

Final conference EUROSTUDENT III

How do students finance their participation in higher education?

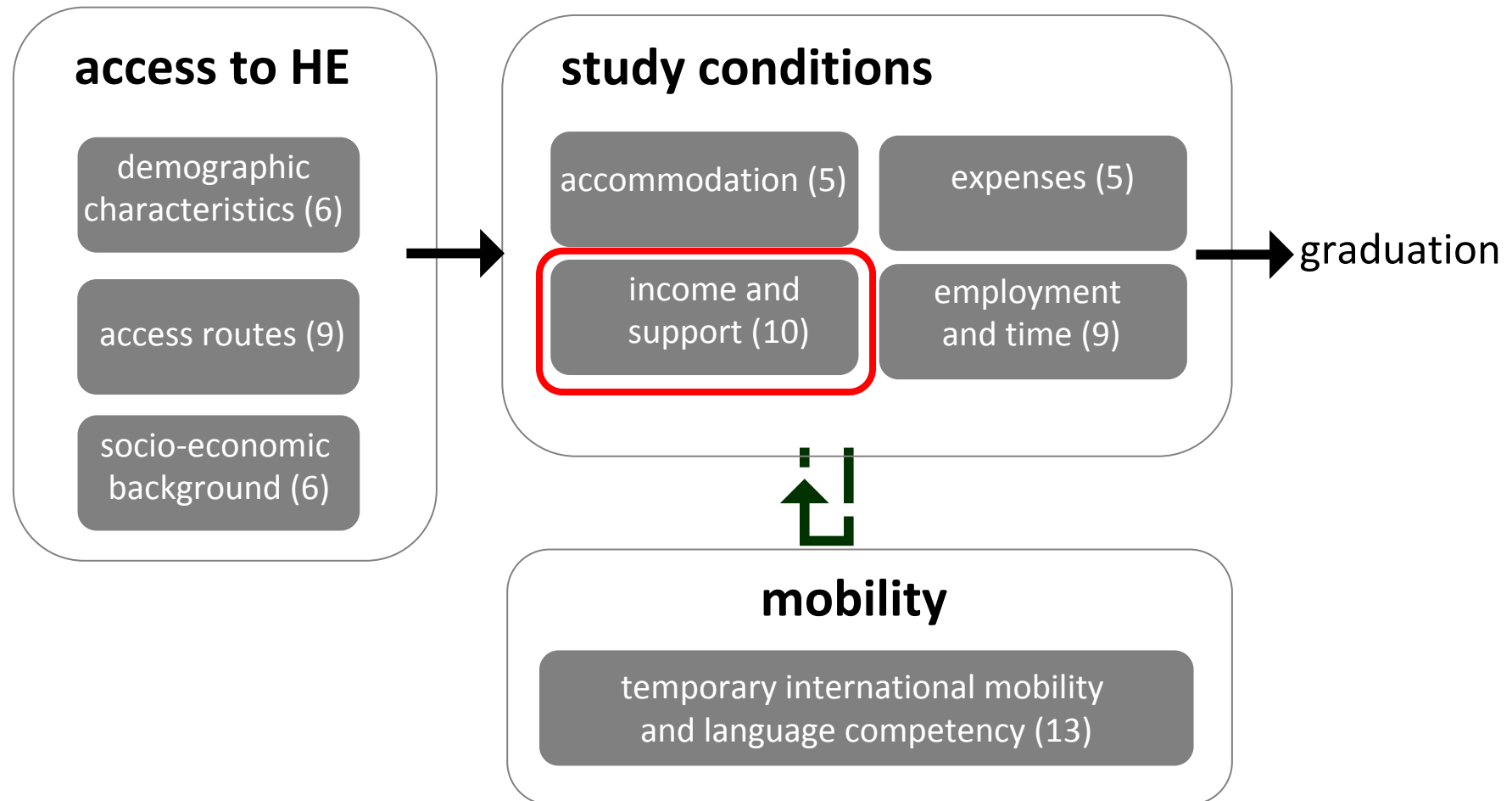
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Students' financing strategies as a framework condition for studying

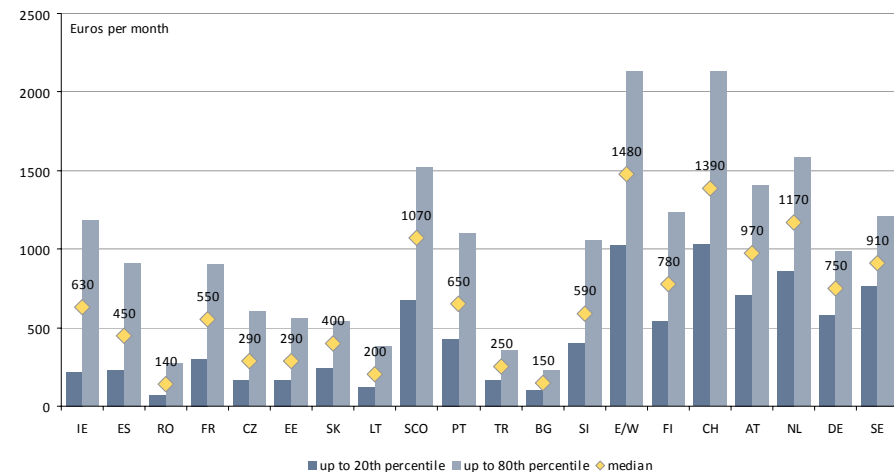


Range of total income levels by country and by student group - issues

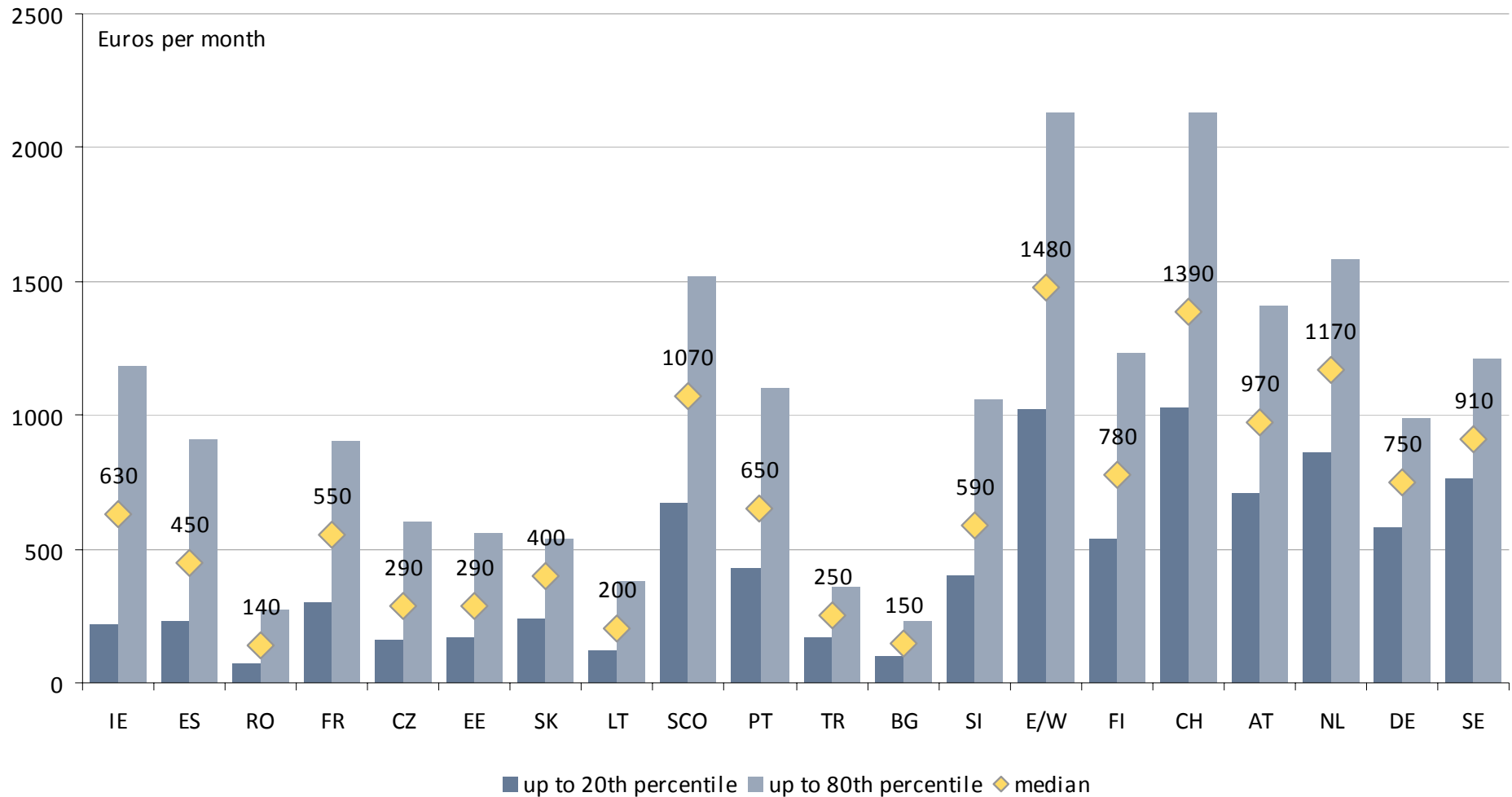
Assumption: Income \approx Expenditure

Differences between countries:

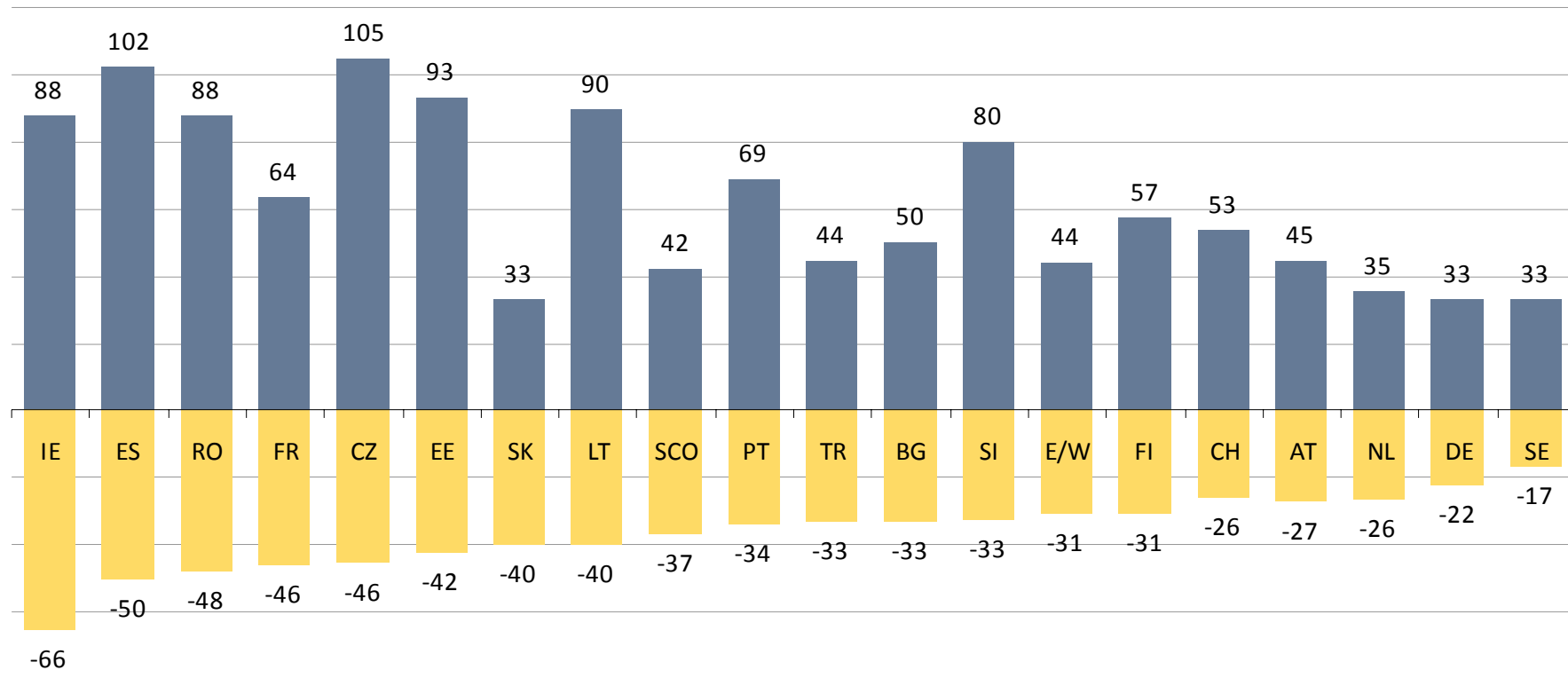
- The cost of basic commodities in each country (e.g. food, clothes, books)
- The cost of accommodation
- Additional costs, especially tuition fees or insurances (e.g. medical insurance)



Range of total income levels by country and by student group - in Euros (students maintaining own households)



Range of total income levels by country and by student group – deviation from average student %



■ up to 80th percentile ■ up to 20th percentile

3 Main income sources

**Base
funding**

Parents' or relatives' contributions: ...assumption in many systems that the major stakeholders remain the parents of students, ...parents as 'first stop' for financial support. In some cases the state supports parents by providing special benefits to them for the support of their children.

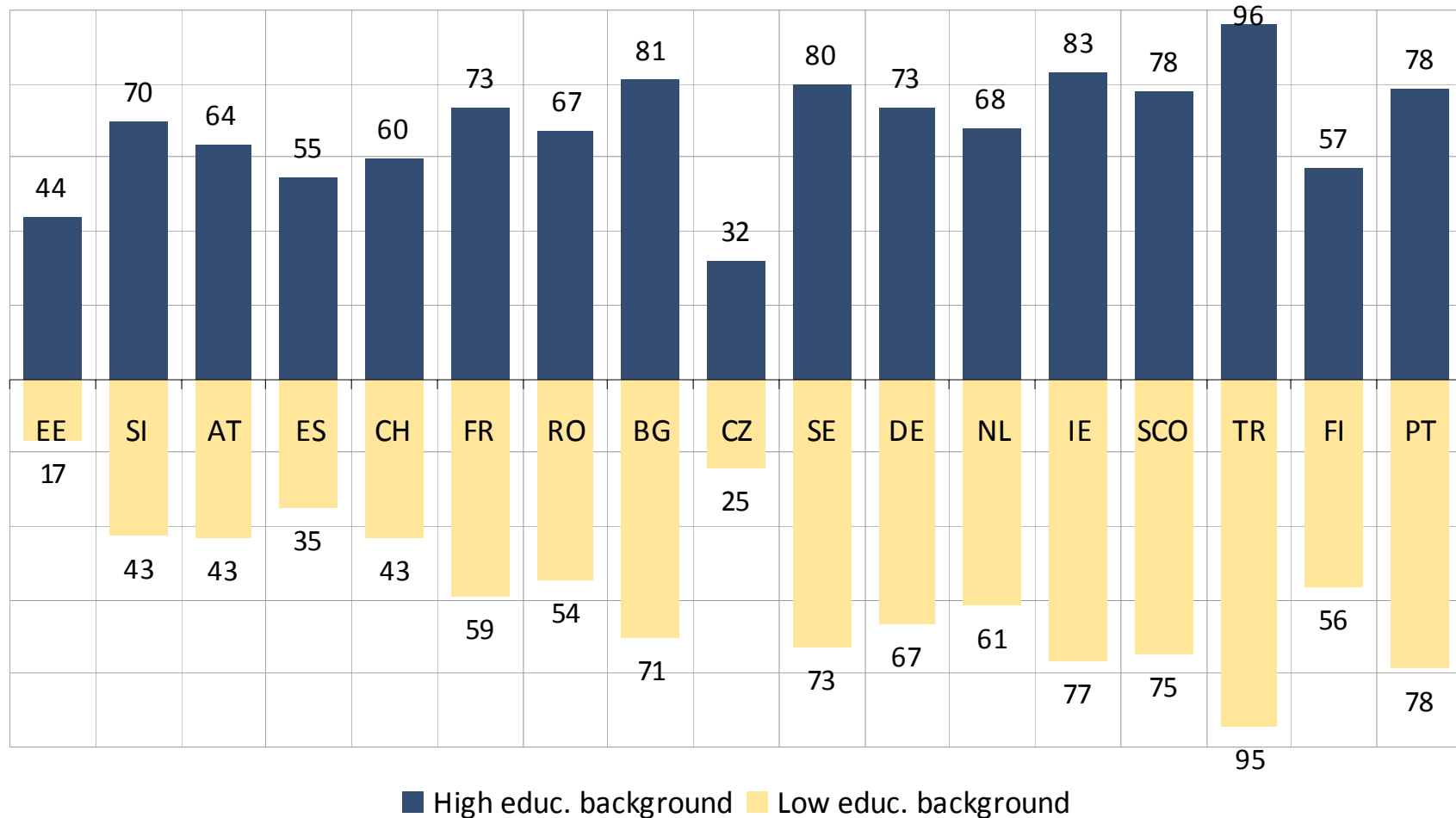
State support: ...dependency on parents is also a dependency on their socio-economic resources ...the state introduces programmes to support students financially.

Income from employment: ...can be seen as a coping strategy used by students, students may see it as a flexible source of income.

Composition of students' income

– Base funding (family + state) in % (students maintaining own households)

– Level of total base funding by socio-economic background



Composition of students' income

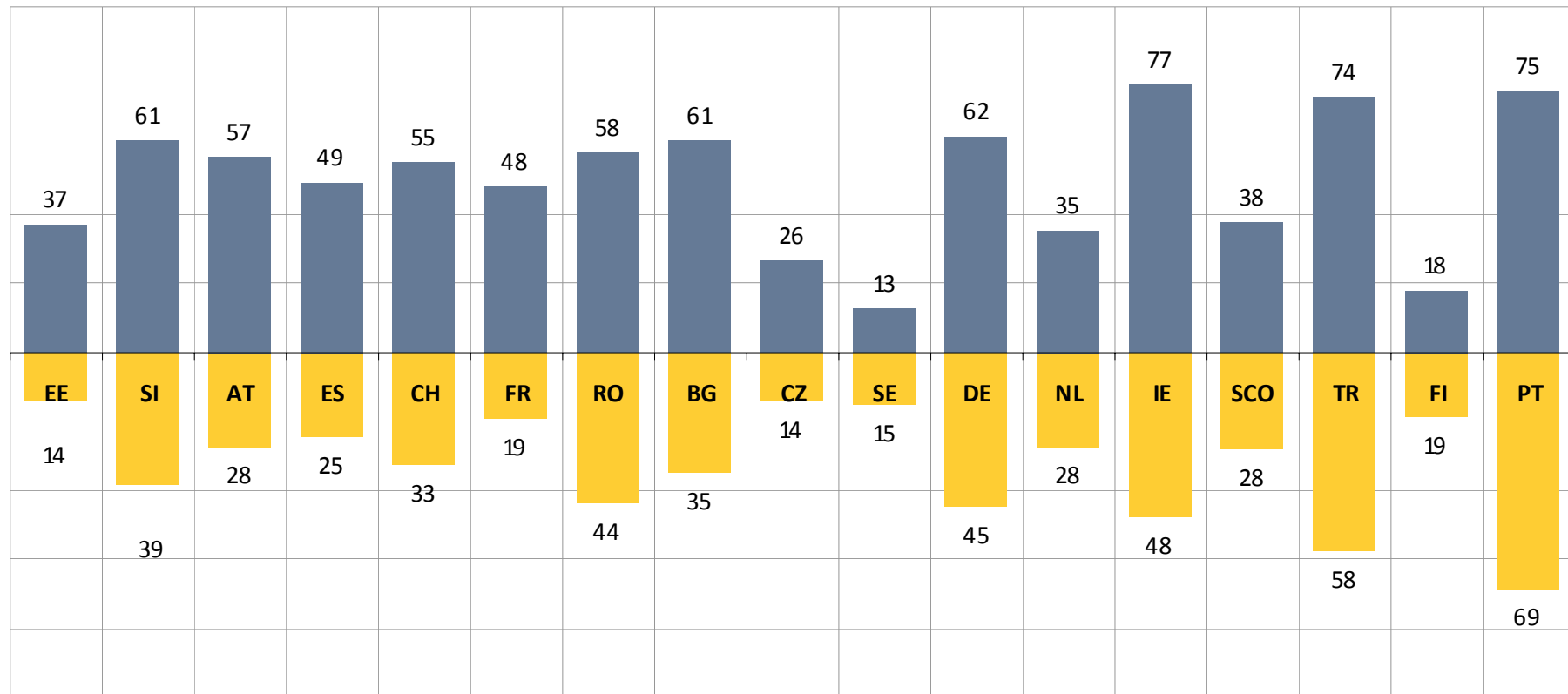
– Base funding (family + state) in % and Euros (students maintaining own households)

	Share of total income from base funding in %			Share of total income from base funding in Euros		
	Parents' educ. attainment		% less of low educ.	Parents' educ. attainment		% less of low educ.
	low	high		low	high	
Estonia	17	44	-62%	70	150	-54%
Slovenia	43	70	-39%	377	522	-28%
Austria	43	64	-32%	472	626	-25%
Spain	35	55	-36%	292	415	-30%
Scotland	75	78	-4%	795	788	1%
Turkey	95	96	-2%	202	303	-34%
Finland	56	57	-2%	549	513	7%
Portugal	78	78	0%	591	764	-23%

Composition of students' income

– Base funding (family + state) in % (students maintaining own households)

– Share of base funding from state and family – **Family**

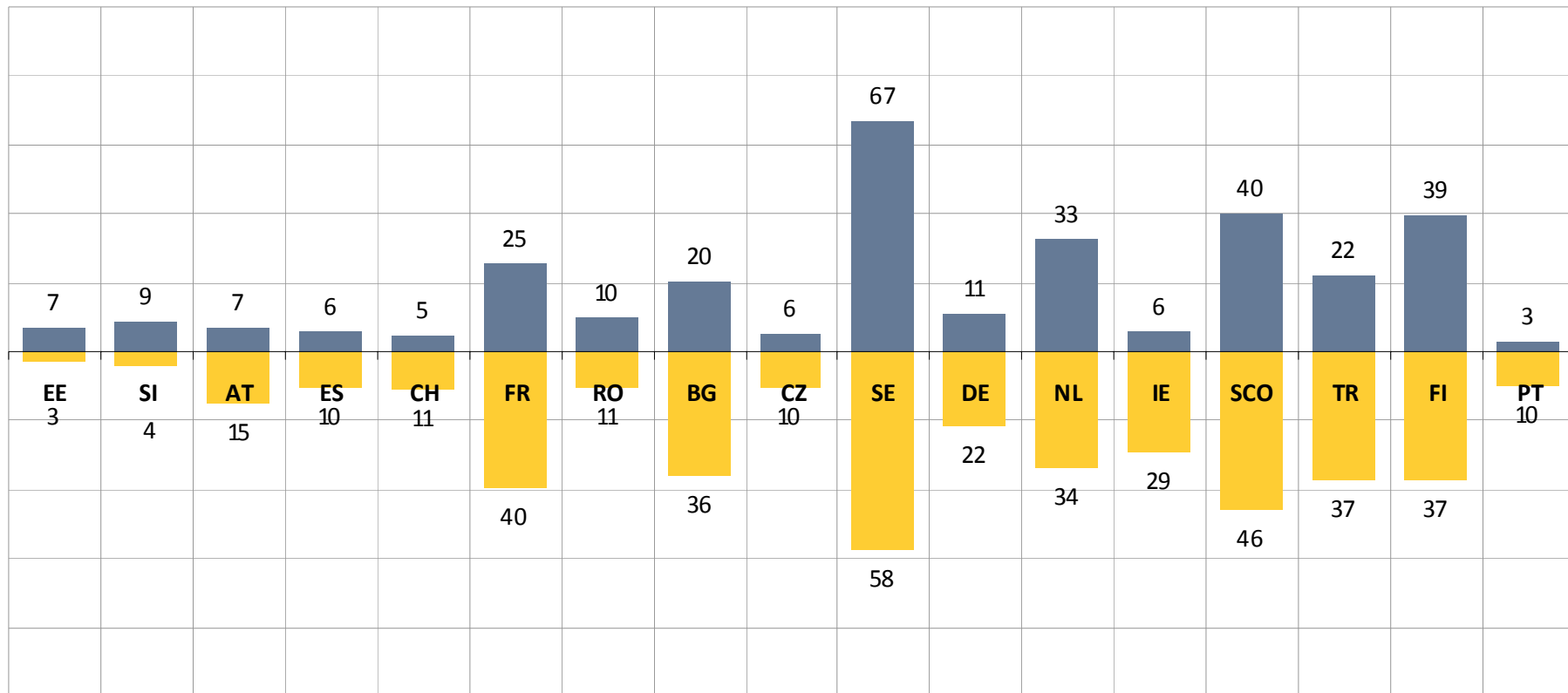


■ Low educ. background ■ High educ. background

Composition of students' income

– Base funding (family + state) in % (students maintaining own households)


– Share of base funding from state and family – **State**



■ Low educ. background ■ High educ. background

Lessons learnt

At least 4 Types of student experience according to framework conditions

	Living with parents / relatives	Living in own lodgings
High socio-economic background		
Low socio-economic background		

Double strategy:

policy-makers and institutions must decide

1. where initiatives should be taken to make such differences less pronounced
2. where to accept the differences and design study programmes around them