Inflation among students in the EUROSTUDENT countries — the return of an old spectre

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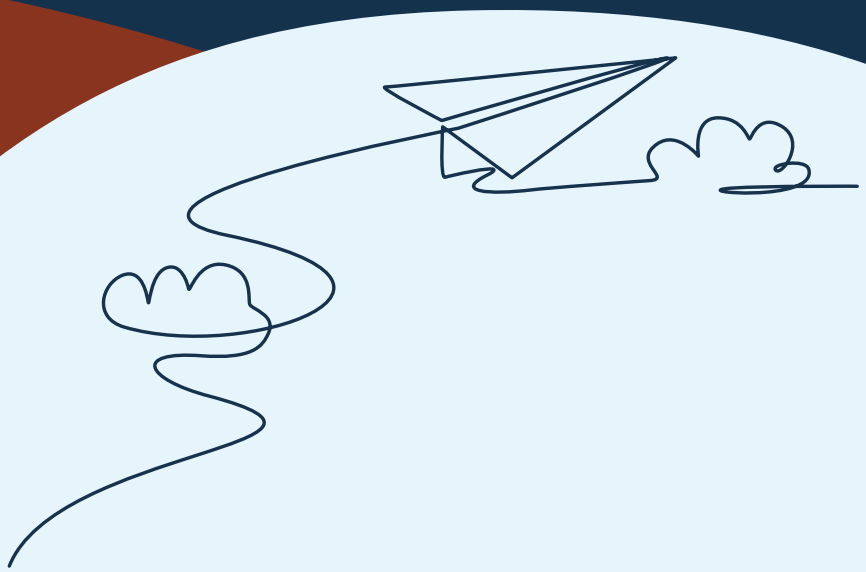

EUROSTUDENT 8
Intelligence Brief

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Following the outbreak of the war on Ukraine, Europe experienced a strong rise in inflation in 2022/23, which posed and partially continues to pose major challenges for companies, workers, consumers, and governments. Students were also affected by inflation. Rapidly rising prices for gas and other fuels, electricity, housing, food, restaurant visits, and healthcare services made life difficult for them. The European Students' Union (2022) pointed out that in winter 2022/23, students were facing the decision to choose between heating, eating, or dropping out of higher education because of inflation. 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). The impact of inflation on students generally had the potential to be labelled a "cost-of-living crisis" (Neves & Stephenson, 2023). We take the recent inflation as an opportunity to take a long-term look back at how inflation has affected students in Europe.

Definition of inflation

What is inflation? Inflation is the sustained increase in the general price level above a certain margin; often a value of 1-2 % per year is given for this margin. The main reason for not choosing 0 % as inflation target is based on methodological problems in the precise statistical recording of inflation, such as the fact that official statistics record official list prices, which may differ from the prices actually charged in the retail sector. The basket of goods used to measure inflation may not always be appropriate. Furthermore, improvements in the quality of goods, which may lead to rising prices, cannot be considered when measuring inflation. Accordingly, the European Central Bank (ECB), for example, whose task it is to ensure price level stability in the Eurozone, is endeavouring to keep the inflation rate at 2 % over the medium term (ECB, 2024).

Causes of inflation

What causes inflation? Inflation processes can have very different causes, either in the real economy or in the monetary sector of countries. A real economy cause may be a strong and sustained increase in demand for raw materials or other production factors, while a monetary cause may be excessive growth in the money supply by the state. The inflation that has occurred in Europe in 2022/23 is primarily seen as imported cost-push inflation, i.e. a real economy phenomenon (Illing, 2022). This has mainly arisen because of previously inexpensive natural gas imports from Russia being replaced at short notice by much more expensive natural gas from other countries (Holtemöller et al., 2022). In addition, there was profit inflation, which resulted from the fact that some sectors, such as the food trade, used the inflation process to increase their profit margins (Bernoth & Fratzscher, 2022).

Effects of inflation

What are the effects of inflation? Inflation can have a variety of positive and, above all, negative effects which, from a macroeconomic perspective, have an impact on the allocation of scarce resources, production, employment, economic growth, or the redistribution of income and wealth. This analysis is concerned with the redistribution effects that inflation can have on students. These effects depend, among other things, on the students' types of income. The three empirically most important types of income - with differences between countries and student groups in Europe - are students' self-earned income, contributions from the family/partner, and public student support (Gwosć, 2024a).

- When receiving income from employment, students generally suffer a real loss of purchasing power due to inflation in the amount of the inflation rate, unless they re-negotiate their salary, which might be fixed in student jobs, particularly if these fall under collective bargaining agreements. In the latter case, it would no longer be possible to adjust the nominal wage during the term of collective bargaining agreements (exceptions only exist on a company or individual contract basis). The inflationary effect can then only be compensated for with the next collective wage increase - i.e. with a time lag of one year or more, for example.

- The same applies to monetary transfers (e.g. monthly bank transfers) that students receive from their family/partner if these payments are made from the donors' current earned incomes and cannot be supplemented by other funds from the family/partner (e.g. assets). If the donors do not or cannot increase their transfers, the students suffer a real loss of purchasing power in the amount of the inflation rate. In case of transfers in kind, i.e. goods and services that students receive free of charge from their private environment, they suffer no loss unless inflation forces the providers to reduce their supply of benefits in kind.

- In case of public student support, students can suffer a disproportionate loss of real value: For transfer payments, there is a short-term loss of real value in the amount of the inflation rate. If, in addition, other nominal incomes of the students (or their parents/partner, if this is relevant for determining state support) increase over time after inflation, this can reduce the assessment basis for the public transfer. If, for example, a student who receives state support *and* earned income gets a wage increase in the following year after inflation, their additional earnings limit for public support may be exceeded if the assessment basis for public support does not increase accordingly. As a result, this can lead to a medium-term reduction in state support. Another medium-term problem for students is that the amount of public student support is often not adjusted annually in line with inflation (no indexation), but only at irregular, multi-year intervals. Accordingly, public support repeatedly loses purchasing power when inflation rates are positive.

For other, quantitatively less significant sources of student income, such as child benefit, housing benefits or pension payments from social insurance, similar effects occur as for public student support: in the short and presumably also in the medium term, there is a loss of purchasing power in the amount of the current inflation rate.

By contrast, inflation can have a positive effect for students if, for example, they have taken out a loan and the loan interest rate is not adjusted for inflation. This leads to relatively decreasing loan costs if the nominal income of students is adjusted for inflation over time.

The inflationary effects mentioned here represent only part of the total possible effects. Due to the complexity of economic processes and interdependencies as well as a lack of knowledge about the full impact of inflation, the balance of negative and positive effects on students cannot be comprehensively estimated. Overall, it can be assumed, however, that students are primarily negatively affected by inflation.

Recent inflation in selected EUROSTUDENT countries

The following analysis looks at the short-term development of general inflation for the period from January 2022 to September 2023. Six countries from different regions of Europe are considered as examples: Estonia, the Netherlands, Croatia, Ireland, Poland, and Sweden. Inflation trends are described by the Harmonised Index of Consumer Prices (HICP) (Figure 1).

Info box:
Harmonised Index of Consumer Prices

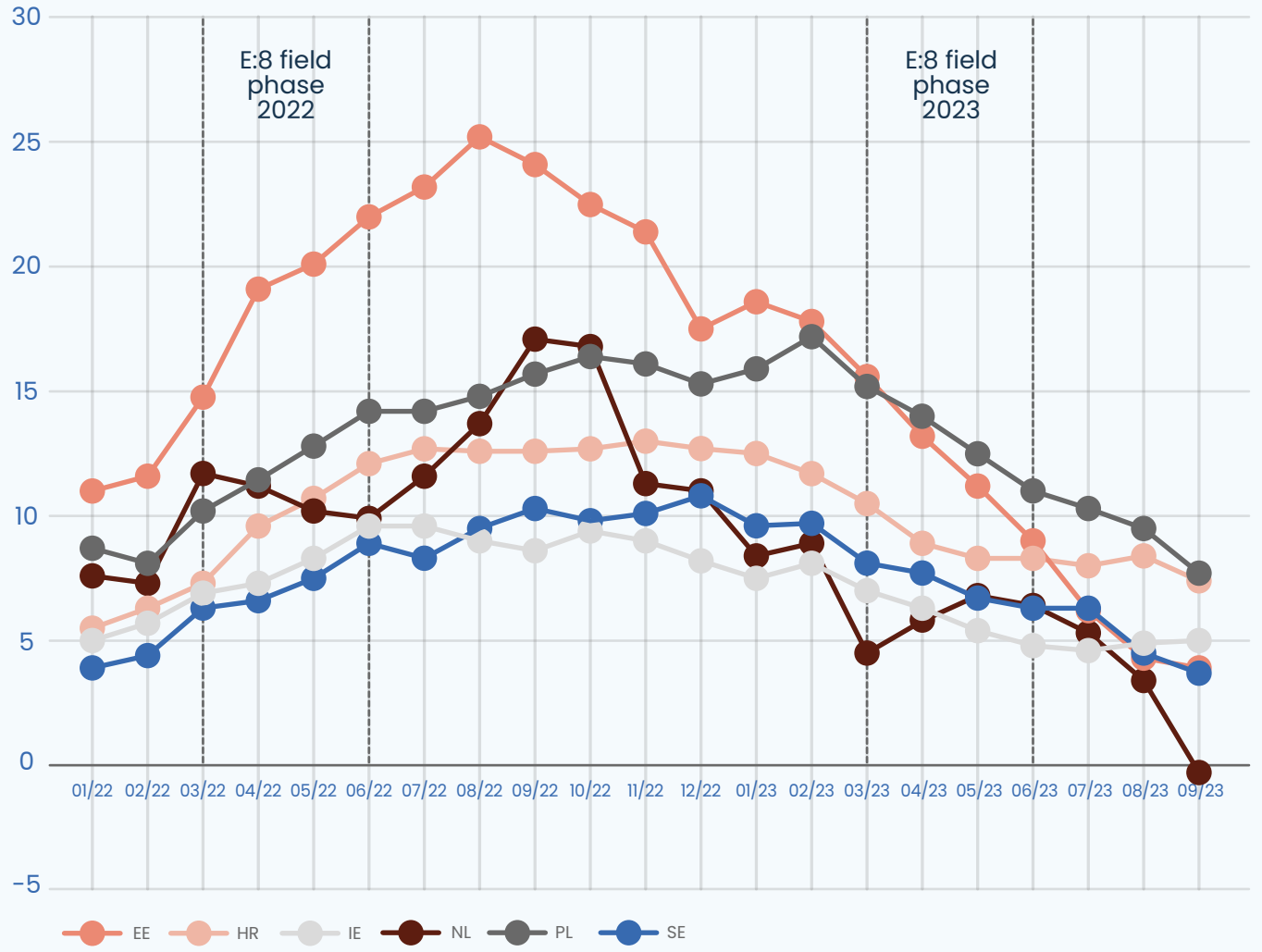
The Harmonised Index of Consumer Prices was developed in the European Union (EU) to be able to compare price level changes internationally and summarise them in an overall inflation rate for Europe and the European Monetary Union. It is primarily used by the European Central Bank (ECB) as a key indicator for assessing macroeconomic price level stability within the Eurozone. The representative basket of goods on which the HICP is based contains, for example, food, beverages, tobacco products, clothing, housing (including water, electricity, and gas), household goods, healthcare and education, transport, leisure, package holidays, catering, and accommodation services. These goods are subject to a specific, annually changing weighting scheme that follows common European guidelines (Deutsche Bundesbank Eurosystem, 2024).

The inflation trend in the six countries shows both similarities and differences. What the countries have in common is that accelerated inflation occurred from March 2022 at the latest, which receded again from March 2023 at the latest (decelerated inflation). However, there are differences between the countries both in the level of inflation achieved and the duration of the increase/decrease. In Estonia, for example, the inflation rate reached a value of 25 %, in Poland, the maximum was 17 % and in Ireland, the inflation rate peaked at 'only' 10 %. Inflation began to fall in Estonia from September 2022, in Croatia from December 2022, and in Poland not until March 2023. In the group of selected countries, inflation was strongest in Estonia and Poland with a geometric mean for the entire time series of 14 % and 13 % respectively. In Croatia and the Netherlands[1], the mean was also comparatively high at 10-9 %, while it was lowest in Ireland and Sweden at 7 %. However, the last characterisation in particular should not obscure the fact that there were inflation trends in all countries considered that markedly exceeded the ECB's 2 % target for almost the entire period under review.[2]

1 When calculating the geometric mean for the Netherlands, the value for September 2023 was not taken into account due to the negative sign.

2 The only exception is the value of -0.3 % in the Netherlands in September 2023.

Figure 1. **Overall Harmonised Index of Consumer Prices for selected countries, monthly data 01/2022-09/2023, annual rate of change in %**



Source: *Eurostat 2023.*

Reading aid: *In Estonia, the inflation rate in August 2022 was 25 % higher than in August 2021.*

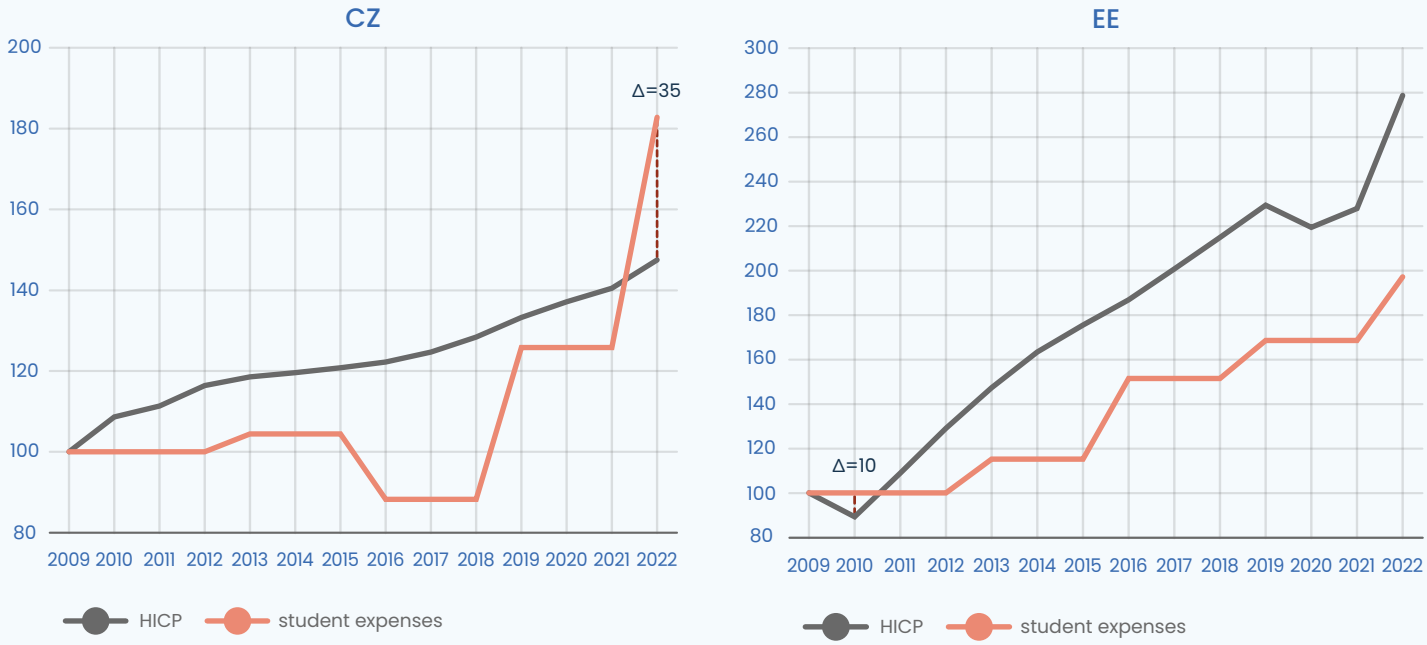
Figure 1 also displays the two phases in which the EUROSTUDENT countries usually conducted their student surveys. This indicates that the data presented for students' expenses in the following sections did not capture the *peaks* of inflation due to the timing of the countries' field phases - a circumstance that should be taken into account when interpreting the following data.

The development of housing expenditure of the total population and students in comparison

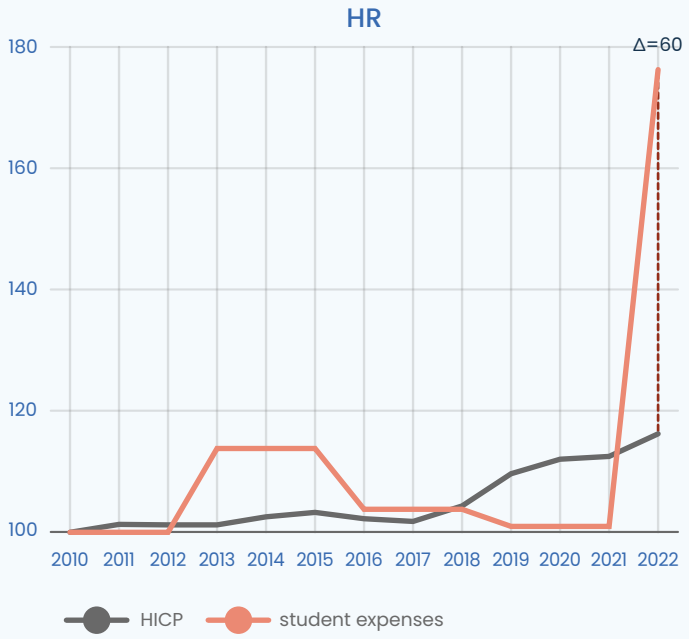
Housing expenditure is in general of particular importance for tenants as it is usually the largest single item in their total expenditure; with respect to students, this is of course especially true for those who live away from parents. The following section, therefore, compares the development of housing expenditure for the population as a whole and students who do not live with their parents. The period under review is the last five rounds of EUROSTUDENT (E:IV to E:8), i.e. from 2009/2010 to 2022. Index figures were calculated for the HICP and student housing expenditure, which were standardised to 100 for the year in which the data collection for EUROSTUDENT IV took place (2009 or 2010, depending on the respective countries) to have a common starting point.[3] The data basis for the students' values is the housing expenditure they reported in the EUROSTUDENT surveys for rent/real estate mortgages including ancillary costs (water, electricity, etc.) in national currency. The respective data for the HICP for the general population were taken from the ECB.

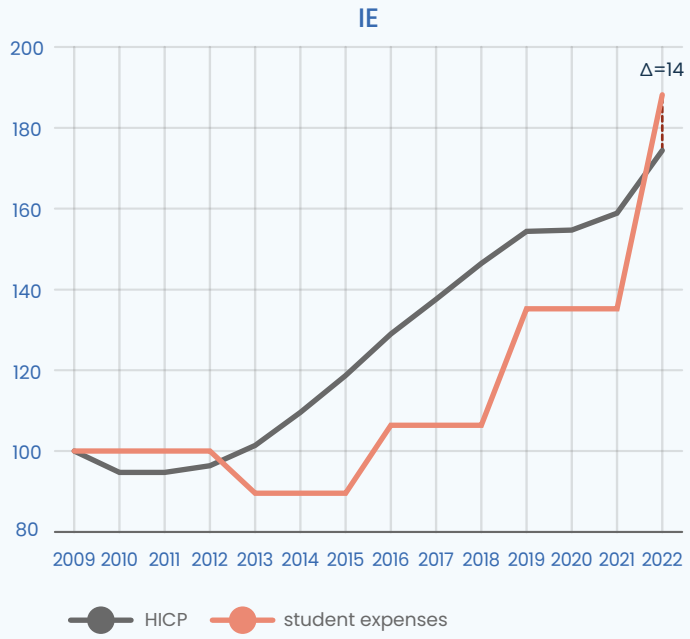
There are clear differences between the countries in the development of student housing expenditure (Figure 2). While the cost level in Lithuania reaches an index value of 346, the value in Sweden is only 151. In addition to Lithuania, a high level of cost is also found in Poland with 232 points. A medium cost level can be observed in the Czech Republic, Estonia, and Ireland, with values between 183 and 197. The comparatively lowest increases are found in the Netherlands, Sweden, and Croatia, with values between 151 and 178. All countries have in common that a strong rise in housing costs can be observed in 2022.

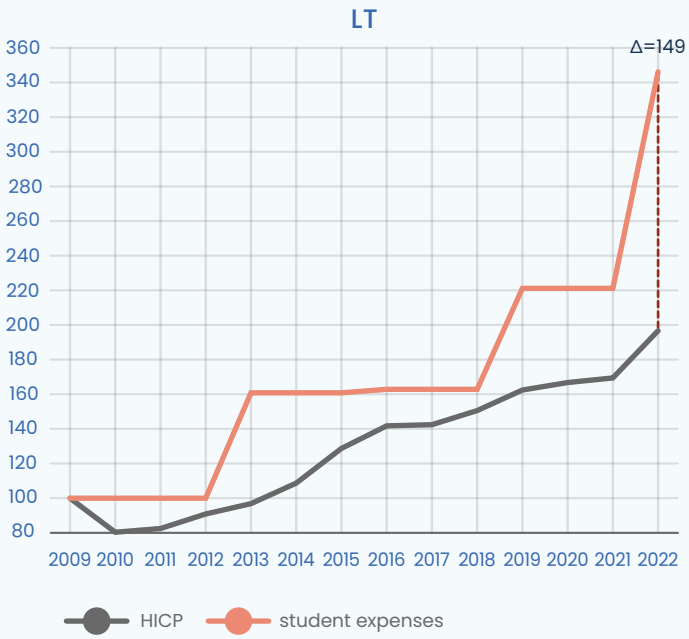
Figure 2. **Change in housing expenditure of students living away from parents and Harmonised Index of Consumer Prices for housing costs for selected EUROSTUDENT countries, 2009/10-2022, index values**

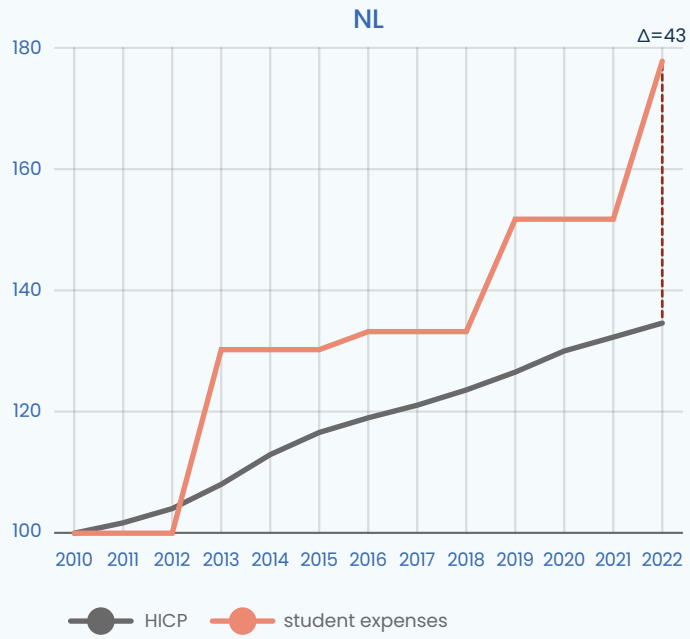


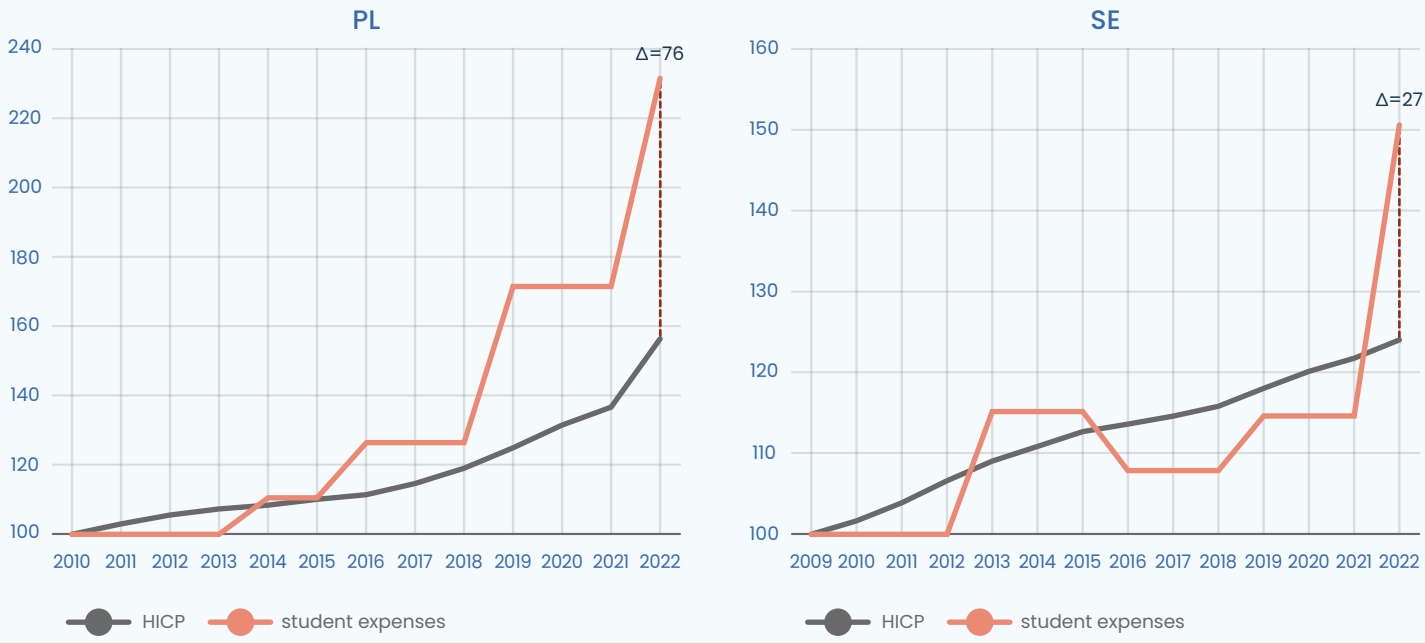
3 It should be noted that the index values for student expenditure do not represent a specific student inflation rate but can only approximate one.


HR
Δ=60
180
160
140
120
100
2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022
HICP
student expenses


IE
Δ=14
200
180
160
140
120
100
80
2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022
HICP
student expenses


LT
Δ=149
360
340
320
300
280
260
240
220
200
180
160
140
120
100
80
2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022
HICP
student expenses


NL
Δ=43
180
160
140
120
100
2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022
HICP
student expenses



Data source: *EUROSTUDENT IV: E.1; EUROSTUDENT V: F.1; EUROSTUDENT VI: F.12; EUROSTUDENT VII: F.4; EUROSTUDENT 8: F.4; and ECB 2023a.*

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

EUROSTUDENT question(s): *E:IV: 3.6 What are your average monthly expenses for the following needs?, E:V: 3.7/E:VI: 3.4/E:VII: 4.17/E:8: 4.11 What are your average expenses for the following items during the current lecture period(E:V: semester)?*

Note(s): *Students' expenses include transfers in kind, i.e. expenses on housing financed by their parents, partner, or others. The Δ indicates the maximum overshooting of student expenses over the HICP.*

Deviations from EUROSTUDENT survey conventions: *SE.*

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

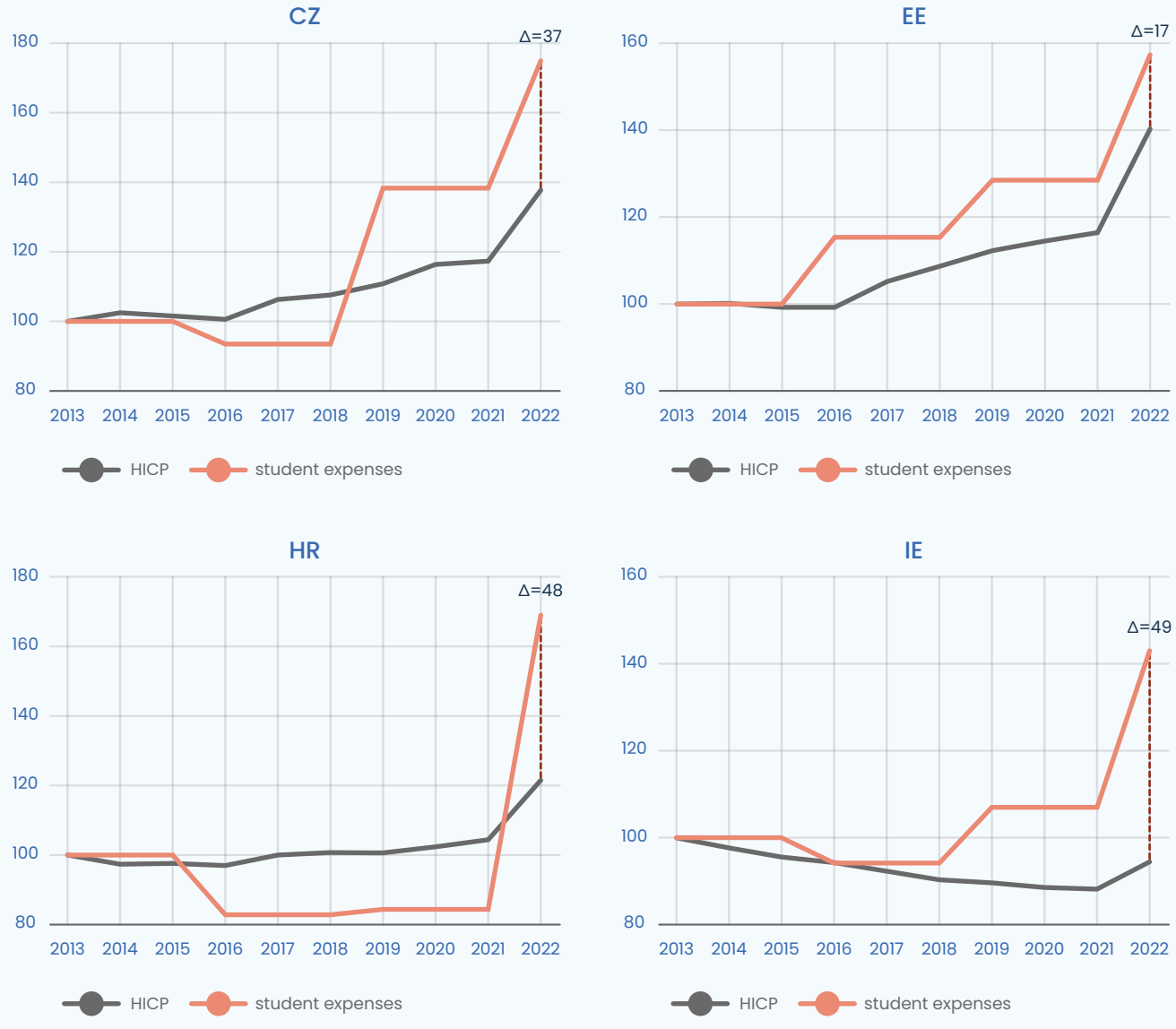
The inflation rate in housing expenditure for the population as a whole also varies considerably across countries. In Estonia and Lithuania, a high level of at least 197 points is achieved. A medium level is reached in the Czech Republic, Ireland, the Netherlands, and Poland, with values between 135 and 175. Inflation in housing costs was lowest in Sweden and Croatia, with a maximum of 124 points. The range between the countries is thus clearly smaller for the HICP than for student expenditure.

A comparison of the HICP and the housing expenditure of students shows that in the Czech Republic, Estonia, Ireland, and Sweden, the increase in general housing expenditure in the overall population was stronger than the development among students most of the time. The opposite can be observed in Lithuania, the Netherlands, and Poland, where students had to bear higher cost increases than the overall population either for the entire period (Lithuania) or at least for most of the time. In Croatia, the cost increases for students were higher than for the entire population in half the time and lower in the other half. A look at the maximum overshooting of student expenditure over the HICP (red dashed line) shows that this took place in all countries except Estonia in 2022. The largest differences are recorded in Lithuania, Poland, and Croatia, with values between 60 and 149 index points. A medium level of difference is achieved in the Czech Republic, the Netherlands, and Sweden, with values between 27 and 43 points. In Estonia, where overshooting was highest in 2010, and Ireland, the difference between student expenditure and the HICP was still the smallest, with values of 10 and 14 points respectively.

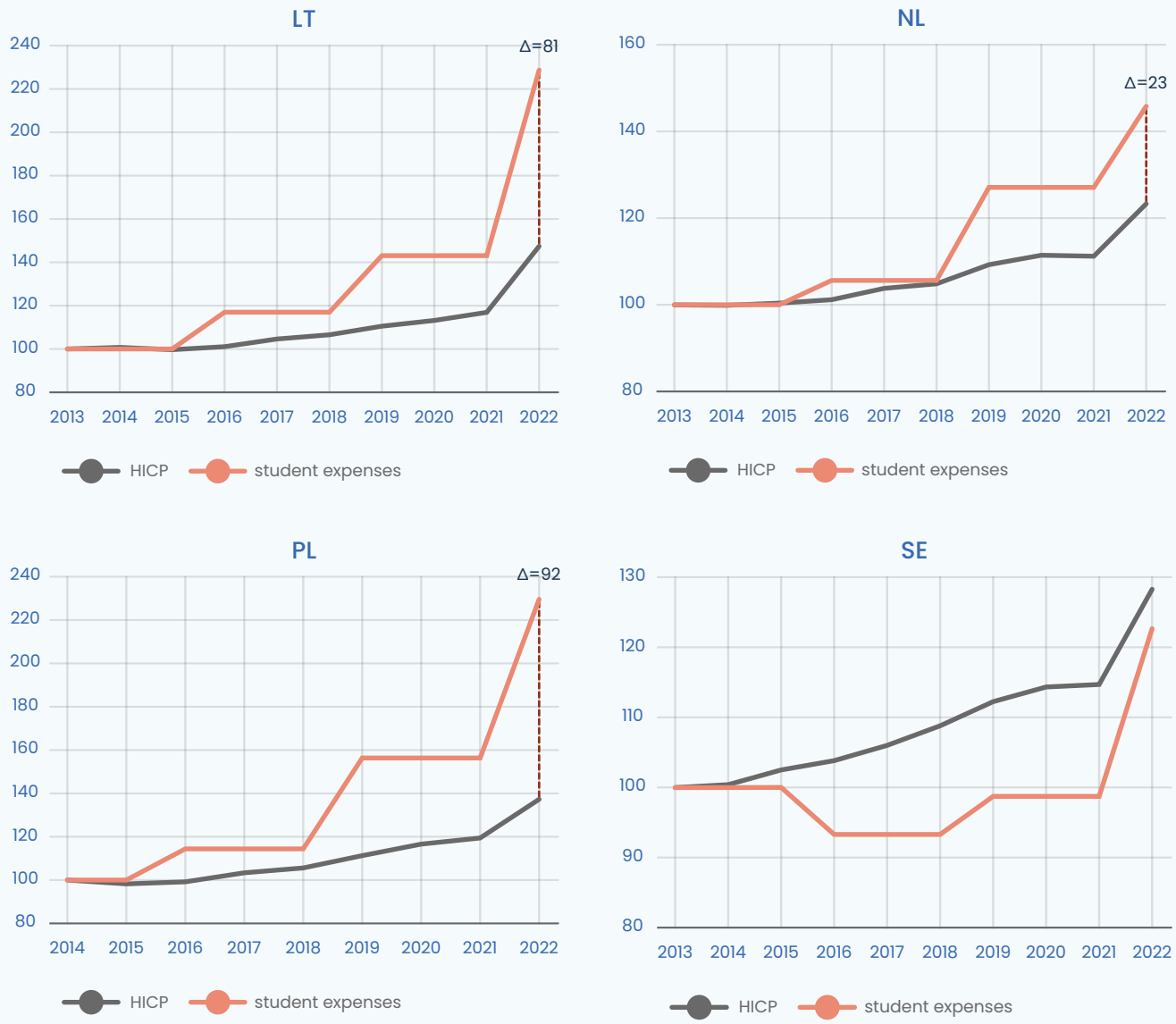
The development of food expenditure of the total population and students in comparison

Besides housing costs, food is often the second most important expenditure category for students and other population groups. Therefore, the same time series analysis is carried out for food costs as above (Figure 3).[4]

Figure 3. **Change in food expenditure of students living away from parents and Harmonised Index of Consumer Prices for food costs for selected EUROSTUDENT countries, 2013/14-2022, index values**



4 A difference, however, is that for methodological reasons the time comparison in this case can only be made for the last four rounds of EUROSTUDENT, i.e. from E:V to E:8. The reason is that the expenditure category 'food' in the fourth project round also included expenditure on other items, such as clothing and toiletries, and is, therefore, not comparable with the data from the following rounds, which showed these items separately.



Data source: *EUROSTUDENT V: F.1; EUROSTUDENT VI: F.12; EUROSTUDENT VII: F.4; EUROSTUDENT 8: F.4; and ECB 2023b.*

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

EUROSTUDENT question(s): *E:V: 3.7/E:VI: 3.4/E:VII: 4.17/E:8: 4.11 What are your average expenses for the following items during the current lecture period (E:V: semester)?*

Note(s): *Students' expenses include transfers in kind, i.e. expenses on food financed by their parents, partner, or others. The Δ indicates the maximum overshooting of student expenses over the HICP.*

Deviations from EUROSTUDENT survey conventions: *SE.*

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

The countries also differ in the development of students' food expenditure, although not as clearly as in the case of housing expenditure. The range between the highest value in Poland (230) and the lowest in Sweden (123) is 107 index points for food expenditure, compared to 195 points for housing costs. In addition to Poland, a high level of food costs is also achieved in Lithuania with 229 points. A medium cost level can be observed in the Czech Republic, Estonia, and Croatia, with values between 157 and 175. The relatively lowest increases appear in the Netherlands, Sweden, and Ireland, with values between 123 and 146. Once again, all countries saw a strong rise in costs in 2022.

There are also country differences in the HICP for food, although these are rather small. The range extends from 95 points in Ireland to 148 in Lithuania. While the trend in inflation on food rose in almost all countries, a continuous decline can be observed in Ireland from 2013 to 2021, which

was only halted by an increase in 2022, although the value for 2022 is still below the 2013 level.

A comparison of the HICP and student food expenditure shows that in most countries, namely Estonia, Ireland, Lithuania, the Netherlands, and Poland, the increase in student food expenditure was higher than the corresponding inflation rate for food in the population as a whole for almost the entire period (in Poland even for the entire period). The opposite can be observed in the Czech Republic, Sweden, and Croatia, where students either had to bear lower cost increases than the overall population for the entire period (Sweden) or at least for most of the time. A look at the maximum overshooting of student food expenditure over the HICP shows that this also took place in 2022 in all countries except Sweden. The largest differences are recorded in Poland and Lithuania, with values of 92 and 81 index points respectively. A medium level of differences was reached in the Czech Republic, Croatia, and Ireland, with values between 37 and 49 points. The lowest scores are found in Estonia and the Netherlands, with a maximum difference of 23 points.

Policy considerations

With respect to inflation, there are commonalities across countries but also differences across countries, expenditure categories, and groups of persons. The analysis has shown that on *cross-country level* general inflation and - to an even greater extent - students' expenditure on housing and food rose strongly in 2022.

At *country level*, the short-term general inflation in 2022/23 was highest in Estonia, while it was comparatively "low" in Ireland and Sweden. Also, the long-term development of the HICP on accommodation and food differed by country, with e.g. a continuous rise in Sweden, rather stagnation for a long time in Croatia, and deflation in Ireland when looking at the development of the price levels on food.

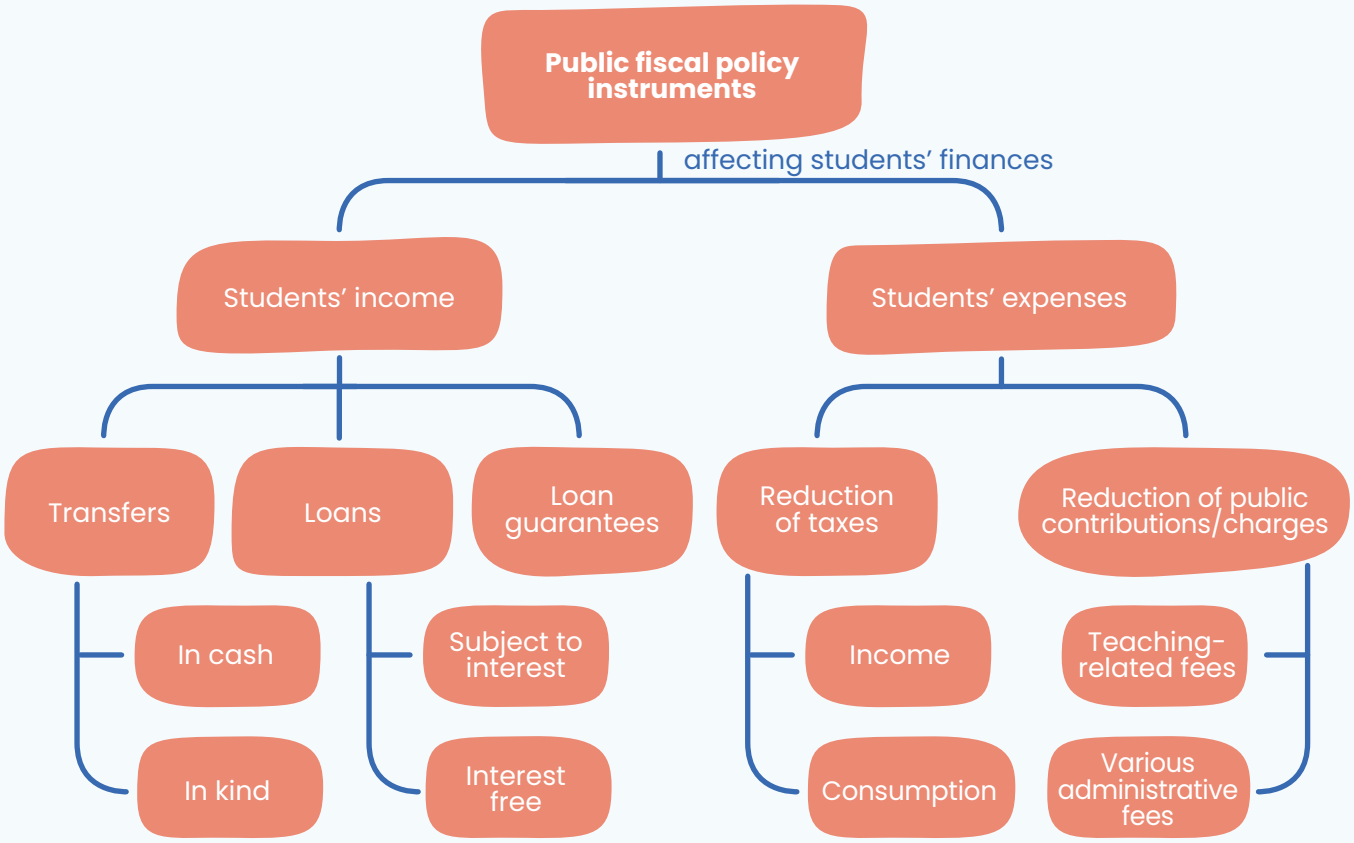
When differentiating *types of expenses*, it appears that accommodation prices seem to be more prone to inflation processes than food prices. This could be related to the fact that the supply of accommodation can hardly be increased in the short run and – for many people – housing markets have only local or regional reach, whilst the food market has a rather globalized scope, which means that food supply can be increased in a country more easily at short notice, if need be.

When comparing *groups of persons*, i.e. students, on the one hand, and the general population on the other hand, the picture is quite mixed. While the change in housing expenditure among students in Lithuania, the Netherlands, and Poland, was higher than inflation among the total population either over the entire period or at least most of the time, rather the opposite is true in the Czech Republic, Estonia, Ireland, and Sweden. Similar findings hold for expenses on food: in Estonia, Ireland, Lithuania, the Netherlands, and Poland, the increase in student food expenditure was (almost) the entire time higher than the corresponding inflation rate in the total population. The reverse is true in the Czech Republic, Sweden, and Croatia. However, the fact that the increase in student spending is sometimes below the rate of inflation for the entire population is no reason to sound the all-clear. All countries have in common that students experienced a strong increase in expenditure on housing and food in 2022, which led to a loss of purchasing power that students - and their private environment that supports them - sometimes found difficult or impossible to compensate for.

The analysis did not further differentiate between various *groups of students*. However, it is very likely that student groups that regularly report above-average severe financial difficulties are also particularly affected by inflation. This would include e.g. students depending on national public student support, those whose parents are financially not well-off and/or have a low educational status, students not living with parents, and those who pay fees (Gwosć, 2024a; Hauschildt et al. 2021; DZHW, 2018).

The governments' options for combating inflation depend very much on the type of inflation and the instruments available. The imported cost-push inflation of 2022/23 can be eliminated by substituting raw materials (natural gas) with cheaper alternatives. However, this requires time in the medium to long term. While government efforts to address inflation will target the entire economy, some population groups might require additional state aid to mitigate the negative redistributive effects of inflation. A mitigation of these effects for students could be achieved through various public fiscal policy instruments that influence students' income or expenses (Figure 4).

Figure 4. **Public fiscal policy instruments to equalize negative redistribution effects of inflation among students**



The state can have a direct positive influence on student income by giving out transfers and loans and an indirect one by providing loan guarantees. Tax cuts on income and consumption can relieve the burden on students' expenses. Furthermore, reducing tuition fees, fees on exceeding the standard period of study, and administrative fees can also lower the burden of expenditure on students, although this would often fall within the remit of public higher education institutions.

A good choice of instruments depends on the desired policy objectives, (presumed) knowledge about the effects and side effects of the instruments and the available public resources. If the objective is e.g. to support students with a low socio-economic status, need-based transfers would often be preferable to loans and loan guarantees, as the latter two instruments could deter risk-averse students – who are seemingly more often found among those with a low socio-economic status – from taking advantage of them (Gayardon et al., 2019; Middendorff et al., 2017). On the expenditure side, for instance, the reduction of tuition fees could be quite effective, as students with a low educational background pay such fees more frequently than their fellow students with a medium or high educational background in the majority of EUROSTUDENT countries (Gwosć, 2024b). Depending on the degree of university

autonomy, however, the government may only have a very limited influence on the decision to cut fees.

Instruments and measures like the ones mentioned above have been implemented to varying degrees by the governments of the EUROSTUDENT countries. In several countries, students have received additional state aid to help them cope with inflation. In France, for example, vulnerable groups including students received one-off payments (Ministère de l'économie des finances et de la souveraineté industrielle et numérique, 2021). In Spain, tax reductions on food, electricity and gas, as well as subsidies for low-income families were granted (La Moncloa, 2022). In Austria, one-off payments, changes in income taxation (e.g. eradication of cold progression) and regular indexation of study assistance were introduced (Fink, 2022; Gwosć, 2024a), and in Germany, heating cost allowances, energy price support, and a one-off payment were granted to students (BMBF, 2024). Students in the EUROSTUDENT countries were not always explicitly addressed as a target group, but they at least benefited from measures when those were aimed at the total population or large population groups. The appropriateness of the additional state support cannot be assessed here. It must be feared, however, that the public sector in many countries was too financially overstretched with the general inflation crisis management in favour of the total population to be able to fulfil students' needs satisfactorily (Gwosć, 2024a).

Meanwhile, inflation in Europe is almost "back to normal" with an HICP value for the Euro area of 2.5 % (June 2024), which is quite close to the 2 % target value of the ECB. Unfortunately, this does not mean that students have overcome inflation, as the displacement effect, i.e. the higher price level compared to the time before the latest inflation, still applies even after the inflation process has passed. This persistent effect of inflation may still burden those students who were not able to increase their incomes sufficiently to equalise the loss of purchasing power. In order not to lose their potential for higher education through finance-related drop-out, the need for (more) targeted public support should be inquired.

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Methodological notes

Deviations from EUROSTUDENT survey conventions

Figure 2, Figure 3

Question 4.11 — SE: Another response option was added to the questionnaire: "I do not receive this kind of support from family or partner." This was set to missing in the E:8 Swedish data set.

About EUROSTUDENT

The EUROSTUDENT project collates comparable student survey data on the social dimension of European higher education, collecting data on a wide range of topics, e.g. the socio-economic background, living conditions, and temporary international mobility of students. The project strives to provide reliable and insightful cross-country comparisons. The data presented here stem from the eighth round of the EUROSTUDENT project (2021–2024).

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