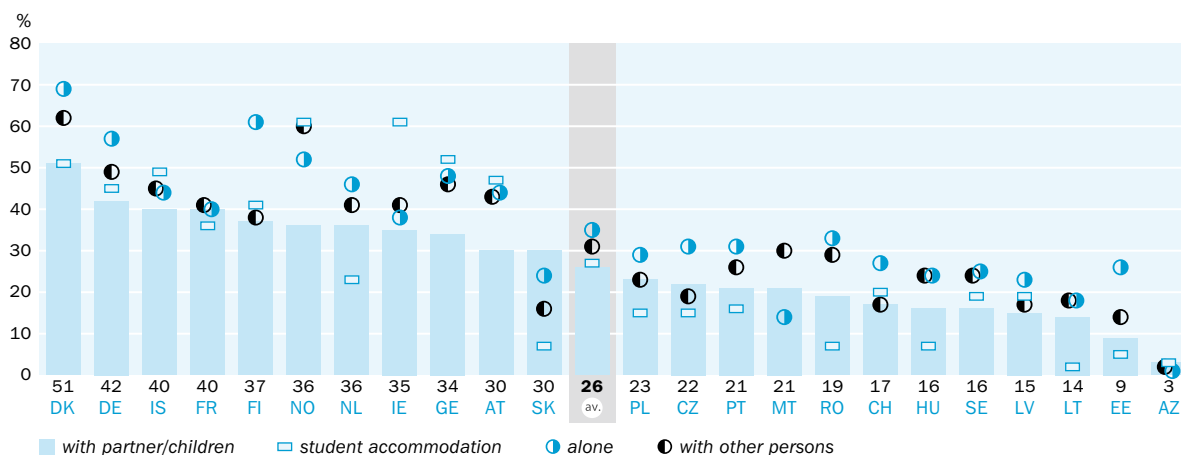


country average: 1,513 PPS monthly, > Database). Students residing in student accommodation are the second least confronted with accommodation cost overburden. This is most likely due to the fact that this type of housing is very often the most inexpensive form of living outside the parental home (international average for rent: 329 PPS per month). Students who live with partner/children are characterised by two extremes: on the one hand, they pay the highest average rent per month of all types of housing (cross-country average: 494 PPS). On the other hand, they also have the highest total income of all residential groups (cross-country average: 1,794 PPS monthly). Obviously, the high income is sufficient to ward off housing cost overburden better than for other groups.

Figure B8.6 ↓

### Accommodation cost overburden by form of housing – students not living with parents

Share of students spending 40 % or more of their total monthly income including transfers in kind on accommodation (in %)



**Data source:** EUROSTUDENT 8, F.145. **No data:** ES, HR. **Too few cases:** student accommodation: MT.

**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, FR, PT, RO (spring 2023 – summer 2023).

**EUROSTUDENT question(s):** 4.11 What are your average expenses for the following items during the current lecture period?

**Note(s):** Transfers in kind are goods and services for students financed or provided by their parents, partner, or others. Values above the country abbreviations represent the share of students living with partner/children.

**Deviations from EUROSTUDENT standard target group:** IE, NL.

### Comparison over time: accommodation costs of students not living with parents from E:V to E:8

As housing costs have a significant meaning for most students, it is also important to observe their development over time. The development of relative accommodation costs of students living away from parents over the last four rounds of EUROSTUDENT is shown below for selected countries (Figure B8.7). The monthly accommodation costs are displayed as share of students' total expenses including transfers in kind.

The starting level of relative housing costs differs clearly across countries. In Malta, the initial value of the share of students' accommodation costs in EUROSTUDENT V was 23 %, in the Czech Republic 31 %, and in Ireland the share of housing costs amounted to 37 %. While the starting values differ markedly across countries, the same is true for the current values of relative housing costs. In Malta, the current share of students' accommodation costs is 36 %, in Ireland 41 %, and in Denmark the value has reached 51 %. Although the spending trend in the Czech Republic, Denmark, Ireland, Malta,

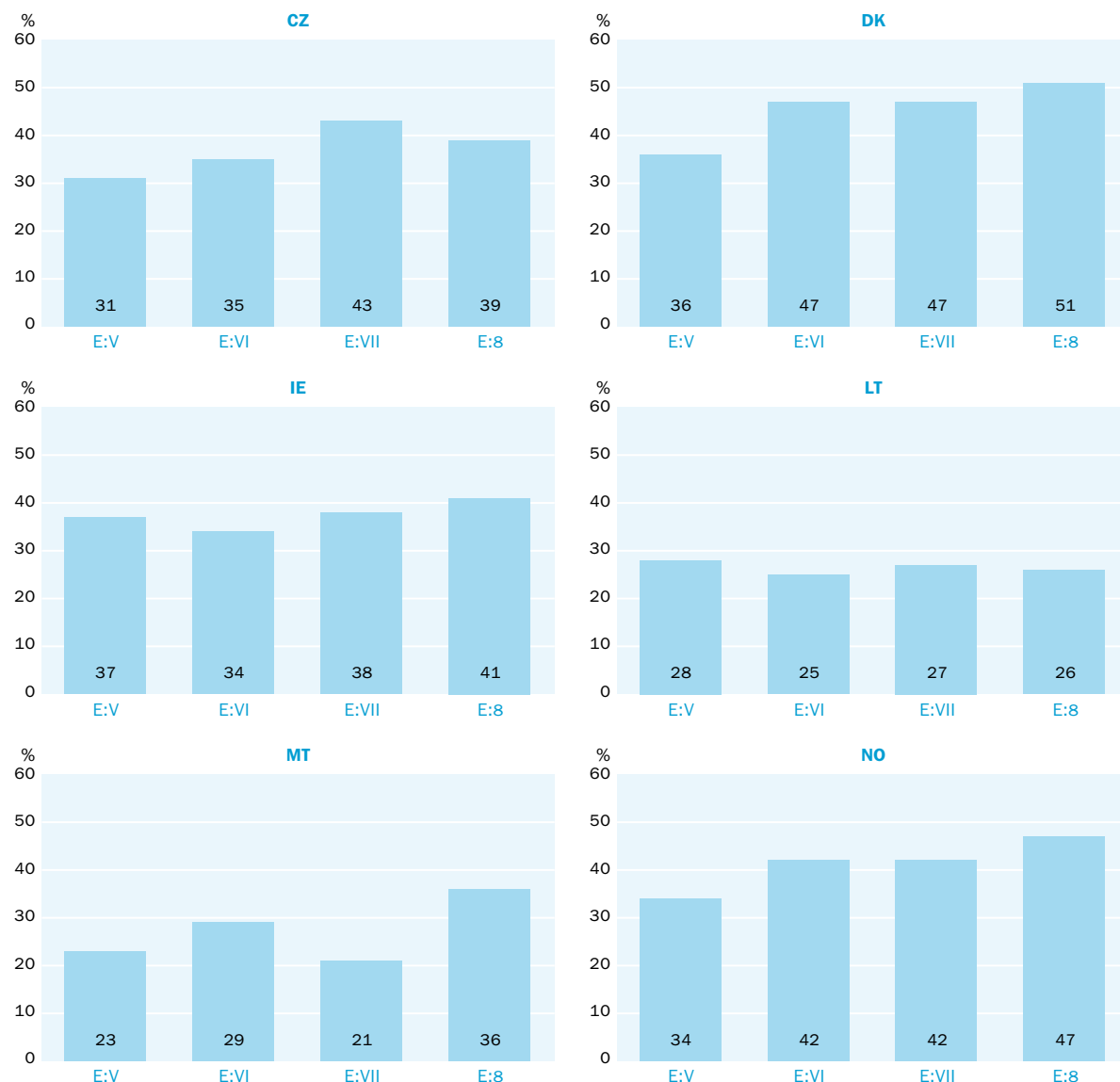
**In 88 % of countries, there is an increasing trend in relative accommodation costs for students not living with parents between E:V and E:8.**

and Norway is not strictly monotonous, a general upward trend is nevertheless recognisable. Strong increases in relative housing costs between E:V and E:8 can be seen in Denmark, Malta, and Norway with 13 to 15 percentage points. In the Czech Republic and Ireland, the increase is only 8 and 4 percentage points respectively in the same period. In Lithuania, a different development is visible. There, housing costs have slightly decreased from 28 % in EUROSTUDENT V to 26 % in the current round.

Figure B8.7 [↓](#)

### Time comparison of accommodation costs – students not living with parents

Monthly accommodation costs as share of total expenses including transfers in kind (in %)



**Data source:** EUROSTUDENT V: F.2; EUROSTUDENT VI: F.10 and F.76; EUROSTUDENT VII: F.142; EUROSTUDENT 8: F.142 NLWP

**Data collection:** E:8: Spring 2022 – summer 2022.

**EUROSTUDENT question(s):** 3.7/3.4/4.17/4.11 What are your average expenses for the following items during the current lecture period (E:V: current semester)?

**Note(s):** Transfers in kind are goods and services for students financed or provided by their parents, partner, or others.

**Deviations from EUROSTUDENT standard target group:** IE.

Although only a time comparison for a small selection of countries is shown here, it is representative for the trends observed in the EUROSTUDENT countries as a whole. A comparison over time for 22 countries with at least three data points within the last four rounds including E:8 shows that an increasing trend in relative housing costs is recognisable in 86 % of countries (Table B8.2). In two countries, namely Hungary and Lithuania, a slight downward trend is apparent, while in Poland the trend is quite constant.

### The structure of study-related expenses

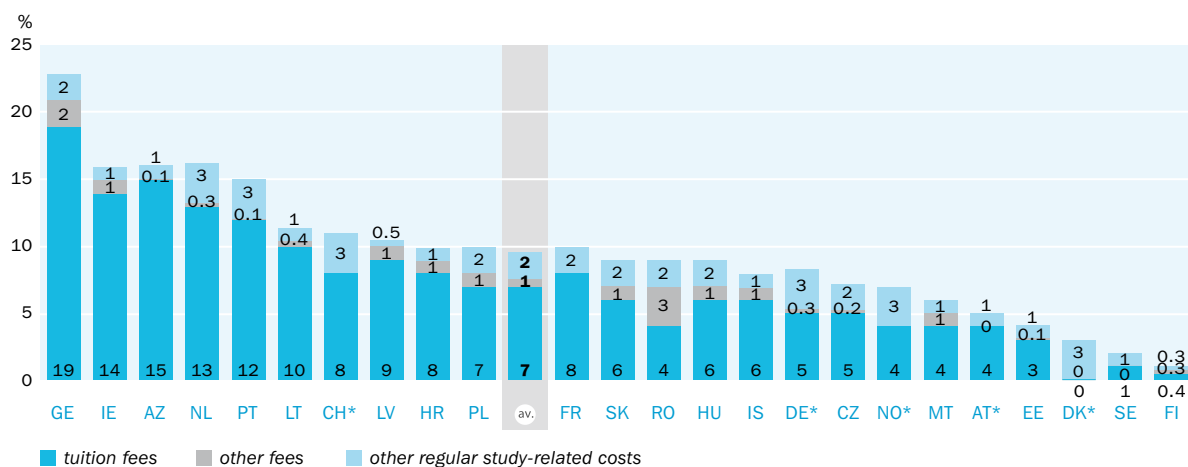
Although students allocate more than three quarters of their total expenses to living costs in all countries, study-related expenses also play an important role and can account for a considerable proportion of students' budget. The structure of study-related expenses paid by students and their families per month is analysed below (Figure B8.8). Study-related expenses are divided into three categories: 1) tuition fees, 2) other fees (e.g. for registration and administration), and 3) other regular study-related costs (e.g. for field trips, books, photocopying, private tutoring, contributions to student unions).

*Students allocate, on average across countries, 10 % of their total monthly expenses to study-related costs.*

Figure B8.8 ↓

#### Composition of study-related expenses

Share of total monthly expenses paid by students and others (in %)



**Data source:** EUROSTUDENT 8, F.1, F.97, F.98, and F.99. **No data:** ES; other fees: CH, FR, NO.

**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, FR, PT, RO (spring 2023 – summer 2023).

**EUROSTUDENT question(s):** 4.11 What are your average expenses for the following items during the current lecture period?

**Note(s):** Included are expenses of parents, partner, or others in favour of the students as well as their provision of goods and services (= transfers in kind). Decimal points shown for values ≤ .5.

**Deviations from EUROSTUDENT survey conventions:** CH, DE, NO, AT, DK.

**Deviations from EUROSTUDENT standard target group:** IE, NL.

On average across countries, students dedicate 7 % of their total monthly expenses to tuition fees, 1 % to other fees, and 2 % to other regular study-related expenses. In almost all countries, tuition fees demand the largest share of study-related expenses. Exceptions are Denmark, where most students do not pay fees, and Sweden, where other study-related costs are marginally higher.

- The share of tuition fees is comparatively high in Georgia, Ireland, Azerbaijan, the Netherlands, Portugal, and Lithuania, with at least 10 % of students' total monthly expenses.

- By contrast, in Norway, Malta, Austria, Estonia, Denmark<sup>7</sup>, Sweden, and Finland, the share is below 5 %.

Other fees, such as registration and administrative fees, play a smaller role in overall expenses.

- In 48 % of countries, specifically Georgia, Ireland, Latvia, Croatia, Poland, Slovakia, Romania, Hungary, Iceland, and Malta, do these fees constitute 1 % to a maximum of 3 % of the total expenses faced by students. In the remaining countries, these percentages are even lower.

The situation with other regular study-related costs is very similar.

- In the Netherlands, Portugal, Switzerland, Germany, Norway, and Denmark, these costs are highest at 3 % of students' total monthly expenses.

### Fee-paying students

*Almost half of all students (46 %) in the EUROSTUDENT countries pay tuition fees to their HEIs.*

The following provides an overview of the proportion of students who are paying tuition fees to HEIs (Figure B8.9). When determining the group of fee payers, EUROSTUDENT countries exhibit a wide range of practices. In Portugal, Switzerland, and the Netherlands, (nearly) all students are required to pay tuition fees. Conversely, in Finland, the proportion of students who pay fees is almost negligible. On average across all EUROSTUDENT countries, approximately half of students (46 %) are subject to tuition fees.

When differentiating by students' educational background it becomes apparent that, on cross-country average, students from low educational backgrounds pay fees most frequently (51 %) (Figure B8.9a). The share for their counterparts with medium or high educational background matches the cross-country average for all students (46 %). In almost three fifths (59 %) of countries, students with low educational background have the highest proportions of fee-payers out of the three groups.

- The difference between the highest share among students with low educational background and the second highest share in one of the other two groups is especially pronounced in Poland, Latvia, Azerbaijan, and the Czech Republic, with at least 10 percentage points.
- The difference is rather low in Sweden and Finland, with no more than 2 percentage points.

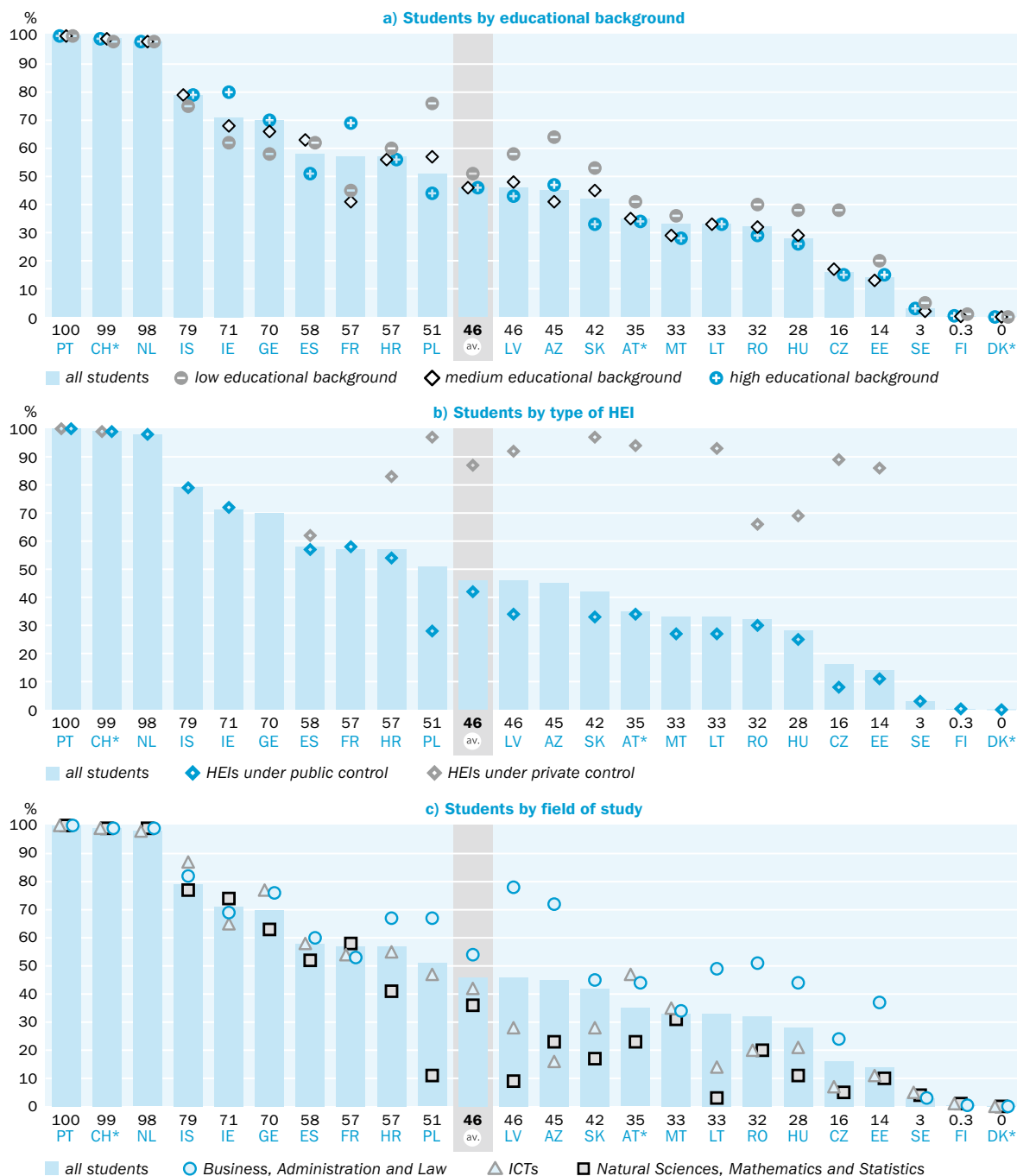
The reason why students with a low educational background pay tuition fees more often seems to be related to the type of HEI. Students enrolled at non-universities pay fees clearly more often than those enrolled at universities (> [Database](#); Hauschildt et al., 2021). Students from low educational backgrounds are typically more frequently enrolled at non-universities than at universities (> [Chapter B2](#)). Another reason could be that these students enrol more frequently in certain degree programmes that are subject to fees. In fact, the largest proportion of students from low educational backgrounds has chosen the subject group Business, Administration and Law (25 %, > [Database](#)). This is the subject group with the highest share of fee-paying students (54 %, Figure B8.9c). The second highest share of students with low educational background

<sup>7</sup> In the Danish survey, the questions on study fees have been omitted. In Denmark, national and EU/EEA full-time short-, first- and second-cycle students do not pay fees, only international students from outside EU/EEA pay fees (European Commission/EACEA/Eurydice, 2020). The latter group has not been surveyed on this topic.

Figure B8.9

Tuition-fee-paying students by educational background, type of HEI, and field of study

Share of students (in %)



Data source: EUROSTUDENT 8, F.153. No data: DE, NO; HEIs under public control: GE, AZ; HEIs under private control: NL, IS, IE, GE, FR, AZ, MT, SE, FI, DK. Too few cases: low educational background: LT.

Data collection: Spring 2022 – summer 2022 except CH (spring 2020), AT, ES, FR, PT, RO (spring 2023 – summer 2023).

EUROSTUDENT question(s): 4.11 What are your average expenses for the following items during the current lecture period?

Note(s): Values above the country abbreviations represent the share of fee-payers among all students. Decimal points shown for values < .5. With respect to Figure B8.9b, only cases are included that have been successfully matched with ETER indicators on the two types of HEIs (see also > Chapter B4).

Deviations from EUROSTUDENT survey conventions: CH, AT, DK.

Deviations from EUROSTUDENT standard target group: IE, NL.

studies Health and Welfare (18 %, > [Database](#)), which is a subject group also characterised by a rather high share of fee-payers (46 %, > [Database](#)). So, the students' choice of subject may also explain – at least in parts – their substantial share of fee-payers.

The share of fee-paying students differs greatly when differentiating by the type of HEI (Figure B8.9b). In this case, the distinguishing criterion is whether the HEI is under public or private control.<sup>8</sup> Unfortunately, data could not be provided for a number of countries. However, the available data show already great differences on average across countries. While 42 % of students enrolled in HEIs under public control pay tuition fees, the respective proportion for their peers in privately controlled HEIs amounts to 87 %.

- At country-level, the largest differences between the two student groups can be found in Poland, Slovakia, Austria, Lithuania, the Czech Republic, and Estonia, with at least 60 percentage points.
- In Portugal, Switzerland, Spain, Croatia, Latvia, Romania, and Hungary,<sup>9</sup> the differences range between 0 % and 58 %.

The large differences between the two types of HEIs are to be expected. Private HEIs receive either less or no public support compared to their public competitors. Therefore, they are dependent on generating their revenues from other sources, one of these being tuition fees from their students.<sup>10</sup>

The share of fee-paying students varies also across fields of study (Figure B8.9c). On average across countries, 54 % of students studying Business, Administration and Law pay tuition fees to their HEIs. Among their peers who are enrolled in ICTs, the proportion of fee-payers amounts to 42 %. Students in Natural Sciences, Mathematics and Statistics are burdened the least with tuition fees out of the three groups; their share is 36 %.

- Particularly large shares of fee-paying students in Business, Administration and Law can be found in Poland, Latvia, Azerbaijan, Lithuania, Romania, Hungary, and Estonia, with at least 16 percentage points above the respective national average.
- In almost the same group of countries, including Croatia, Poland, Latvia, Azerbaijan, Slovakia, Austria, Lithuania, Hungary, and the Czech Republic, the share of fee-payers in Natural Sciences, Mathematics and Statistics is markedly below the country-average, by at least 12 percentage points.

The results for the different fields of study could be due to an underlying policy in the EUROSTUDENT countries that is trying to steer the flow of students into different fields of study. Imposing the requirement of paying tuition fees only on a smaller share of students in Natural Sciences, Mathematics and Statistics compared to other fields of study may be conducive to increase the number of enrolments. Increasing the number

<sup>8</sup> According to ETER, the classification between public and private control is made according to whether a public agency or a private entity has ultimate control over the institution. Ultimate control is decided with reference to who has the power to determine the institution's general policies and activities and appoint the officers managing the school and will usually also extend to the decision to open or close the institution. As many institutions are under the operational control of a governing body, the constitution of that body will also have a bearing on the classification (European Commission, 2023, > [Chapter B4](#)).

<sup>9</sup> In case of Hungary, ETER data are from 2019. The range of HEIs under public/private control has changed since then.

<sup>10</sup> In Germany, for instance, student fees account, on average, for 75 % of the revenues of private HEIs (Stifterverband, 2020).

of enrolments in STEM subjects is still a political objective in many countries (BMBF, 2024b; Schweizerische Eidgenossenschaft, 2024; BMBWF, 2024). By contrast, charging large parts of the students with fees in other fields of study could reduce the number of enrolments and thus counteract problems of overcrowding. However, if the obligation to pay fees differs noticeably by type of HEI (e.g. universities vs. non-universities) and the offer of certain study subjects differs across the types of HEIs as well, this may result in fee-payer quotas varying across fields of studies although this may not be intended.

### Magnitude of tuition fees

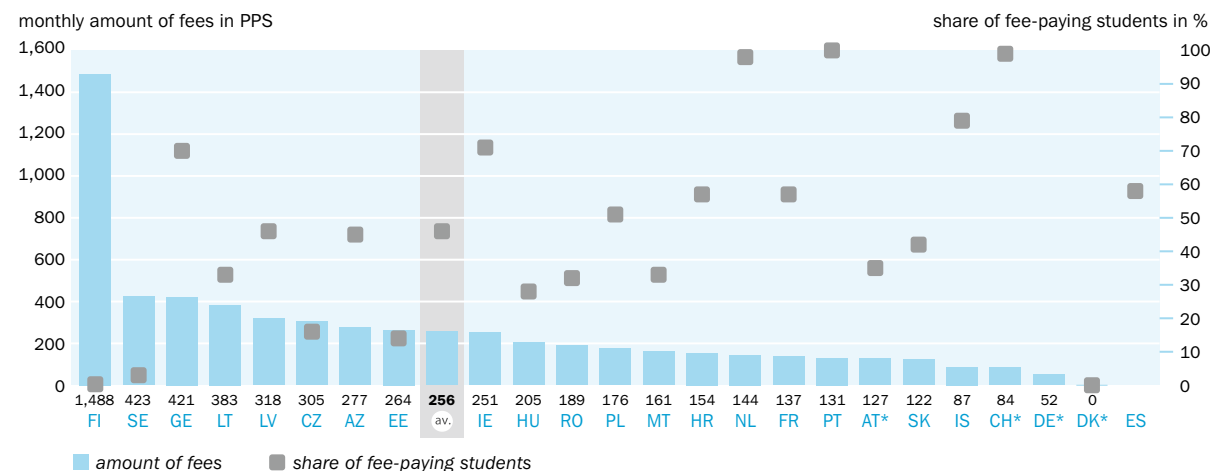
The examination of tuition fees concludes with an analysis of the level of tuition fees in country comparison (Figure B8.10). The figure displays the monthly average amount of tuition fees which students – supported by their private environment – pay to their HEI and the share of fee-payers. On international average, students' tuition fees amount to 256 PPS per month among fee-payers and 46 % of students are subject to the payment of tuition fees.

*Students who are subject to tuition fees pay, on average across countries, 256 PPS per month on this purpose.*

Figure B8.10 ↓

#### Magnitude of tuition fees paid to HEIs and share of fee-paying students

Monthly amount of tuition fees paid by students and others – only fee-paying students – (mean, in PPS) and share of fee-payers (in %)



**Data source:** EUROSTUDENT 8, F.158 PPP, and F.153. **No data:** NO; amount of fees: ES; share of fee-paying students: DE.

**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, ES, FR, PT, RO (spring 2023 – summer 2023).

**EUROSTUDENT question(s):** 4.11 What are your average expenses for the following items during the current lecture period?

**Note(s):** Included are expenses of parents, partner, or others in favour of the students as well as their provision of goods and services (= transfers in kind). Values above the country abbreviations represent the amount of fees.

**Deviations from EUROSTUDENT survey conventions:** AT, CH, DE, DK.

**Deviations from EUROSTUDENT standard target group:** IE, NL.

- Finland and Sweden are both characterised by the highest levels of tuition fees (1,488 and 423 PPS respectively) and the lowest levels of fee-payers ( $\leq 3\%$ ). The small student groups that are confronted with high fees are, for instance, citizens of non-EU/EEA countries studying in foreign language first- and second-cycle programmes and domestic students who are enrolled in highly specialised programmes or – under certain conditions – in joint and multiple degree programmes (European Commission/EACEA/Eurydice, 2020).



- Countries such as the Netherlands, Portugal, Iceland, and Switzerland, while having relatively low tuition fees, exhibit the highest proportions of fee-paying students. In these countries, the amount of fees ranges between 144 and 84 PPS per month and the share of fee-paying students is at least 79 %.

Across countries, the level of tuition fees and the share of fee-payers show a negative correlation (correlation coefficient:  $-0.40$ ). A high proportion of fee-payers is, therefore, often associated with a rather low level of fees and vice versa. However, in many countries, a remarkable share of students is confronted with monthly amounts of fees of more than 100 PPS; in the vast majority, it is considerably more than 100 PPS. These costs are not easy for students to shoulder. This is all the more true as the payment is usually not made per month, but per semester – in this case as a multiple of the monthly amount. Such timing for payments can readily lead to financial strain for students. To navigate this, they require robust liquidity management.

Further data on students' tuition fees are provided in Table B8.3. When measured by the international average, it appears that students at universities, students at HEIs under private control, and international students pay fees above the cross-country average for all students (256 PPS). By contrast, student groups whose payments for tuition fees are very clearly below the cross-country average are, for example, students at non-universities, Bachelor students, domestic students, and those whose parents are not at all well-off.

### Students' inability to pay for an unexpected required major expense

*Across countries, 18% of students would not be able to pay for an unexpected required major expense.*

The following examines whether students would be able to generally cover an unexpected required major expense (Figure B8.11). The underlying question in the EUROSTUDENT survey was: 'Would you be able to pay for an unexpected required expense of xx currency units?' For the amount in question, countries were asked to use 60 % of the median student income per month (excluding transfers in kind) from the last round of EUROSTUDENT adjusted to inflation and rounded to the nearest multiple of 10. Alternatively, for countries without such data, the monthly median income of the general population limited to a country specific age range was to be used. The figure displays only the share of students who responded that they were unable to afford an unexpected major expense through their own resources and that nobody else would be able to pay this on their behalf. Thus, the indicator does not focus on current but on future potential financial difficulties.

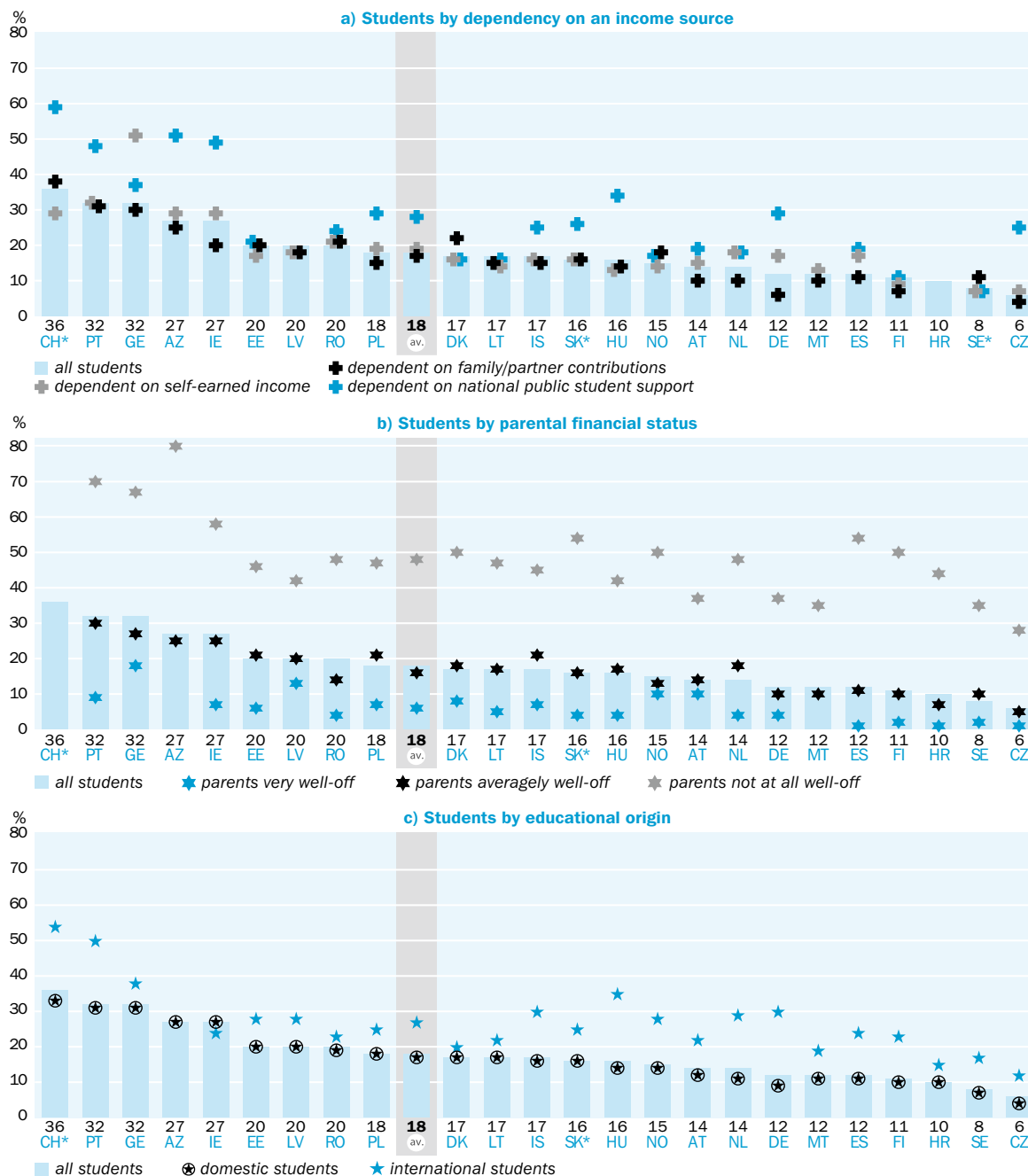
On average across countries, 18 % of students report that they would not be able to pay for an unexpected required major expense. The share ranges from 36 % in Switzerland to 6 % in the Czech Republic.

When students have a dominant source of income, it becomes apparent that the potential payment problem is most common among students depending on national public student support (cross-country average: 28 %), followed by their peers depending on self-earned income (19 %), and students depending on family/partner contributions (17 %) (Figure B8.11a).

Figure B8.11 [↓](#)

**Students' inability to pay for an unexpected required major expense by dependency on an income source, parental financial status, and educational origin**

Share of students who cannot afford to pay via their own or third-party resources (in %)



**Data source:** EUROSTUDENT 8, F.152. **No data:** FR; dependency on an income source: HR. **Too few cases:** dependent on national public student support: LV, MT; international students: AZ; parents very well-off: AZ, MT.

**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, ES, PT, RO (spring 2023 – summer 2023).

**EUROSTUDENT question(s):** 4.17 Would you be able to pay for an unexpected required expense of xxx currency units? Item adapted from Eurostat (ilc\_md0504).

**Note(s):** Values above the country abbreviations represent the share of all students who would not be able to pay.

**Deviations from EUROSTUDENT survey conventions:** CH, SK, SE.

**Deviations from EUROSTUDENT standard target group:** IE, NL.

- In 81 % of countries with available data on all three focus groups, students who are depending on national public student support show the highest proportion on this indicator.
- Particularly large differences between the highest share of students depending on public support and the group with the second highest share can be found in Switzerland, Portugal, Azerbaijan, Ireland, Hungary, and the Czech Republic<sup>11</sup>, with at least 16 percentage points.

The remarkably large lack of financial reserves among students depending on public support can be mainly explained by the fact that they have the lowest income of the three groups in almost all countries (> [Chapter B7](#)).

Students who differ in the [▶](#) financial status of their parents show particularly clear distinctions in their ability to cover an unexpected major expense (Figure B8.11b). In all countries with available data, students whose parents are not at all well-off report the highest shares among those who are unable to cover such an expense. On average across EUROSTUDENT countries, their share amounts to 48 %. This is more than twice as high as the proportion of all students. In all countries, their fellow students whose parents are averagely well-off show the second highest shares. Their cross-country average is 16 %. Students whose parents are very well-off would have the least difficulties in meeting an unexpected required major expense. In all countries, their share is not only below the respective country average, but also lowest of all groups displayed. The international average for this group is 6 %. Hence, the data show a known pattern and emphasise the great importance of the parents' financial situation for financing their children's studies.

When students differ by their [▶](#) educational origin, it appears that [▶](#) international students assess their ability to pay for an unexpected major expense much worse than their domestic fellow students (Figure B8.11c). On international average, 27 % of international students would be unable to cover such an expense, whilst the respective percentage among domestic students amounts to 17 %. This basic pattern is evident in all countries except Ireland.

- The largest differences between the two groups can be seen in Switzerland, Portugal, Hungary, the Netherlands, and Germany, with at least 18 percentage points.

International students are a group that is currently already experiencing [▶](#) financial difficulties to an above-average extent (cross-country average: 35 % compared to 26 % of all students, > [Chapter B7](#)). These difficulties seem not so much income-related as international students often have higher total incomes than their domestic fellow students (cross-country average: 1,415 vs. 1,360 PPS monthly, > [Database](#)). However, international students are not able to use the most cost-saving form of housing – living with parents – as often as their domestic fellow students.<sup>12</sup> Thus, they are forced to switch to more expensive forms of housing outside the parental home. Hence, it is not surprising that these students would expect additional financial problems for an unexpected major expense more frequently.

<sup>11</sup> In the Czech Republic, data on students depending on national public student support are based on a relatively low number of respondents.

<sup>12</sup> While currently, on average across countries, 37 % of domestic students live with their parents, only 8 % of international students do so (> [Database](#)).

## Discussion and policy considerations

Covering their own expenses is at the centre of students' economic activities. In times of crisis, this can be a particularly difficult endeavour. Between E:VII and E:8, an increase in total student expenditure can be observed in all EUROSTUDENT countries with available data, often with high double-digit growth rates that clearly outpaced general inflation. These increases cannot with certainty be attributed solely to the high inflation in 2022/23, which many European countries were subject to. Other factors, such as the changed composition of the student population in E:8 and the introduction of stricter data cleaning rules for the preparation of data, probably also played a role. Nevertheless, recent inflation is likely to have played a considerable role in the increase in student spending. It is to be expected that some student groups suffered from inflation more than others. This includes most likely students who cannot draw on own savings, (additional) parental support, or (additional) job income. This applies in the EUROSTUDENT classification specifically to students whose parents are financially not at all well-off, those from low educational backgrounds, students depending on national public student support, and international students – i.e. student groups who already report financial difficulties to an above-average extent. In several countries, students have received additional state aid to help them cope with inflation. The instruments and measures used included, inter alia, one-off payments (partly repeated), tax reductions, changes in income taxation, and indexation of student support (Ministère de l'économie des finances et de la souveraineté industrielle et numérique, 2021; La Moncloa, 2022; Fink, 2022; BMBF, 2024a). Even if the appropriateness of the additional state support cannot be assessed here, the support as such is an example of state crisis management corresponding to the spirit of the Rome Communiqué and its principles and guidelines which call the countries' financial support systems for helping students to cover their living costs (Annex II to the Rome Communiqué, 2020; European Commission/EACEA/Eurydice, 2022) – although the two legal frameworks are more likely to have regular state support for students for 'normal' times in mind.

Living costs continue to claim the largest part of students' total monthly expenses (90 % on cross-country average). This proportion has even risen by 3 percentage points compared to the last round, maybe not least due to inflation. While students cover, on international average, 67 % of their total monthly expenses directly, their families take over the remaining third. The latter share has risen by 5 percentage points compared to E:VII, which points towards an increased importance of intra-family transfers. This seems to support the findings of previous studies about the increasing significance of parental/familial support for students in Europe (Antonucci, 2016; Brooks, 2017). Such a development would put low-income parents/families under increasing pressure when financing their children's studies. Especially in times of rapid succession of crises (e.g. COVID-19 pandemic, energy crisis, inflation) with serious economic consequences for society at large, this could permanently jeopardise the participation of children from low-income groups in higher education (see also Reus, 2022; Doolan et al., 2021).

In almost all countries, accommodation costs still account for the largest share of students' living expenses and often of their total expenses of those who are not living with parents. On average across countries and all forms of housing outside the parental

home, students dedicate clearly more than a third of their total monthly expenses to accommodation. In all Nordic countries, France, Germany, Austria, and Ireland, the share exceeds 40 %. A comparison over time for 22 countries across the last four project rounds has shown that an increasing trend in relative housing costs is recognisable in 86 % of EUROSTUDENT countries.

Rental payments can lead to an accommodation cost overburden. Based on an internationally recognised indicator, this is the case when students spend at least 40 % of their total monthly income on rent. Student groups that are – irrespective of the housing form – affected to an above-average extent include international students, students depending on national public student support, and students with financial difficulties. Housing space – especially in large cities where most HEIs are located – has become increasingly scarce and, therefore, more expensive. This development is expected to continue in many European cities, at least in the near future, whereas young people between the ages of 18 and 24 years are particularly attracted to cities (RE/MAX Europe, 2023).<sup>13</sup> This will greatly hamper any public provision of additional low-cost housing for students, e.g. in the form of student halls of residence. However, there are also other forms of public support besides the direct provision of housing space. The EHEA countries have recognised that accommodation costs become increasingly problematic for students across the EHEA. To monitor and evaluate the aspect of student funding, they use, inter alia, the indicator ‘existence of indirect top-level support for students’ accommodation, transport and meals’. Currently, 18 countries provide support to all three of these elements in the first cycle of higher education (European Commission/EACEA/Eurydice, 2022), including 11 countries from the current round of EUROSTUDENT. It is to be feared that this support has to be extended in the future so that students can compete with other potential tenants on the private housing market. Otherwise, there is also an increased risk that some students will be (even more) restricted in their choice of study location due to particularly high housing costs in certain cities/regions (DSW, 2024).

Students’ study-related expenses account, on average across countries, for 10 % of their total monthly expenses. Compared to the last round, they seem to have slightly lost significance. In almost all countries with available data, tuition fees prove to be the most important expense item of study-related costs. The proportion of students who pay tuition fees varies in the EUROSTUDENT countries almost across the entire scale from 100 % in Portugal to 0.3 % in Finland (cross-country average: 46 %). Student groups which pay tuition fees to an above-average extent are, for example, those from low educational backgrounds, students attending HEIs under private control, and students studying Business, Administration and Law. The level of tuition fees fluctuates over a very wide range, too. Fee-paying students in Iceland spend, on average, 87 PPS per month on tuition fees, while the amount for their peers in Finland is 17 times as high (1,488 PPS).

<sup>13</sup> The OECD, however, predicts that by 2050 the population of 30 % of metropolitan areas will be shrinking. Many of the currently shrinking metropolitan areas are located in Europe where the national population is growing slowly or shrinking. Metropolitan areas with less than a million inhabitants, inter alia, in Europe are the most vulnerable to population loss, with over one third of them already declining since 2000 (OECD/European Commission, 2020).

Study fees do not play a pivotal role in the Rome Communiqué. Only in its principles and guidelines in Annex II (2020, p. 6) it is stated that “Financial support systems ... should mainly contribute to cover both the direct costs of study (fees and study materials) and the indirect costs ...”. In addition, however, various objectives are formulated that have implications for any fee policy of the countries/HEIs. For example, one of the objectives of the Yerevan Communiqué is confirmed: that the quality of higher education is to be improved. HEIs should have the opportunity to develop their own strategies to fulfil their public responsibility towards widening access to participation in and completion of higher education studies. Furthermore, public authorities in the EHEA are called upon to provide sufficient and sustainable funding and financial autonomy to HEIs enabling them to build adequate capacity to embrace diversity and contribute to equity and inclusion in higher education (Annex II to the Rome Communiqué, 2020). This involves several objectives, some of which conflict with each other. The levying of tuition fees and their use for higher education teaching is suitable for increasing the quality of higher education (Hauschildt et al., 2013). At the same time, charging tuition fees may deter potential students – especially but not solely from low-income families – to take up studies (Quast et al., 2012; Hübner, 2012). Subsequently, this would run counter to the objectives of widening access, creating diversity, and contributing to equity and inclusion. However, it is precisely the integration of such underrepresented groups that may generate higher costs for HEIs that need to be covered. Furthermore, the granting of extensive financial autonomy to HEIs – that is desirable in many respects – could lead to them using their fee policy, at least within certain limits, to pursue their own objectives that might not be fully in line with those of the government. In particular, the objective of revenue generation should be considered here, which can compete with social policy objectives.<sup>14</sup> This complex situation with different actors (students, HEIs, governments of the EHEA member states), bundles of objectives and different target relationships can probably not be solved to everyone’s satisfaction. Priorities must then be set via the political process, which may require different target weightings over time.

<sup>14</sup> However, one way for a government to limit the discretionary scope for action of HEIs can be to implement the objectives of the Social Dimension of the EHEA in the context of target and performance agreements with HEIs (see, for instance, BMWFW, 2017).

## Tables

Table B8.1

## Accommodation costs by age groups, sex, educational background, and financial difficulties

Monthly accommodation costs paid by students and others (mean, in PPS)

	All students	Age groups				Sex		Educational background			Financial difficulties	
		up to 21 years	22 to < 25 years	25 to < 30 years	30 years and over	Female	Male	Low educational background	Medium educational background	High educational background	With financial difficulties	Without financial difficulties
AT	403	288	342	421	571	396	411	463	403	397	440	378
AZ	89	81	106	132	143	82	97	145	91	88	100	87
CH	268	159	183	296	569	266	271	261	271	263	317	254
CZ	358	280	312	434	627	361	354	459	368	347	367	345
DE	438	395	390	434	557	442	433	454	433	440	437	429
DK	425	375	400	423	573	435	410	453	423	419	460	398
EE	319	268	301	358	361	318	320	298	319	321	339	306
ES	463	470	338	494	580	484	434	404	380	562	460	433
FI	424	385	381	408	487	430	418	470	422	416	434	421
FR	466	437	437	474	737	486	441	478	447	481	447	481
GE	430	442	421	417	422	381	493	485	422	440	455	391
HR	349	310	335	388	458	359	333	345	344	353	362	338
HU	293	238	263	345	405	299	286	367	298	285	324	278
IE	511	488	457	459	607	503	520	515	482	537	493	532
IS	511	220	303	505	701	537	462	629	594	453	538	482
LT	305	250	302	433	453	307	300	t.f.c.	301	303	321	301
LV	407	354	410	444	484	434	366	422	413	413	425	389
MT	408	315	316	413	588	432	373	424	297	424	419	399
NL	418	356	391	482	681	423	410	492	425	407	453	388
NO	463	363	390	448	623	481	435	533	473	452	453	464
PL	386	332	356	449	582	384	390	425	385	386	423	358
PT	340	308	317	372	513	333	348	321	331	352	372	326
RO	405	325	369	493	610	405	406	430	409	402	440	381
SE	413	333	348	390	562	428	390	502	437	381	439	400
SK	264	181	224	297	470	270	254	345	261	244	299	233
av.	382	318	336	408	534	387	374	422	377	383	401	368

t.f.c.: too few cases.

**Data source:** EUROSTUDENT 8: F.4 (PPP).**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, ES, FR, PT, RO (spring 2023 – summer 2023).**EUROSTUDENT question(s):** 4.11 What are your average expenses for the following items during the current lecture period?**Note(s):** Included are expenses of parents, partner, or others in favour of the students as well as their provision of goods and services (= transfers in kind).**Deviations from EUROSTUDENT standard target group:** IE, NL.



Table B8.2

**Time comparison of accommodation costs – students not living with parents**

Monthly accommodation costs as share of total expenses including transfers in kind (in %)

	EUROSTUDENT:V	EUROSTUDENT:VI	EUROSTUDENT:VII	EUROSTUDENT:8
AT	35	38	40	42
AZ	n.d.	n.d.	n.d.	21
CH	33	33	36	36
CZ	31	35	43	39
DE*	34	42	42	43
DK	36	47	47	51
EE	26	29	32	29
ES	n.d.	n.d.	n.d.	n.d.
FI	43	45	46	47
FR	n.d.	n.d.	n.d.	n.d.
GE	23	26	18	28
HR	32	39	27	34
HU	32	31	26	30
IE	37	34	38	41
IS	n.d.	38	41	44
IT	34	38	39	n.d.
LT	28	25	27	26
LV	25	26	n.d.	27
MT	23	29	21	36
NL	37	36	36	38
NO	34	42	42	47
PL	36	35	36	35
PT	n.d.	34	41	35
RO*	22	28	34	29
SE	41	40	43	46
SI	26	30	34	n.d.
SK	25	28	n.d.	30

n.d.: no data.

**Data source:** EUROSTUDENT V: F.2; EUROSTUDENT VI: F.10 and F.76; EUROSTUDENT VII: F.142; EUROSTUDENT 8: F.142 NLWP.**Data collection:** E:8: Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, PT, RO (spring 2023 – summer 2023).**EUROSTUDENT question(s):** 3.7/3.4/4.17/4.11 What are your average expenses for the following items during the current lecture period (E:V: current semester)?**Note(s):** Transfers in kind are goods and services for students financed or provided by their parents, partner, or others.**Deviations from EUROSTUDENT survey conventions:** DE, RO.**Deviations from EUROSTUDENT standard target group:** IE, NL.

Table B8.3

**Tuition fees paid to HEIs by type of HEI, institutional control, study programme, educational origin, parental financial status, and financial difficulties – only fee-paying students**
*Monthly amount of tuition fees paid by students and others (mean, in PPP)*

	Type of HEI		Institutional control		Study programme		Educational origin		Parental financial status		Financial difficulties	
	University	Non-university	HEIs under public control	HEIs under private control	Bachelor	Master	Domestic	International	Parents very well-off	Parents not at all well-off	With financial difficulties	Without financial difficulties
AT*	179	53	58	718	125	125	109	180	271	80	110	150
AZ	277	n/a	n.d.	n.d.	268	343	266	t.f.c.	t.f.c.	t.f.c.	258	302
CH*	76	95	82	252	86	78	77	116	n.d.	n.d.	86	82
CZ	317	286	319	297	253	309	242	498	326	258	310	295
DE*	45	63	44	141	52	55	50	59	57	60	51	51
DK*	0	0	0	0	0	0	0	0	0	0	0	0
EE	278	235	236	342	258	299	212	347	257	t.f.c.	266	242
ES	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
FI	1,516	t.f.c.	1,488	n.d.	t.f.c.	t.f.c.	n.d.	1,488	t.f.c.	t.f.c.	t.f.c.	t.f.c.
FR	50	365	46	n.d.	76	149	137	143	223	122	140	140
GE	441	291	n.d.	n.d.	415	385	419	448	493	341	402	443
HR	108	327	113	400	170	152	151	260	213	175	180	143
HU	211	190	205	210	195	265	192	392	224	199	214	201
IE	279	202	258	n.d.	213	432	211	445	297	242	261	243
IS	87	n/a	87	n.d.	87	101	87	85	83	59	94	83
LT	435	264	401	332	290	t.f.c.	343	t.f.c.	t.f.c.	t.f.c.	346	438
LV	346	197	358	267	280	314	246	775	344	316	321	331
MT	125	190	119	n.d.	167	162	134	343	t.f.c.	75	165	140
NL	143	144	144	n.d.	142	148	142	158	151	127	152	137
NO	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
PL	194	145	195	172	165	164	169	295	206	162	173	189
PT	138	120	92	277	120	173	125	220	146	136	137	135
RO	189	n/a	184	228	175	192	189	228	236	195	196	183
SE	423	n/a	423	n.d.	t.f.c.	659	53	645	t.f.c.	t.f.c.	563	349
SK	103	163	103	162	118	131	121	149	123	128	119	123
av.	259	185	236	271	174	221	167	346	215	157	206	200

n.d.: no data. t.f.c.: too few cases. n/a: not applicable.

**Data source:** EUROSTUDENT 8: F.158 (PPP).

**Data collection:** Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, FR, PT, RO (spring 2023 – summer 2023).

**EUROSTUDENT question(s):** 4.11 What are your average expenses for the following items during the current lecture period?

**Note(s):** Included are expenses of parents, partner, or others in favour of the students as well as their provision of goods and services (= transfers in kind). With respect to type of HEI 2, only cases are included that have been successfully matched with ETER indicators on the two types of HEIs (see also > Chapter B4).

**Deviations from EUROSTUDENT survey conventions:** AT, CH, DE, DK.

**Deviations from EUROSTUDENT standard target group:** IE, NL.

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