

Chapter B11

Policy considerations

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This chapter synthesises key findings from the preceding chapters, aiming to provide a panoramic view of cross-cutting issues affecting students in European higher education. This chapter highlights relevant issues and intends to inspire national policy-makers to reflect on the identified patterns and insights from 25 countries in their own national contexts. Two perspectives are taken: firstly, the situation of different student groups is comprehensively described, underscoring the diversity of student experiences. Secondly, key issues affecting many students are identified and outlined. By then linking the project and its results to the ‘Principles and guidelines to strengthen the social dimension of higher education in the EHEA’ (Annex II to the Rome Communiqué, 2020; ‘Principles and guidelines’ in the following), it is presented how EUROSTUDENT can inform ongoing efforts to enhance the social dimension of higher education in the European Higher Education Area (EHEA).

Addressing diverse student realities – how do different student groups study?

The latest EUROSTUDENT survey highlights again the diversity of students in the EHEA (> [Chapter B1](#)). Students’ ages vary widely, with a 10.5-year span between countries with the youngest (Azerbaijan) and oldest (Iceland) average age populations. While women form the majority of students in most countries, a significant gender disparity can be found across different subjects and institutions. About 12 % of students are parents, and they tend to study at a lower intensity, often due to childcare responsibilities. Roughly a quarter of students (24 %) have an international background, either through family or education. Limitations to their studies due to a disability, functional limitation, or health problem are reported by around every fifth student (19 %), with mental health issues being most prevalent. Over half of the students have tertiary educated parents, with 41 % coming from non-tertiary backgrounds (> [Chapter B2](#)). Across countries, people from non-tertiary backgrounds are typically underrepresented in higher education, compared to their expected levels based on the population.

While fully understanding student needs requires an intersectional approach that recognises how multiple characteristics intersect to shape their experiences (Gross et al., 2016; Gross & Hadjar, 2024), analysing a specific student groups’ situation comprehensively, even if based only on one characteristic, can serve to gain an understanding of their situation.

Students’ parental background

Many similarities relating to the study behaviour and circumstances of students without tertiary educational background are apparent across countries (> [Chapter B2](#)). They are more likely to have entered through alternative access routes, often also enrolling later

than their peers due to time spent in the workforce or other training (> [Chapter B3](#)). Financially, these students often have less support from their families and rely on self-earned income or public aid to a higher degree, leading to higher vulnerability to financial difficulties (> [Chapter B7](#)). This reliance on employment can limit their study time and increase their risk of dropping out (> [Chapter B5](#), [Chapter B6](#)). Academically, students from non-tertiary backgrounds are more likely to pursue short-cycle degrees, where these exist, and more commonly than their peers with tertiary educational background study part-time or at lower intensity to balance their education with work and family responsibilities (> [Chapter B2](#)). Flexible study options such as distance and online learning are of particular importance for them (> [Chapter B4](#)). In terms of living conditions, in several countries these students more often lack access to adequate study resources such as required electronic devices, quiet study spaces, and stable internet, which may hinder their ability to study effectively (> [Chapter B2](#)). Additionally, their participation in international mobility programmes is generally lower due to financial constraints and limited access to support programmes (> [Chapter B10](#)).

Also, students' financial difficulties vary significantly based on their parents' financial status (> [Chapter B7](#)). On average, 59 % of students whose parents are not at all well-off experience serious financial difficulties, compared to only 15 % of those whose parents are very well-off. Similarly, 48 % of students from financially disadvantaged backgrounds report being unable to cover an unexpected major expense, more than twice the share of all students (> [Chapter B8](#)). This highlights the critical influence of parental financial status on students' ability to finance their studies and manage unexpected costs.

Working students

Working alongside studies is a reality for many students. On average, 59 % of students in the EUROSTUDENT countries work during the lecture period, and every fourth of them sees themselves primarily as worker, rather than as student (> [Chapter B5](#)). Working more than 10 hours per week goes hand in hand with a reduced study time, with the most significant reduction in those working over 20 hours weekly, leading to lower study intensity. Financially, many rely heavily on their jobs to cover living expenses, with 29 % stating they could not afford to study without working (> [Chapter B6](#)). Students from less well-off families and non-tertiary backgrounds, as well as older students tend to be particularly reliant on work income. Students relying on income from paid employment make considerable use of flexible study modes (part-time, distance, or online studies), in order to balance studies and work (> [Chapter B4](#)). Academically, students working over 20 hours per week have a higher risk of considering dropping out, likely due to the challenges of balancing work and study. Career alignment with their studies varies; Education, Information and Communication Technologies (ICTs), and Health and Welfare students find more job alignment, while those in Natural Sciences, Mathematics and Statistics and Arts and Humanities experience less (> [Chapter B6](#)).

Students with disabilities

Students with disabilities in higher education face notable financial challenges and discrimination. They are more likely to report severe financial difficulties compared to their non-disabled peers, partly due to potential work limitations that result in lower income (> [Chapter B7](#)). Their overall monthly income is slightly lower, with some coun-

tries showing a more pronounced gap. Additionally, students with disabilities incur higher health costs, further adding to their financial burden (> [Chapter B8](#)). Discrimination is another issue they face, with nearly every tenth disabled student reporting they have experienced discrimination due to their disability (> [Chapter B1](#)). In terms of international mobility, there are overall no significant differences in participation between students with and without disabilities (> [Chapter B10](#)).

Challenges for the social dimension – what hinders access, progress, and success?

Besides the group-specific challenges outlined in the previous section, throughout the previous chapters, several cross-cutting challenges stand out. They can clearly be identified as obstacles to the successful participation and completion of higher education and affect relatively many students.

Financial difficulties

As in previous EUROSTUDENT reports, students' financial difficulties remain a concern. Around a quarter of students report to be currently experiencing serious financial hardship, with higher shares among students from lower socio-economic backgrounds or reliant on public student support (> [Chapter B7](#)). These difficulties were exacerbated by the COVID-19 pandemic, which has had a (very) negative impact on the financing of their studies for again around a quarter of students. As mentioned above, 29 % of students rely on their job to finance their studies and could not afford to study without working (> [Chapter B6](#)). Responses to the question whether students could afford to cover an unexpected expense (themselves or through someone else) show that 18 % of students would not be able to (> [Chapter B8](#)). Students depending on national public student support, international students, and students with less well-off parents reported the highest inability to cover unexpected expenses, underscoring that many study situations are precarious. Housing costs also place a large burden on the budget of many students, with, on cross-country average, every fourth student spending more than 40 % of their budget on housing (> [Chapter B8](#)). Financing also remains a major obstacle for student mobility, particularly in earlier decision-making phases, highlighting the need for targeted support programmes (> [Chapter B10](#)). Financial difficulties are presumably also behind the fact that students from lower educational backgrounds have less access to study resources such as reliable internet, electronic devices, and quiet study spaces in many countries, limiting their ability to engage in (online) learning (> [Chapter B2](#)).

Challenges to inclusivity and mental health

Not all students feel like they belong in higher education. Students' sense of belonging varies according to their educational background, with students from non-tertiary educational backgrounds being more likely to question their enrolment compared to those from tertiary educated families (> [Chapter B2](#)). These students also have a slightly higher tendency to consider dropping out in many countries, underscoring a clear gap in inclusivity that needs to be addressed. Students' sense of belonging also weakens as study durations extend beyond the standard duration, along with lower self-assessed academic performance, and an increased likelihood of contemplating drop-out

(> [Chapter B4](#)). Analyses in the EUROSTUDENT 8 topical module report on digitalisation (Schirmer, 2024) point towards the fact that online learning formats can disrupt peer integration, therefore potentially hampering students' sense of belonging and well-being.

Discrimination poses a clear challenge to inclusivity in higher education. A striking 22 % of students report having felt discriminated against in their studies (> [Chapter B1](#), see also the EUROSTUDENT 8 topical module report on discrimination, Menz & Mandl, 2024, for more analyses). Gender and age are commonly cited reasons for discrimination, with women, older students, and those with disabilities experiencing higher rates of mistreatment.

Mental health challenges are also prevalent among students, with 13 % of students reporting issues that affect their studies. Analyses based on the EUROSTUDENT 8 topical module (Cuppen et al., 2024) also show that poor subjective well-being is common among students in the EHEA, with students who report a poor sense of well-being making up the majority in every third country. A significant proportion of students, at the time of survey, also expected a negative ongoing impact of the COVID-19 pandemic on their mental health (see the EUROSTUDENT topical module report by Haugas & Kendrali, 2024). Students with high study intensity often have lower mental well-being than those with a lighter workload (> [Chapter B5](#)), indicating that intensive study demands are related to students' mental health. Similarly, students who work more than 20 hours a week are more likely to consider dropping out, presumably due to the stress from balancing work and academic commitments.

Improving the social dimension of higher education – EUROSTUDENT and the 'Principles and guidelines'

The 'Principles and guidelines' provide comprehensive guidance on relevant action areas for improving the social dimension. The following sections relate key themes and recommendations outlined in the 'Principles and guidelines' to the EUROSTUDENT project and its findings.

Fostering equity and inclusion to reflect the diversity of society

A key tenet of the 'Principles and guidelines' is that the approach to strengthening the social dimension in higher education should be strategic and embedded in a set of coherent national strategies (Principle 1) and institutional policies (Principle 7). This commitment extends to specific initiatives, such as promoting inclusive student and staff mobility (Principle 8). It is highlighted that an effective strategic approach requires coordination between education policies and broader social policies (e.g. education, finance, employment, health, housing) across all educational stages, from early childhood to lifelong learning (Principle 3). Finally, student counselling and guidance services, particularly for students from non-tertiary backgrounds, those facing disabilities or mental health challenges, and those balancing work and/or family responsibilities with their studies, are assigned a key role in improving the access, progress, and completion of studies for these groups.

EUROSTUDENT findings indeed underscore that inequalities start even before higher education, as evidenced by background-dependent study intentions (> [Chapter B2](#)). Tracked school systems also perpetuate inequalities that manifest early in life, influencing students' intentions to pursue higher education (Strello et al., 2021). Guidance counselling for pupils can therefore serve an important function in encouraging potential students and ensuring that study decisions can be made based on accurate information. Research has also highlighted that educational inequalities are linked with social policies, highlighting interdependencies between education, family, and labour markets (Gross & Hadjar, 2024). EUROSTUDENT findings also clearly show that issues such as housing (> [Chapter B9](#)), health (> [Chapter B1](#)), and employment (> [Chapter B6](#)), which are not traditionally viewed within the education policy framework, are significantly related to students' access and progression within higher education, as they shape their study situation. Collaboration across policy areas is therefore crucial in order to develop interventions providing targeted support for students that fits their needs, even if the problems lie outside of the educational realm. Again, adequate counselling on such study-adjacent aspects should be implemented to support students in understanding and accessing the support systems available to them. Considering the challenges to inclusivity and mental health outlined above, a focus should also be placed on support for students struggling with mental health issues or discrimination experiences.

Flexibility of higher education systems

The second 'Principle on flexibility of higher education systems' strongly emphasises the need for institutions to be granted flexibility in the design and implementation of study programmes in order to serve the diverse needs of students. The EUROSTUDENT data in this report indeed show that flexible study options such as part-time courses, online learning, and distance education help students with diverse responsibilities, such as older students, student parents, and working students (> [Chapter B4](#)). By accommodating different schedules and learning needs, these options enable students to balance work, family, and education. Across the EUROSTUDENT countries, 15 % of students are enrolled as part-time students, 9 % in distance learning, and 23 % study predominantly or entirely online (with several modes potentially applying at the same time). Flexible study modes are particularly favoured by older students, those without tertiary educational backgrounds, and students with significant work or personal commitments. They play a crucial role in promoting diversity within higher education by offering pathways for lifelong learning and enabling those who did not follow the standard route into higher education to participate. These flexible study formats, however, often go hand in hand with lower study intensity as students balance their studies with other responsibilities, which can lead to extended study durations and potentially impact their sense of belonging and progression. Students reliant on their own income and those in fields like Education or Business, Administration and Law tend to prefer flexible study modes. Public institutions often offer part-time studies, while private institutions are more focused on distance or online learning. Despite two thirds of students in flexible study programmes recommending their study programme, these students may require additional support to ensure equitable access to resources and opportunities for success. When developing flexible options, it is essential to consider the diverse needs of students, provide adequate support, and ensure that these paths maintain academic standards and progression opportunities.

Student funding

The ‘Principles and guidelines’ state that sufficient and sustainable funding for higher education systems, institutions, and students should be employed strategically to support the social dimension of higher education and foster equity and inclusion (Principle 6). EUROSTUDENT data in this report show clearly that many students are experiencing financial difficulties (see above and > [Chapters B7](#) and [B8](#)). Currently, private sources provide the main share of student funding, family/partner contributions and students’ self-earned income together accounting for 81% of students’ total monthly income on cross-country average. Students’ financial situation varies with their personal characteristics, creating unequal study conditions. As EUROSTUDENT only covers currently enrolled students, it cannot be determined how many did not enter or dropped out of higher education due to insecure or insufficient financing – particularly among vulnerable, disadvantaged, and underrepresented groups, this is likely a non-negligible share of (potential) students. While tuition fees affect only around half of all students in EUROSTUDENT countries (46%), rising indirect costs such as housing and transportation affect all (> [Chapter B8](#)). Again, the relatively strong reliance on private sources of funding, particularly parental/familial support, places a higher strain on low-income parents/families in times of rising costs. In developing or reforming the called-for funding systems, EUROSTUDENT data can serve an important purpose for monitoring the consequences on students’ budgets.

Data for policy insights

Principle 4 emphasises the importance of reliable data as a prerequisite for evidence-based improvement of the social dimension in higher education. The EUROSTUDENT data presented above provide valuable insights into general patterns across countries. However, cross-country differences exist: the described pattern may be stronger or weaker (or non-existent), and other topics may yield notable results for only a specific country or group of countries. Therefore, when crafting national-level policies, the specific national questions and challenges should be considered. EUROSTUDENT data can provide a solid foundation for informing decisions on national policies, providing a comprehensive understanding of student demographics as well as their living and study situation. In addition to the comparative EUROSTUDENT reports, analyses based on EUROSTUDENT 8 microdata can take into account intersectionalities as well as national specifics in order to gain deeper insights. Moreover, qualitative research methods can complement quantitative data, offering deeper insights into student experiences and perspectives, thus enriching the policy development process (see for example Mandl et al., 2024). By integrating these approaches, policymakers can ensure that policies are not only evidence-based but also responsive to the diverse contexts and realities within each country’s higher education landscape. The insights derived from EUROSTUDENT 8 data, particularly regarding social and study mode disparities across various types of higher education institutions (HEIs), highlight the significance of combining this data with sources like ETER for enhanced analysis. This synthesis reveals notable trends, such as universities and research-intensive institutions enrolling higher proportions of students from affluent backgrounds, while non-universities and less research-intensive HEIs exhibit higher rates of flexible study formats among their student populations (> [Chapter B4](#)). This integrated approach not only contributes to a deeper understanding of the European higher education landscape but also represents a crucial step towards the establishment of the European Higher Education Sector

Observatory¹. By consolidating data from EU tools and capacities, including ETER, U-Multirank, and the Erasmus+ database, among others, the Observatory aims to provide policymakers and stakeholders with comprehensive insights and benchmarks for evidence-based decision-making. This underscores the value of combining data from multiple sources to gain nuanced insights in the European higher education landscape. The EUROSTUDENT 8 Scientific Use file, containing data from 24 countries and hosted at the Research Data Centre of the German Centre for Higher Education Research and Science Studies (DZHW), for example, also allows for cross-country comparisons supplemented with national-level indicators.

Future Directions

EUROSTUDENT 8 has highlighted the diversity of students' living and study conditions. Inequalities in access and study situations, financial difficulties, and mental health concerns and discrimination pose challenges to achieving a fully inclusive and diverse EHEA. With the adoption of the Tirana Communiqué, a strong commitment by EHEA ministers to further improving the social dimension of higher education has been made (Tirana Communiqué, 2024). Addressing the identified challenges, in line with the 'Principles and guidelines', requires coherent strategies.

EUROSTUDENT data present a solid evidence base for monitoring and evaluating the social dimension of higher education, both at the national level as well as comparatively in the EHEA. The topical modules introduced in EUROSTUDENT 8, focusing on key topics of interest identified by stakeholders, additionally provide the opportunity to gain insights into emerging or specific topics not covered by other data sources. What could emerge as new focus areas to be covered in the EUROSTUDENT 9 questionnaire? The topical modules would provide the chance to build on EUROSTUDENT 8 findings and delve deeper into the ongoing cost-of-living crisis, or further investigate the reasons behind low student well-being and mental health problems. In light of ongoing geopolitical conflicts, students' values might be put at centre of attention. How students make use of artificial intelligence in their learning process, and any potential social disparities associated with its use, are also conceivable as potential topical modules of interest. In any case, EUROSTUDENT will remain committed to providing high-quality data and analyses for monitoring and supporting the advancement of the social dimension in higher education.

¹ https://www.eacea.ec.europa.eu/news-events/news/first-steppingstone-towards-creation-european-higher-education-sector-observatory-call-tenders-2023-07-03_en

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