

A balancing act: financial and time constraints of students with a delayed transition to higher education

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In general, European countries concur that the demographics of the student body should mirror the social structure of the population for higher education to be socially equitable (EHEA, 2020).

To promote diversity of students also in terms of age, framework conditions must be created that make starting studies at a later point in life possible. The necessity for flexible learning pathways to facilitate lifelong learning and equity is emphasised in the “Education 2030” agenda and Sustainable Development Goal 4 (OECD, 2018; United Nations, 2015).

Currently, only around one in six students is a so-called “student with a delayed transition” who starts studying for the first time more than two years after leaving the regular school system (i.e. excluding evening schools or schools for adults)¹ (Schirmer, 2024). This raises the questions of the barriers and challenges those students might currently face. It has to be examined, whether the current support systems, which are often intended for students with direct transitions, are also suitable for students who start their studies later and thus for students who often have to juggle their time and financial resources between their studies and other commitments.

This intelligence brief provides insights into the financial situation and the time budget of students with a delayed transition to show the specific situation of this group and provide input for potential measures. The analysis builds on data of the EUROSTUDENT 8 database and includes students from 24 countries².

Students with a delayed transition in different countries

Students with a delayed transition to higher education are often underrepresented in policy discussions and only seldomly acknowledged as specific target group for measures (Mandl et al., 2024). A look at EUROSTUDENT data shows that there is a great variance in the share of delayed transition students between different countries. The highest share of them can be found in Finland (34 %), followed by Sweden (33 %), and Iceland (32 %). The smallest shares of this group occur in France (4 %), Georgia (6 %), and the Czech Republic (10 %) (see Table 1).

The countries’ school systems vary, which means that also the average age of when to “traditionally” start higher education (\bar{x} age) differs between countries. Azerbaijan has the youngest freshmen, with an average age of 18 years. Three quarters of students are even younger than 18 when they start higher education in this country. The oldest freshmen can be found in Iceland, with an average age of 24 years.

The standard deviation of the freshmen’s age (SD age) shows whether higher education institutions manage to attract a diverse student population in terms of age. In Finland, Iceland, and Malta the range of the age when students start higher education is the broadest with seven years. Azerbaijan stands out in that not only are its students typically very young when they start studying, there is also the smallest variation in entry age in this country.

In comparison to younger students, mature students often lead different lives, possess distinct experiences, and have additional responsibilities (like those pertaining to family or work). Furthermore, in many countries, laws and regulations are linked to (students’) age. It could affect, for example, one’s eligibility for public educational aid, more general benefits, or free/reduced health insurance. For these reasons, the following sections take a closer look at the financial situation (including abovementioned financial aids and regulations) of students with a delayed transition and at how they organise their time.

¹ Within the EUROSTUDENT project, the two-year cut-off has been proven to be a good indicator to identify students that interrupt their educational career for longer (usually due to paid jobs). It takes account of the fact that in many countries military or civilian service is required between school and university.

² As there are only marginal differences between domestic and international students, within this report, data refers to all students.

Table 1. Shares of delayed transition students and age in years of all students when entering higher education for the first time by country

	delayed	Æ age	SD age	<18 y.	18–19 y.	20–21 y.	22–23 y.	24–25 y.	26–29 y.	>29 y.
FI	34%	23 y.	7 y.	1%	33%	31%	12%	6%	6%	11%
SE	33%	23 y.	6 y.	1%	37%	30%	11%	6%	6%	9%
IS	32%	24 y.	7 y.	1%	21%	34%	14%	7%	9%	14%
NO	24%	22 y.	5 y.	1%	38%	36%	9%	4%	4%	7%
DK	24%	22 y.	4 y.	2%	20%	44%	20%	6%	4%	5%
AT	23%	22 y.	5 y.	2%	49%	25%	8%	5%	5%	5%
LV	22%	22 y.	6 y.	3%	62%	16%	4%	2%	4%	9%
DE	20%	21 y.	5 y.	3%	50%	24%	10%	5%	4%	5%
MT	19%	21 y.	7 y.	20%	55%	7%	2%	3%	2%	10%
EE	18%	21 y.	5 y.	3%	58%	21%	5%	3%	3%	7%
NL	16%	19 y.	4 y.	22%	59%	12%	3%	1%	1%	2%
SK	15%	22 y.	6 y.	2%	46%	35%	4%	2%	3%	9%
IE	14%	21 y.	6 y.	12%	69%	7%	2%	1%	2%	7%
LT	14%	20 y.	5 y.	3%	77%	11%	3%	1%	1%	5%
PT	13%	20 y.	5 y.	14%	65%	9%	3%	2%	2%	5%
CH	12%	22 y.	5 y.	0%	28%	40%	15%	6%	5%	5%
HU	12%	21 y.	5 y.	2%	64%	22%	4%	2%	2%	4%
RO	12%	21 y.	5 y.	1%	77%	10%	3%	2%	2%	6%
PL	12%	21 y.	5 y.	3%	60%	25%	4%	2%	2%	5%
HR	11%	20 y.	4 y.	1%	82%	10%	2%	1%	1%	3%
AZ	11%	18 y.	2 y.	75%	15%	4%	2%	1%	2%	1%
CZ	10%	21 y.	5 y.	2%	68%	20%	3%	1%	1%	5%
GE	6%	20 y.	3 y.	16%	55%	13%	6%	4%	5%	1%
FR	4%	19 y.	3 y.	30%	62%	4%	1%	1%	1%	1%

Data source: EUROSTUDENT 8, B.14., A.1.

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

EUROSTUDENT questions: 2.5 How long after leaving the #regular school system for the first time did you enter higher education for the first time? 6.1 When were you born?

Note(s): Æ age = Average (mean) age; SD age = Standard deviation of age.

Deviations from EUROSTUDENT survey conventions: 2.5: AT, CH, DK, FR, GE. 6.1: CH, DK, NO, IS.

Deviations from EUROSTUDENT standard target group: IE, NL.

Financial situation of students with a delayed transition

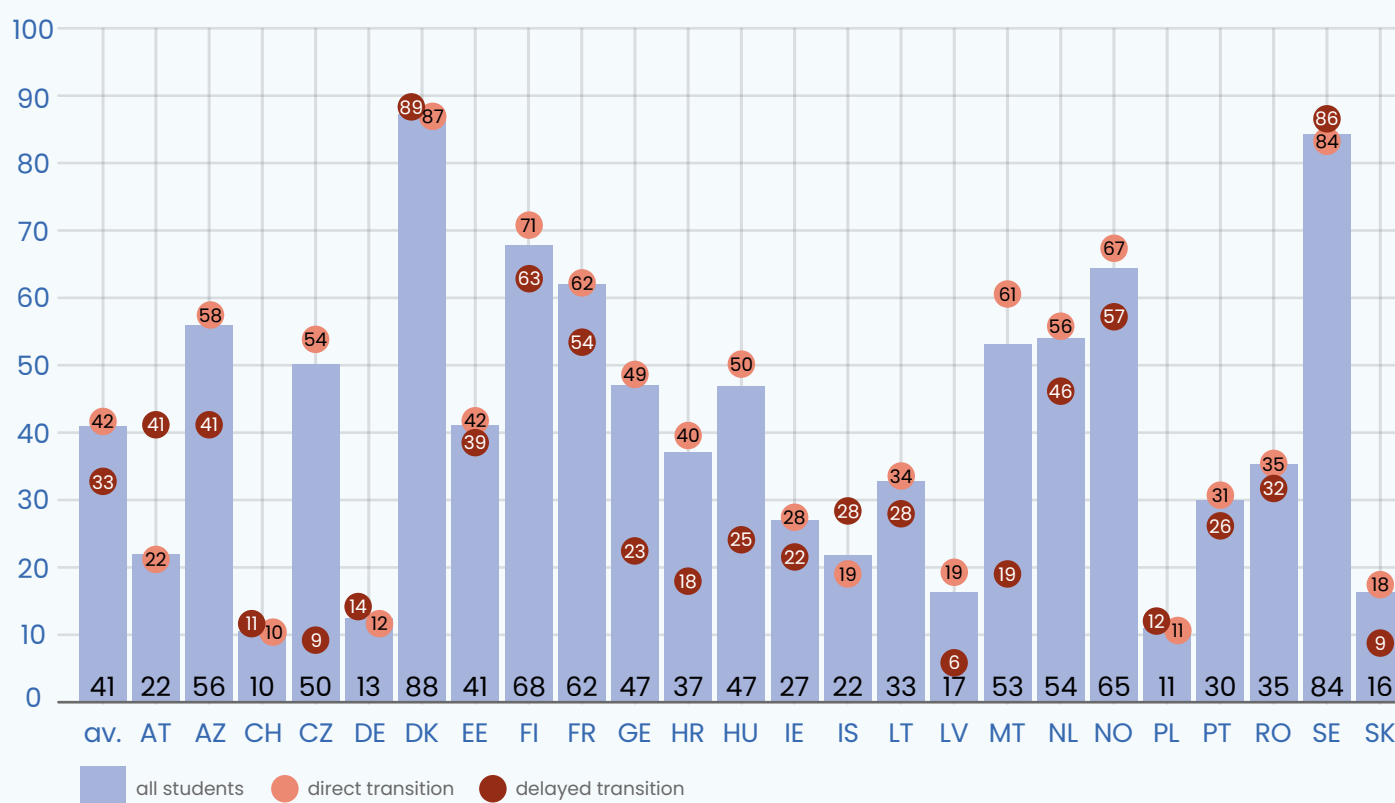
All students face the challenge of finding a way to finance their living and study costs while having to spend a lot of time attending courses and studying. Apart from covering basic needs, having financial resources is also necessary for engaging in extracurricular activities, gaining acceptance, or belonging to higher status groups (Fernández et al., 2023). Receiving public support can give students the opportunity to be less dependent on money from their parents or self-earned income.

Data show that students with a delayed transition, on average, less often receive a public grant/scholarship or a public loan, which means that they (must) more intensely make use of other financial sources (see Figure 1). The gap between the share of publicly supported students with a direct transition and those with a delayed transition is the highest in the Czech Republic and Malta. Austria stands out with a reversed pattern in which 41 % of delayed transition students receive public

support, compared to only 22 % of direct transition students, and also delayed transition students in Iceland are considerably more often publicly supported than their counterparts (28 % vs. 19 %). Both

countries have comparably large shares of students with a delayed transition (AT: 23 %; IS: 32 %).

Figure 1. **Share of students receiving (financial) public student support (%)**



Data source: EUROSTUDENT 8, G.82.

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

EUROSTUDENT question: 4.13 Are you receiving a public grant/scholarship or a public loan during the current #lecture period?

Note(s): Values above the country abbreviations represent the share of all students who receive (financial) public student support.

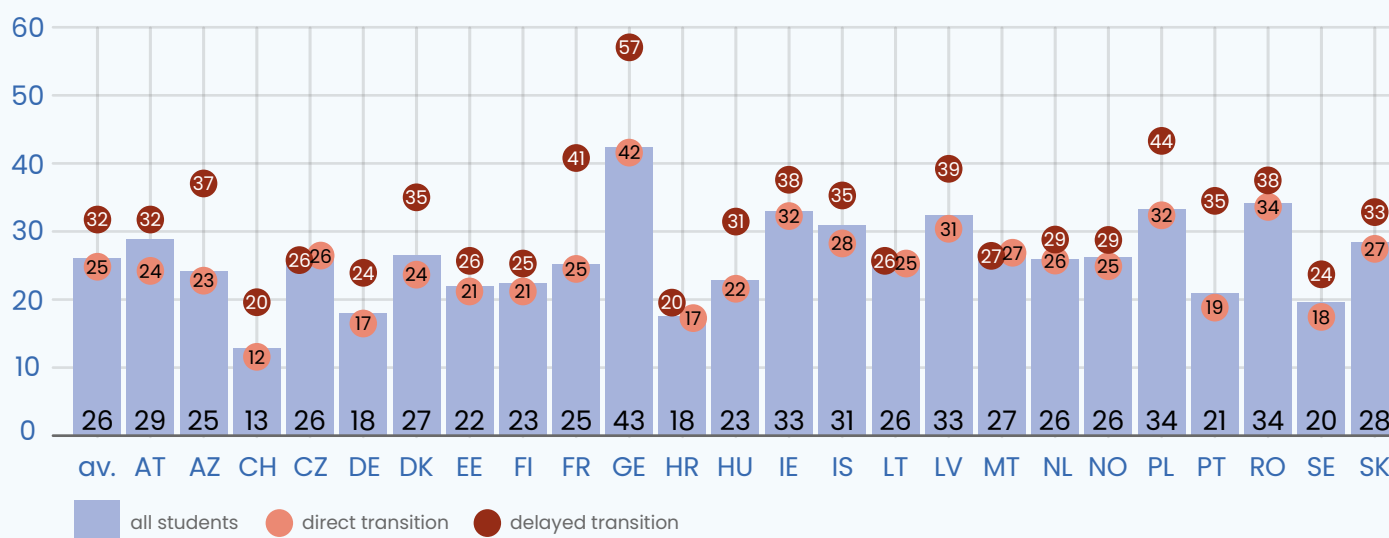
Deviations from EUROSTUDENT survey conventions: AZ, CH, CZ, DK, FI, FR, GE, RO, SE, SK.

Deviations from EUROSTUDENT standard target group: IE, NL.

The fact that some students less often receive public assistance does not necessarily mean that this support is not easily accessible to this group in the respective country; it could also be an indicator for the fact that these students require it less frequently. However, it shows that in nearly all countries, students with a delayed transition more often experience financial difficulties (see Figure 2)³, which contradicts this theory. This is problematic in that financial stress pushes students

to work more, which can prolong their studies (Theune, 2015; Triventi, 2014), lower their academic performance and success (Beatson et al., 2021; Callender, 2008; Lessky & Unger, 2023; Salamonson et al., 2020; Wenz & Yu, 2010) or even cause them to drop out (Castaño et al., 2008; Heublein et al., 2017; Hovdhaugen, 2013).

³ Students were asked to what extent they are currently experiencing financial difficulties, with responses according to a 5-point scale (from 'very seriously' to 'not at all'). Students who selected 1 or 2 are considered to have financial difficulties.

Figure 2. **Share of students experiencing financial difficulties (%)**

Data source: EUROSTUDENT 8, F.148.

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

EUROSTUDENT question: 4.16 To what extent are you currently experiencing financial difficulties?

Note(s): Values above the country abbreviations represent the share of all students who experience financial difficulties.

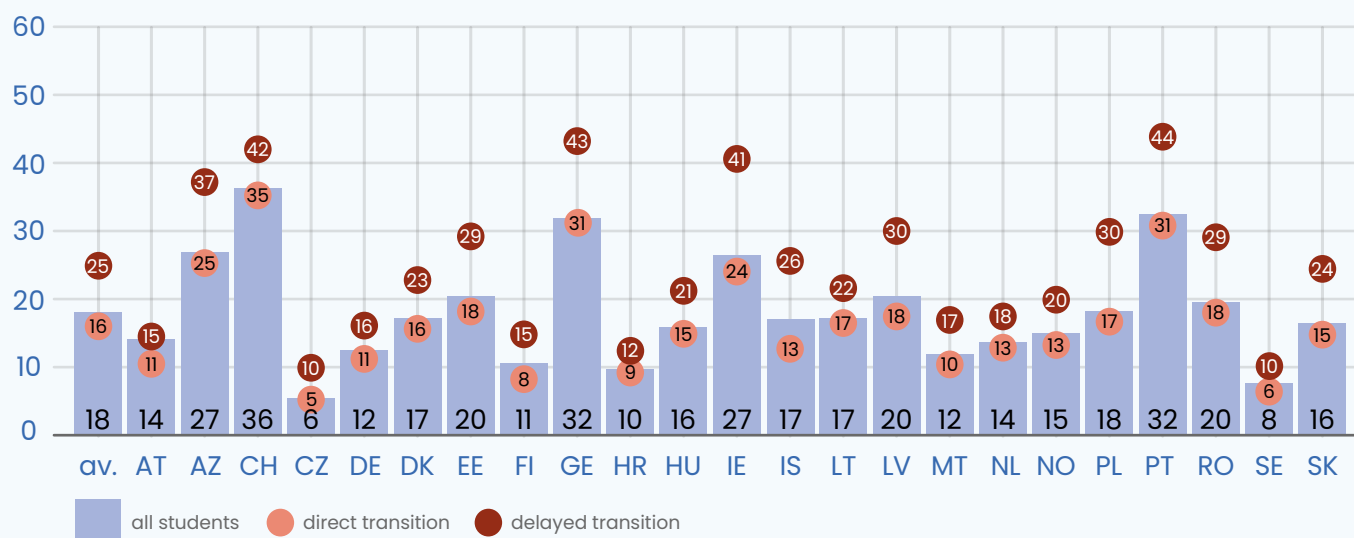
Deviations from EUROSTUDENT survey conventions: CH, NO.

Deviations from EUROSTUDENT standard target group: IE, NL.

Especially in France, Portugal, Georgia, and Azerbaijan – the countries with typically rather young freshmen and smaller shares of delayed transition students – delayed transition students are more often financially troubled than their

counterparts. What is more, in all EUROSTUDENT countries those students are more often not able to pay for an unexpected required major expense than students with a direct transition (see Figure 3).

Figure 3. Share of students that are not able to pay for an unexpected required major expense (%)



Data source: EUROSTUDENT 8, F.152. No data: FR.

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

EUROSTUDENT question: 4.17 Would you be able to pay for an unexpected required expense of xxx currency units? Item adapted from Eurostat (ilc_mdcs04).

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.

Deviations from EUROSTUDENT standard target group: IE, NL.

Time management of students with a delayed transition

In particular, students who do not receive public or family support find themselves in a situation where they are forced to earn their living through paid work. However, the time spent working reduces the time available for studying and other activities. On the one hand, this can reduce the motivation to study in the first place. On the other hand, it can potentially affect the students' academic performance, if they decide to do so (Apolinarski & Gwośc, 2020; Franzen & Hecken, 2002; Keute, 2017). Therefore, managing the balance between work and study is not only important for quality of life, but also for educational success.

In the EUROSTUDENT questionnaire, students were asked how much time per week they spend on study (taught studies and personal study time) and how much on work⁴. On average, students with a delayed transition spend 53 hours per week on their studies and their job (see Table 2). While they study just a little fewer hours than direct transition students (-3 hours), they work a lot more (+9 hours). On the

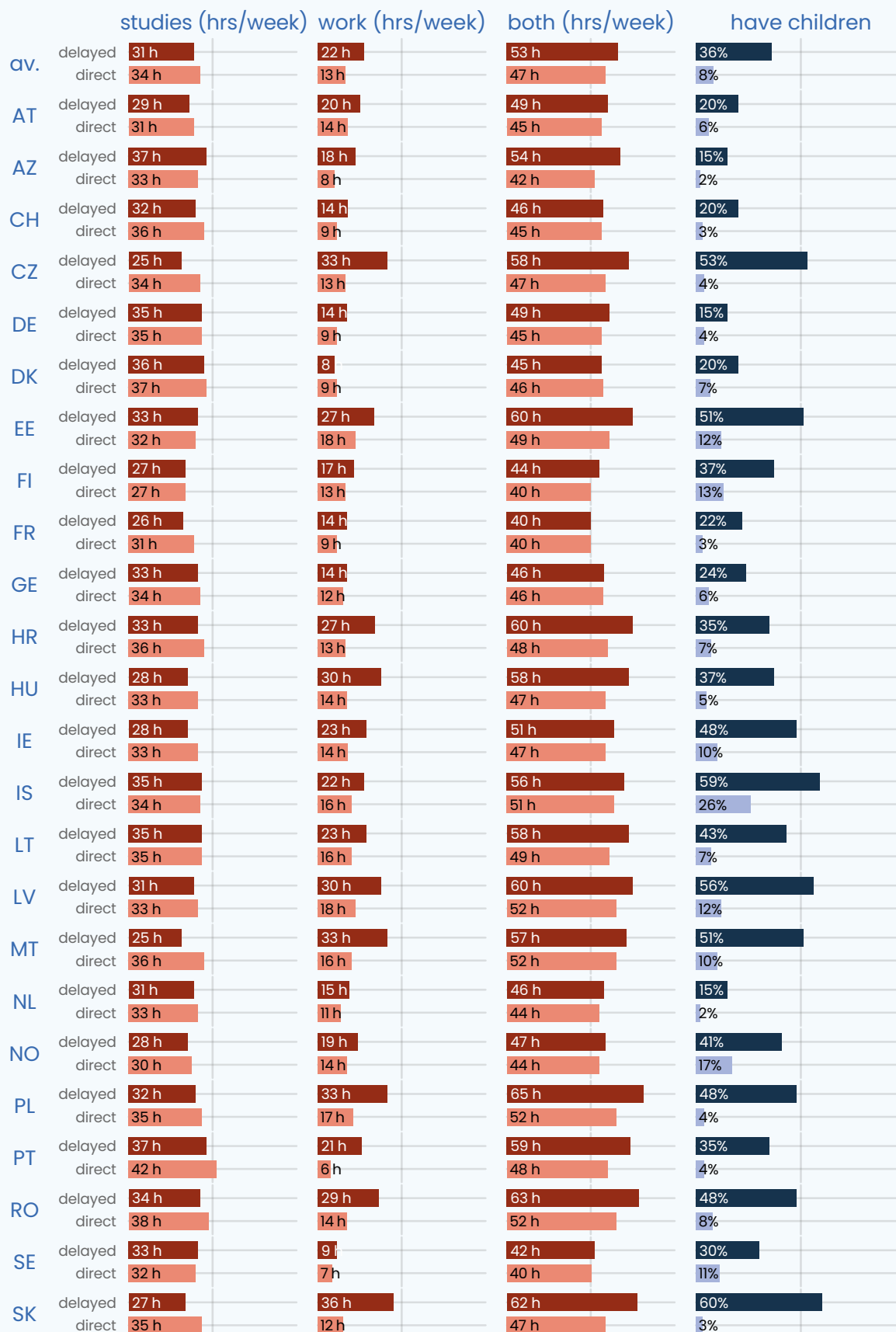
contrary, students with a direct transition spend on average 47 hours per week on their studies and their work. Besides responsibilities for studying and working, on average, 36 % of students with a delayed transition also have (a) child(ren), while it is only 8 % among students with a direct transition.

In Poland, students with a delayed transition have the highest overall workload regarding job and studies, and nearly every second of them has (a) child(ren). About the same holds true for students in Romania and Slovakia, with the latter being parents most often.

There is no difference between the overall workload of delayed and direct transition students in France (both 40 hrs/week) and Georgia (both 46 hrs/week). Students in France also have the lowest overall workload. However, in both countries, delayed transition students spend a bit less time on studying, but more on working than their counterparts.

4 Find more information on students' time budget in Menz & Mandl, 2024.

Table 2. Hours per week spent on studies and on work & share of students with children



Data source: EUROSTUDENT 8, H.17, H.38.

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

EUROSTUDENT question: 3.2 How many hours do you spend in taught courses and on personal study time in a typical week during the current #lecture period? 4.5 How many hours do you spend on your paid job(s) in a typical week in the current #lecture period?

Deviations from EUROSTUDENT survey conventions: 3.2: CH, FR. 4.5: CH.

Deviations from EUROSTUDENT standard target group: IE, NL.

Recommendations

In summary, the findings show that there are huge differences in the shares of students with a delayed transition between the EUROSTUDENT countries, with shares ranging from 4 % to 34 %. Delayed transition students often do not have access to the same financial support system as their peers. This may be because they do not qualify for certain scholarships or grants intended for “typical” (younger) students who enter higher education directly after leaving school. The data show that in countries with larger shares of students starting their studies later in life, this group is often (almost) as likely or even more likely to receive public funding than students with a direct transition. However, this pattern cannot be observed across all EUROSTUDENT countries, as for example Malta has 19 % of delayed transition students, but also the highest gap between the shares of funding of the two groups. Furthermore, in almost all countries, students with a delayed transition are struggling financially more often than their counterparts.

Balancing academic commitments with work and caring responsibilities is particularly demanding for students with a delayed transition, necessitating specialised support. On average, this group spends many more hours on working than students with a direct transition, while it spends slightly less time studying, resulting in an overall

workload of 53 hours per week. In addition, on average, more than a third of students with a delayed transition has (a) child(ren), which depicts a huge difference to students with a direct transition. This means that when it comes to balancing their responsibilities, the availability of childcare (facilities) also plays an important role for this group.

In addition to policies on childcare and financial support, the design of educational programmes can also be adapted to the needs of students with a delayed transition. Higher education institutions can support this group by offering flexible learning options such as part-time studies, evening and weekend classes, as well as online courses. These formats allow students to fit their education around other life commitments, making higher education more accessible and manageable.

Overall, students with a delayed transition are an important group in higher education that is largely outside the policy focus. Targeting this group for widening access policies is essential, particularly in countries where their representation remains low. Addressing the needs of delayed transition students through policy adjustments and support mechanisms is not only crucial for promoting an inclusive and equitable higher education system but can also provide the workforce with the necessary skills updates.

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Methodological notes

Deviations from EUROSTUDENT survey conventions

Table 1

Question 2.5 – AT: Question was only answered by national students and it referred to entering higher education in Austria only. **CH:** Register data from the Swiss Higher Education Information System. The data is approximated (especially for international students). **DK:** The response option that the students started less than one year after they left upper secondary school for the first time was added. The question has been recoded so it only consists of the two response options. **FR:** Data approximated with other items/data (not based on EUROSTUDENT questionnaire). **GE:** Extra explanation which is usually provided was left out, since in Georgia it is impossible to enter higher education without completion of secondary (regular) school. **Question 6.1 – CH:** Register data from the Swiss Higher Education Information System. **DK, NO:** Register information used. **IS:** Information was taken from the sample.

Figure 1

Question 4.13 – AZ: Country-specific response options were added. **CH:** In the Swiss survey, students were asked to report the average monthly income at their disposal (including public grant and loan from the government (Swiss or foreign) and from the higher education institution). **CZ:** In the Czech Republic, the state pays health and social insurance for all university students up to the age of 26 (this is not taken into account in the research). Thus, in the Czech data, public student support comprises accommodation scholarship, means-tested scholarship and merit-based scholarship. **DK:** This question was divided into two questions. **FI:** Information about public grants/scholarships was supplemented with data from the sampling frame, which includes this information. **FR:** The first response option contains all public support. **GE:** In Georgia, public loans for students are not provided; instead, “students’ loans” are provided by private banks. Therefore, the term “public loans” was replaced by “student loans.” The translated question was: “Are you receiving a public grant/scholarship or student loans during the current lecture period?” **RO:** The last option (“No”) was not asked explicitly, but was created later, based on students responses. National Registry Data was used to replace missings or inconsistent information. **SE:** This question was not asked: student support is given by the Centrala studiestödsnämnden (CSN). Register data is gathered to supply answers here. **SK:** No data were collected for financial support from university.

Figure 2

Question 4.16 – CH: Phrasing deviation in the question and response options. **NO:** There were labels used for all answer categories.

Figure 3

Question 4.17 – CH: Only Yes/No response options were available. Phrasing deviation in the question.

Table 2

Question 3.2 – CH: Students were asked to report weekly hours devoted to five different activities: academic programme, other academic work, paid employment, volunteering, domestic and family work. Internships are considered as part of the academic programme. **FR:** The total number of hours per week was requested, covering the period from Monday to Sunday, while still accounting for each type of activity separately. **Question 4.5 – CH:** In the Swiss survey, students are asked to report weekly hours devoted to five different activities: academic programme, other academic work, paid employment, volunteering, domestic and family work. All students (including non-working students) were asked to indicate the weekly hours devoted to paid employment.

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).

Countries participating in EUROSTUDENT

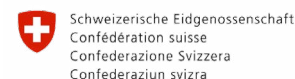
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- Austria (AT)
- Croatia (HR)
- Czech Republic (CZ)
- Denmark (DK)
- Estonia (EE)
- Finland (FI)
- France (FR)
- Georgia (GE)
- Germany (DE)
- Hungary (HU)
- Iceland (IS)
- Ireland (IE)
- Latvia (LV)
- Lithuania (LT)
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