



## The financial situation of Bachelor students in Europe

some latest findings from  
EUROSTUDENT IV

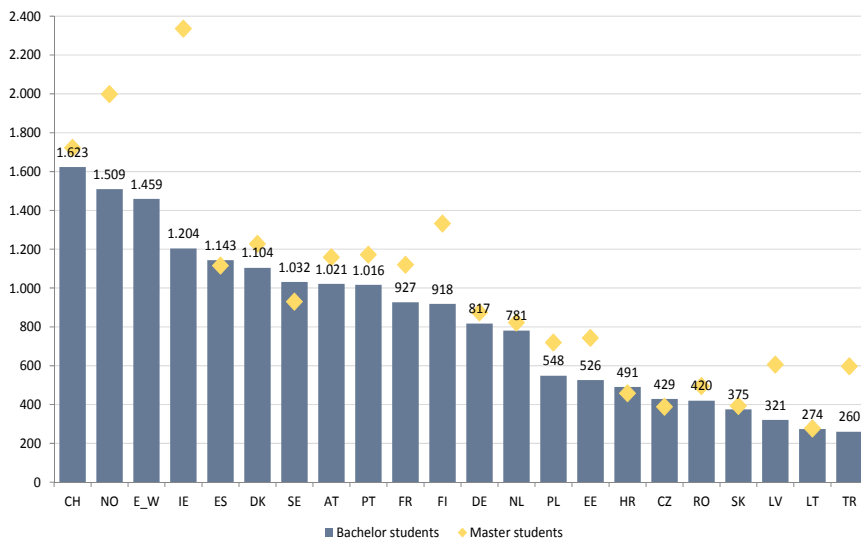
Constance, 12<sup>th</sup> November 2011  
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### Magnitude of students' income – Bachelor and Master students not living with parents

Total monthly income (incl. transfers in kind) in Euro (arithm. mean)



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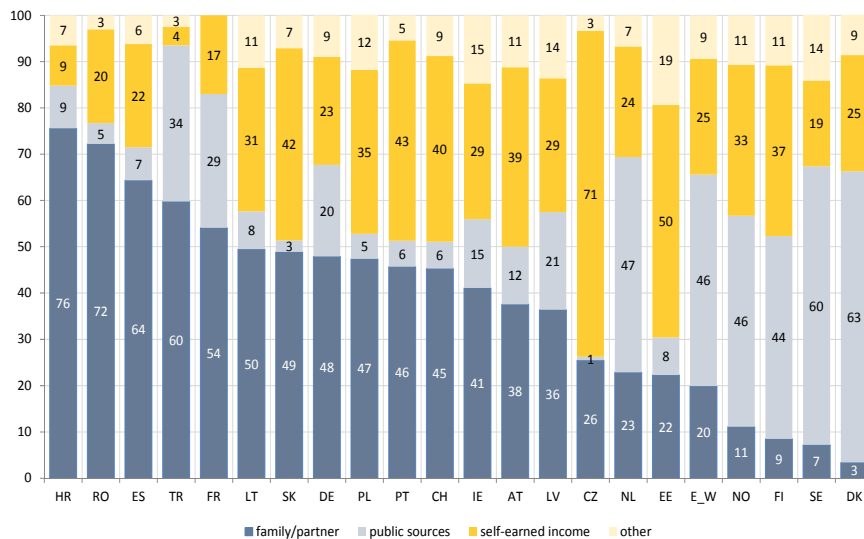
The financial situation of Bachelor students in Europe

### Magnitude of students' income – Bachelor and Master students not living with parents

- In a majority of 17 countries the income of Master students is higher than for Bachelor students.
- In seven out of those countries the income differences are quite pronounced: in Norway, Finland, Estonia, Poland, Latvia and especially in Ireland and Turkey the income of Master students is at least 30 percentage points higher than for Bachelor students.
- Only in Spain, Sweden, Croatia and the Czech Republic the income of Master students is lower compared to their peers in Bachelor programmes.

### Composition of students' income – Bachelor students not living with parents

Total monthly income (incl. transfers in kind) by source in %

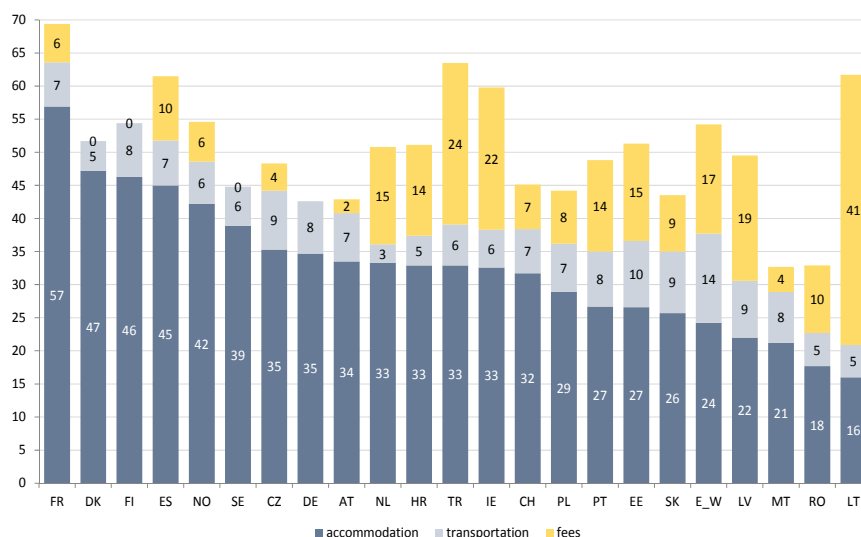


### Composition of students' income – Bachelor students not living with parents

- In a majority of 13 countries the dominant source of income of Bachelor students is contribution from family/partner.
- In the Netherlands, England/Wales and the Scandinavian countries, is public support the most important income source for Bachelor students.
- Only in three countries – Austria, the Czech Republic and Estonia – do Bachelor students receive the highest share of their income from gainful employment.
- On average across all countries, students and their families/partners provide more than two thirds of total student income.

### Profile of students' key expenditure – Bachelor students not living with parents

key expenditure as share of total monthly expenditure (incl. transfers in kind) in %

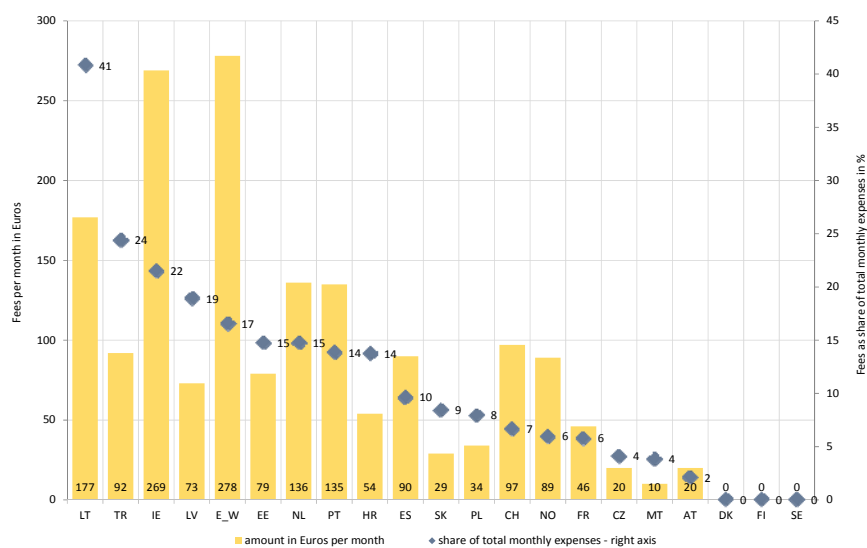


### Profile of students' key expenditure – Bachelor students not living with parents

- In a majority of 12 countries key expenditure amount to more than 50% of students' total expenditure.
- On average across the countries, students dedicate 33% of their total expenses to accommodation, 11% to fees and 7% to transportation.
- In France, Denmark and Finland students have to spend the highest shares for accommodation (> 45%), while housing costs appear relatively low in Lithuania and Romania (< 20%).
- Expenses on transportation are relatively high in England/Wales and Estonia (≥ 10%). In the Netherlands, Denmark, Croatia, Romania and Lithuania these expenditure are rather low in comparison (≤ 5%).

### Fees to higher education institutions – Bachelor students not living with parents

Fees per month in Euros and as share of total monthly expenditure (incl. transfers in kind) in %

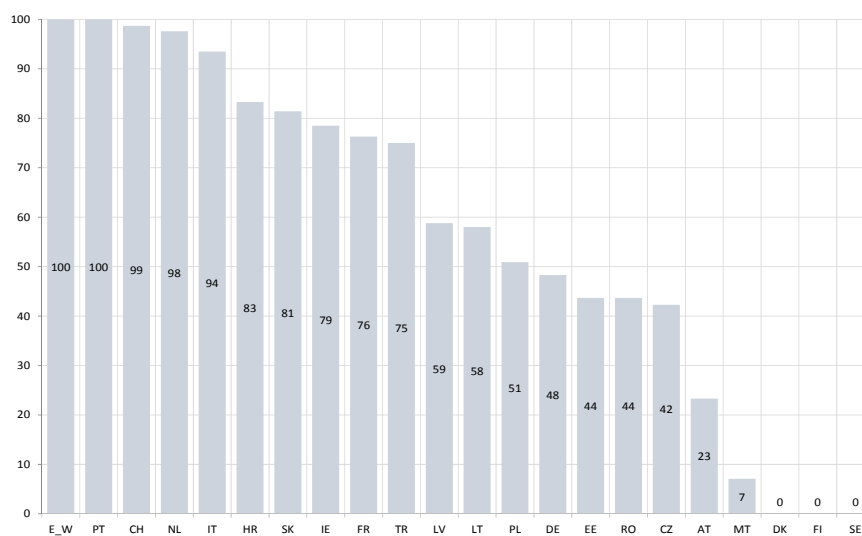


### Fees to higher education institutions – Bachelor students not living with parents

- In 18 out of 21 countries Bachelor students are obliged to pay fees to their higher education institution.
- In Denmark, Finland and Sweden Bachelor students study free of charge.
- In the biggest group of countries (eight countries) where Bachelor students are subject to paying fees they dedicate less than 10% of their total expenses to this expenditure category.
- In Lithuania, Turkey and Ireland students have to bear the highest fees in relative terms. There, Bachelor students have to spend between one fifth and two fifths of their total expenses on fees.

### Fees to higher education institutions – Bachelor students

Share of students who are paying fees in %

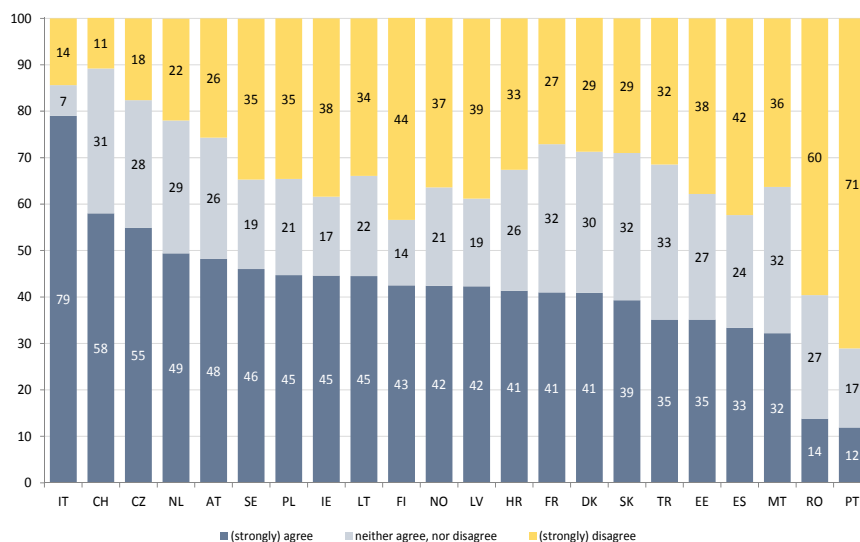


### Fees to higher education institutions – Bachelor students

- In England/Wales, Portugal, Switzerland and the Netherlands (nearly) all Bachelor students have to pay fees.
- In Germany, Estonia, Romania, the Czech Republic, Austria and Malta only a minority of Bachelor students is subject to paying fees.
- On average across all countries, 57% of all Bachelor students pay fees to higher education institutions.
- The obligation to pay fees can be tied, for example, to student status (e.g. part-time students in Denmark) or the region of study (e.g. students in certain *Länder* in Germany).

### Students' assessment of their financial situation – Bachelor students not living with parents

Share of students in %



### Students' assessment of their financial situation – Bachelor students not living with parents

- On average across all countries, 42% of Bachelor students either agree or strongly agree that they have sufficient funding in order to cover their monthly costs. 24% of Bachelor students neither agree nor disagree and 34% (strongly) disagree to having sufficient funding.
- Only in Italy, Switzerland and the Czech Republic a majority of Bachelor students (strongly) agrees to having sufficient funding.
- In six countries – Finland, Estonia, Spain, Malta, and especially in Romania and Portugal – (strong) disagreement among Bachelor students is higher than (strong) agreement.