

The students are not okay

What can we learn about psychological
challenges mirrored in the EUROSTUDENT data?

Kristina Hauschildt, EUROSTUDENT
European Student Affairs Conference, Kiel,
July 8th, 2026



Mentimeter

From your daily experience –

**What are the biggest challenges
for students at the moment?**

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37 % - 58 %

of students report poor well-being
on the WHO-5 scale

1 in 5

very low scores – depression risk
on the WHO-5 scale



Cuppen et al., 2024; Muja et al., 2024

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Accumulated pressures



Pandemic aftermath

Social isolation, remote teaching and lost peer contact. 1 in 4 students said the pandemic negatively impacted their finances.



Inflation & cost of living

Rising food and energy costs



Housing crisis

Tight markets, availability of student housing, long commutes



Geopolitical uncertainty

War in Europe, climate anxiety, economic instability



About the data

EUROSTUDENT collects and analyses comparable data on the social dimension of European higher education.



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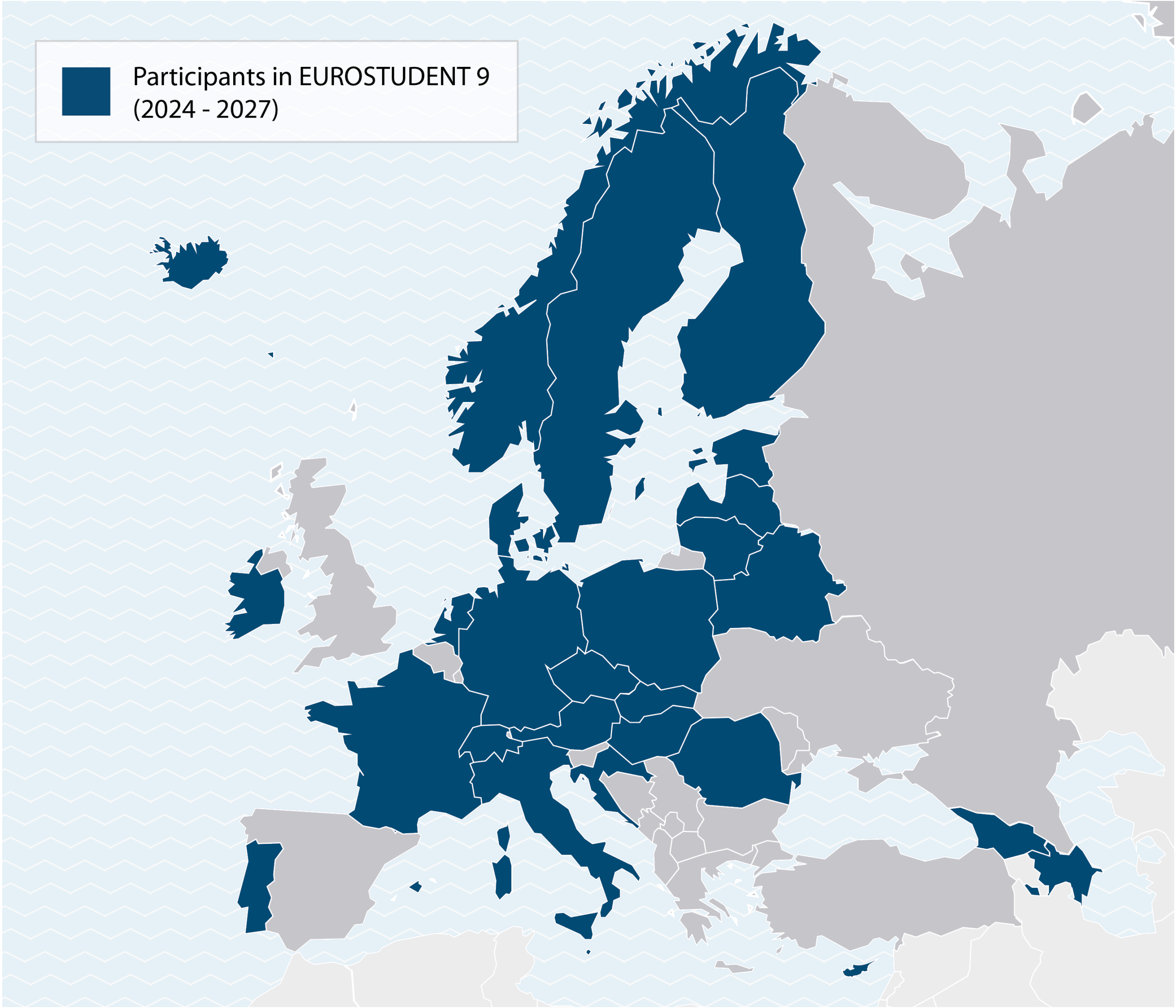
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About the data



In 26 countries

AT	Austria	IE	Ireland
AZ	Azerbaijan	IS	Iceland
CH	Switzerland	IT	Italy
CY	Cyprus	LT	Lithuania
CZ	Czech Republic	LV	Latvia
DE	Germany	MT	Malta
DK	Denmark	NL	The Netherlands
EE	Estonia	NO	Norway
FI	Finland	PL	Poland
FR	France	PT	Portugal
GE	Georgia	RO	Romania
HR	Croatia	SK	Slovakia
HU	Hungary	SE	Sweden

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About the data

Main topics covered by EUROSTUDENT



Characteristics
of student populations



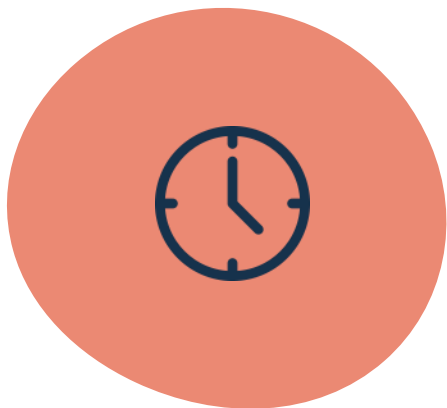
Social
background



Access and
transition



Types and modes
of study



Time budget of
students'



Employment
and paid work



Future plans and
assessments



Students'
resources



Students'
expenses



Housing
situation



Mobility

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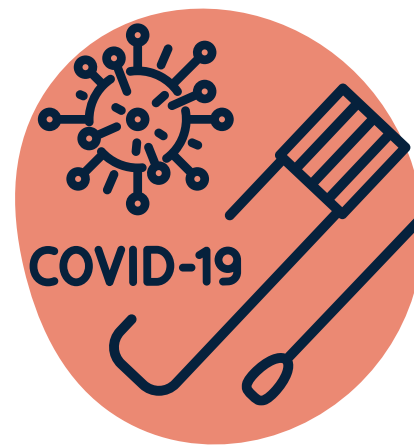
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About the data

EUROSTUDENT 8 topical modules



Effects of the COVID-19
pandemic



Discrimination
experiences



Mental health and
well-being



Digitalisation
of teaching
and learning

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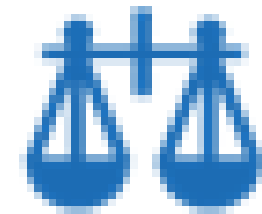
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Students struggle when demands exceed resources

Demerouti et al., (2001), Lesener et al. (2020), Salmela-Aro et al. (2022), Bakker und Mosterts (2024)

Demands

Time pressure · Cognitive load · Competing deadlines · Role conflicts · Emotional demands · Career uncertainty · Lecturer conflicts · Work–study conflict · Workload · Financial pressure · Housing costs · Commuting · Isolation · Discrimination · Work intensity



Resources

Autonomy · Competence · Resilience · Sense of meaning · Time flexibility · Learning opportunities · Lecturer support · Social support · Peer relationships · Digital/study equipment · Belonging · Peer contact · Teaching quality · Financial security · Social safety · Perceived job prospects · Counseling

Well-being

Negative: Burnout · Stress · Exhaustion · Cynicism
Positive: Engagement · Life satisfaction · Physical health · Mental health

Study-relevant outcomes

Dropout intention · Academic engagement · Perceived employability

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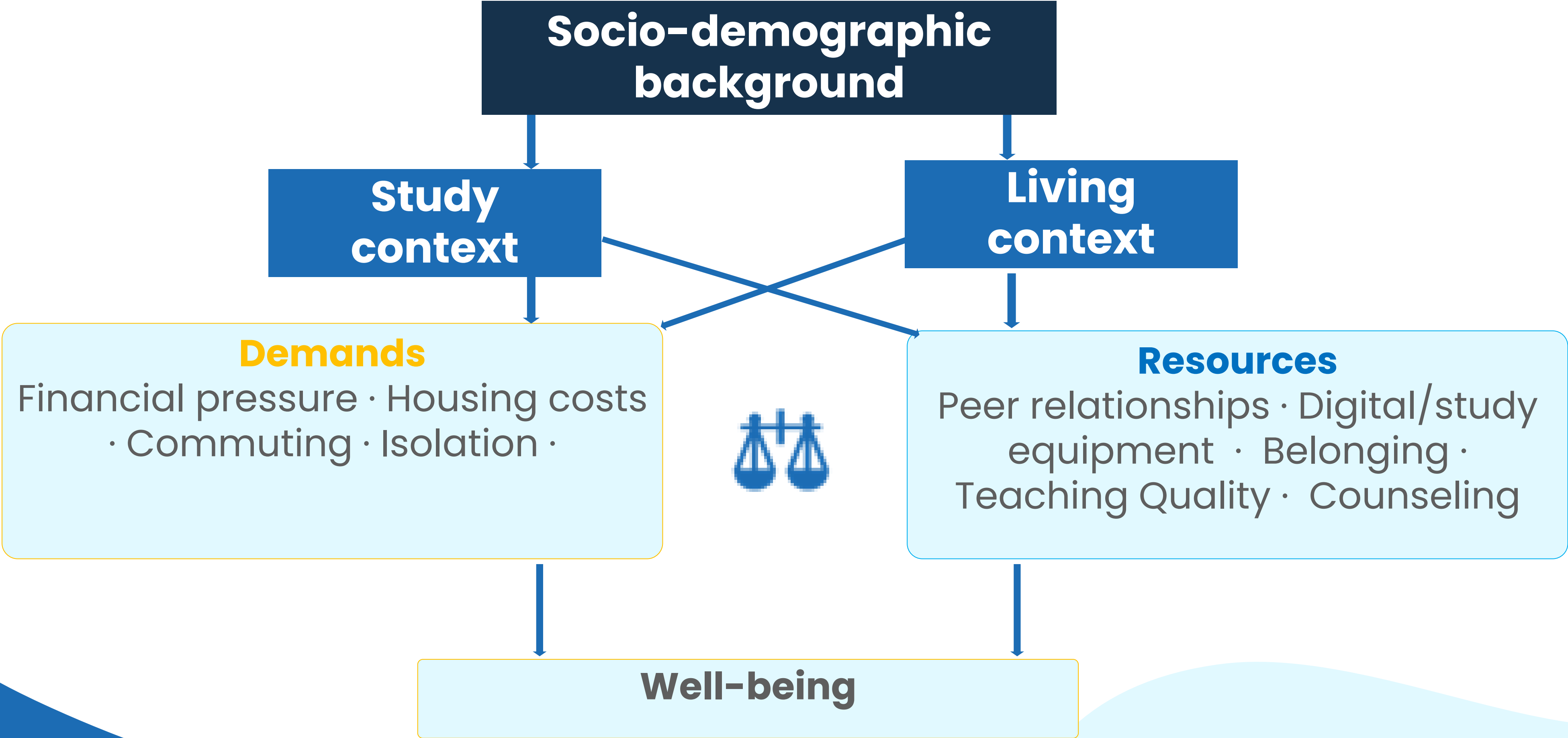
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Demands and resources shape study and living context



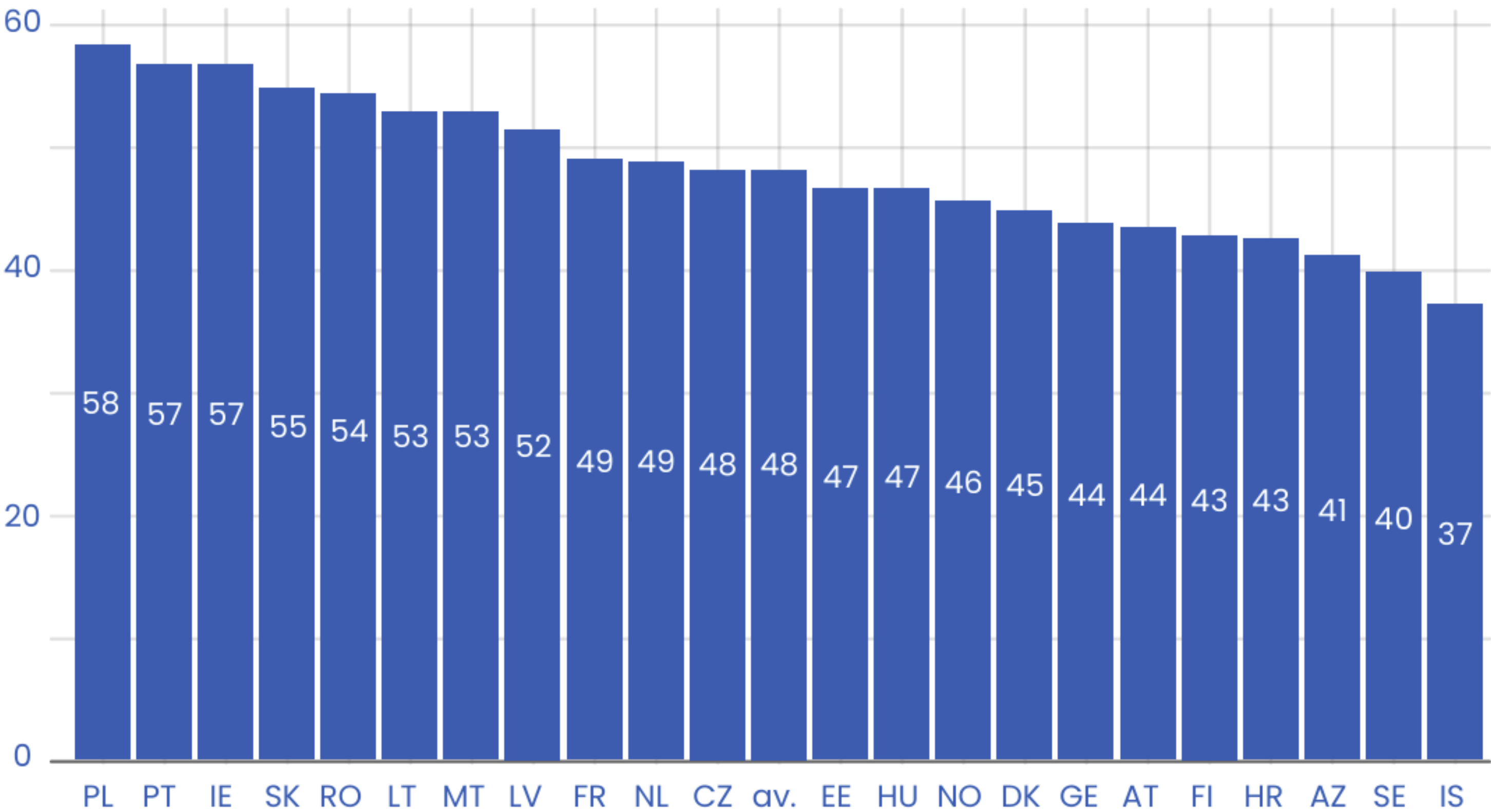
Muja et al., 2024



Students' well-being varies by background and context

48 % of students report low well-being (WHO-5 scale).

Figure 5. Share of students with low sense of well-being (%)



Cuppen et al., 2024

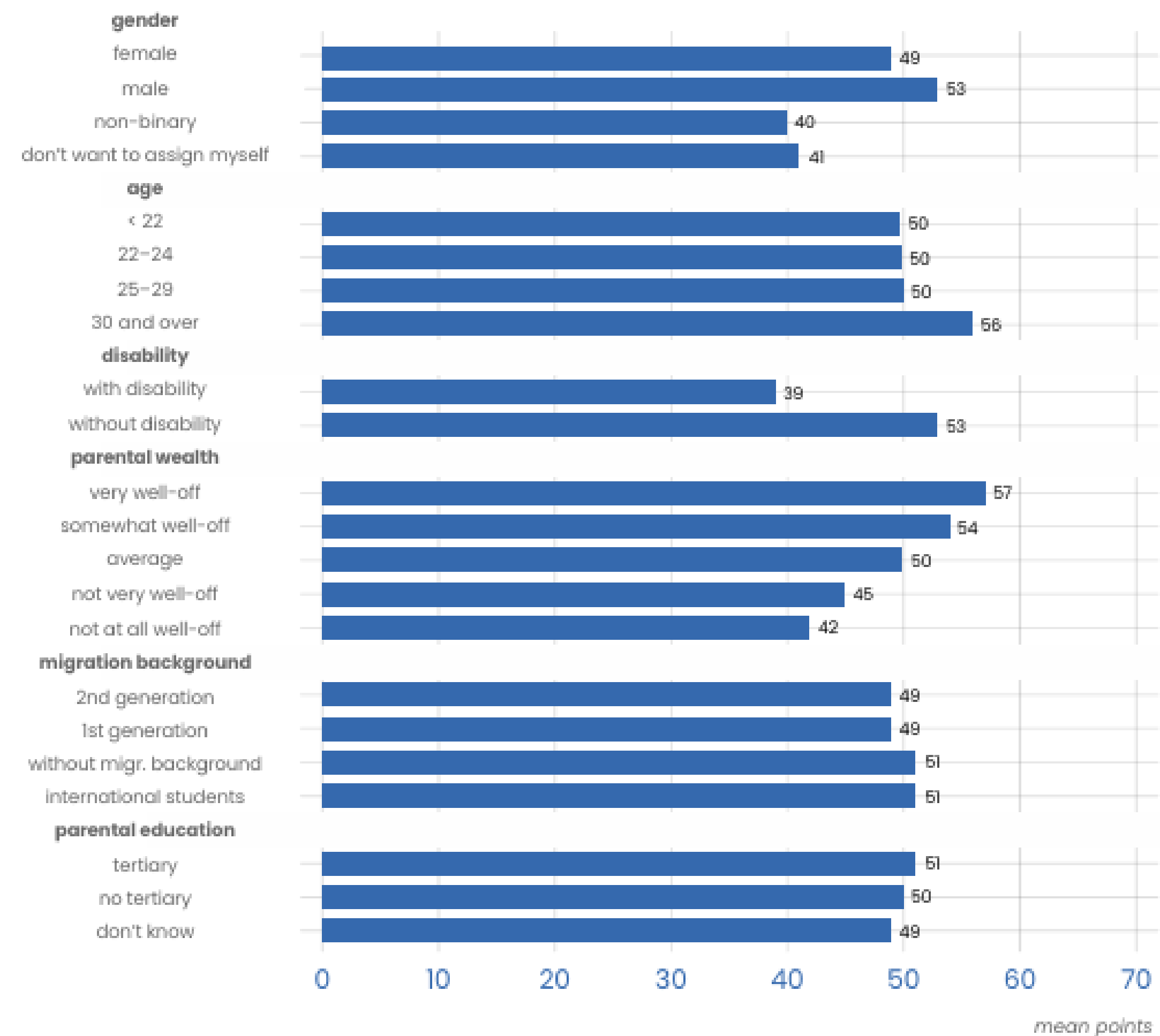


Students' well-being varies by background and context

Figure 3. Well-being by socio-demographic characteristics

Well-being is lower for...

- female and non-binary gender identity
- Younger students
- With disability
- Less well-off families



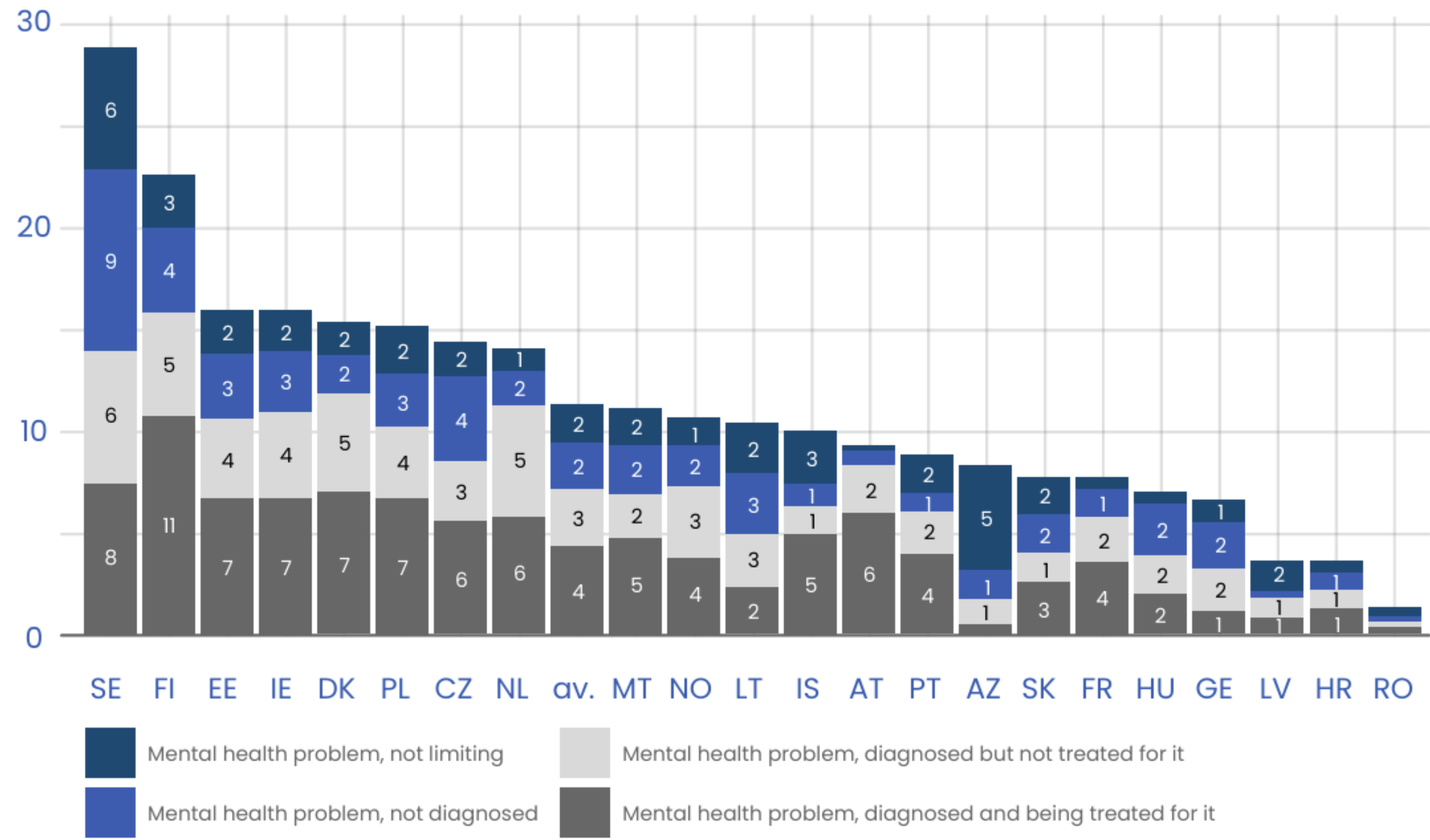
Source: EUROSTUDENT 8 aggregated data

Muja et al., 2024



Up to a third of students report mental health problems – mostly diagnosed and treated

Figure 8. Share of students reporting mental health problems (%)



Cuppen et al., 2024

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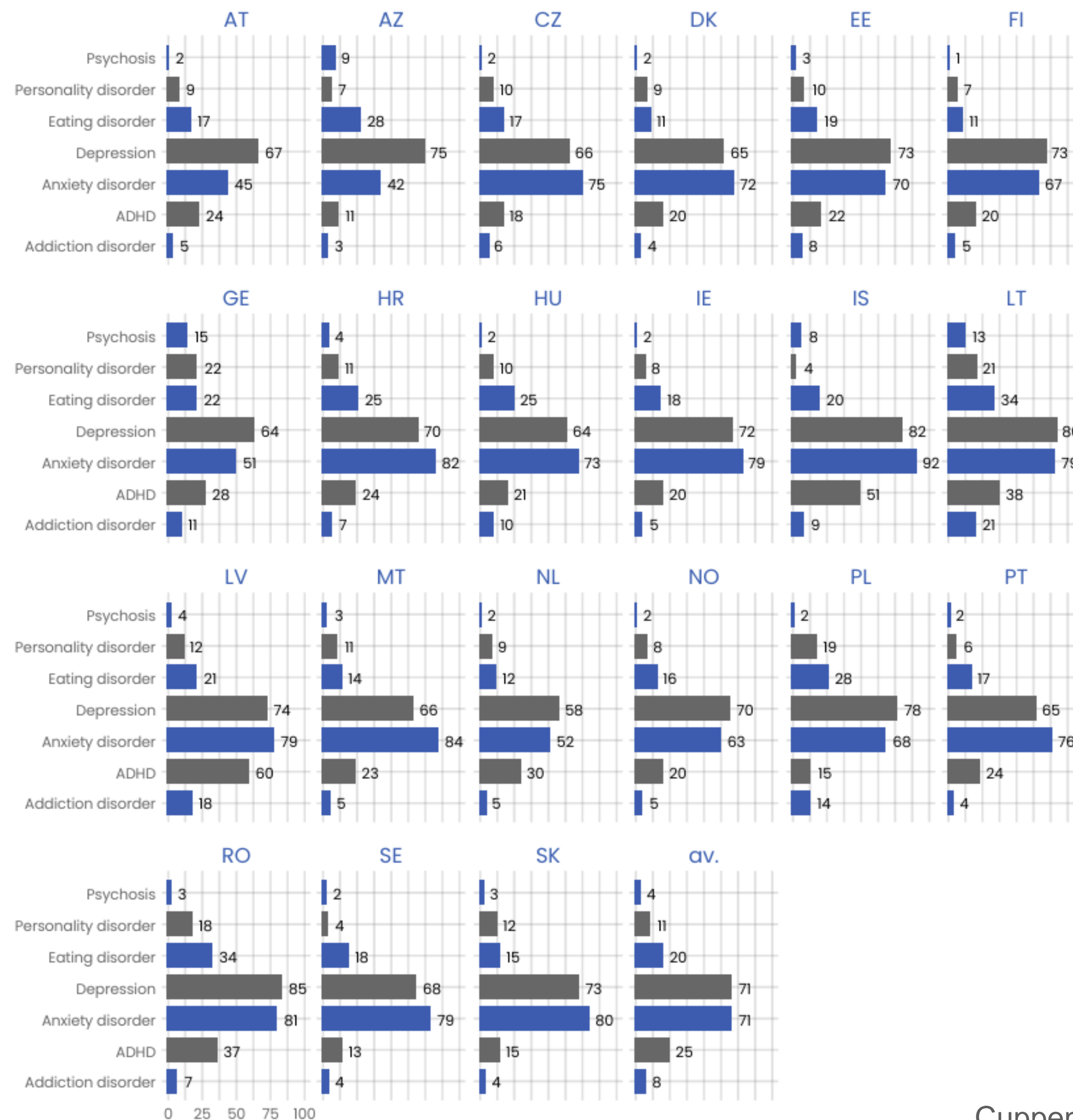
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Most prevalent:

- Depression
- Anxiety
- AD(H)D



Cuppen et al., 2024

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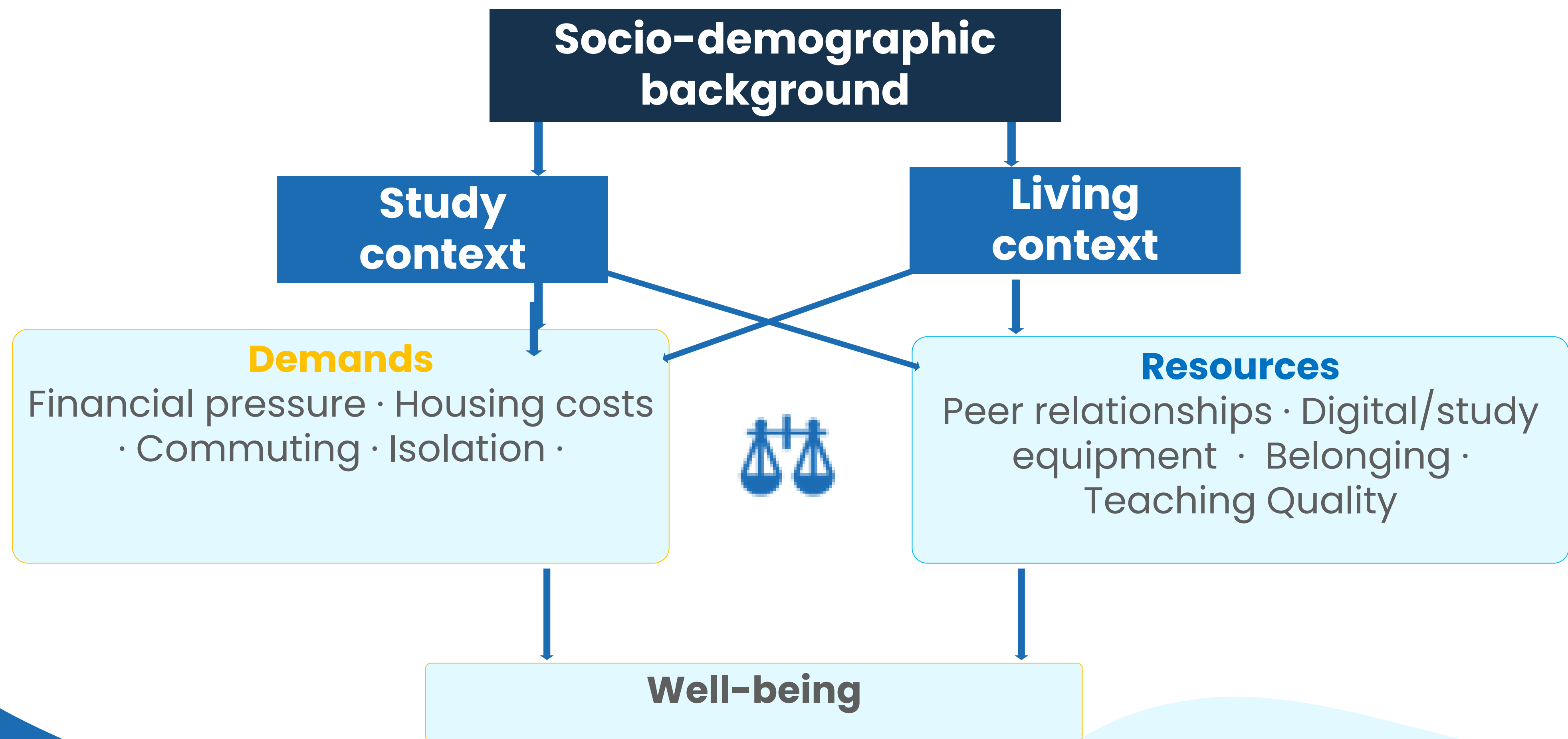
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Financial stress is related to well-being



26 % of students report (very) serious financial difficulties

18 % of students would not be able to pay for an unexpected required major expense

Gwosć (2024)

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26 % report (very) serious financial difficulties.

+ with not at all well-off parents (59 %)

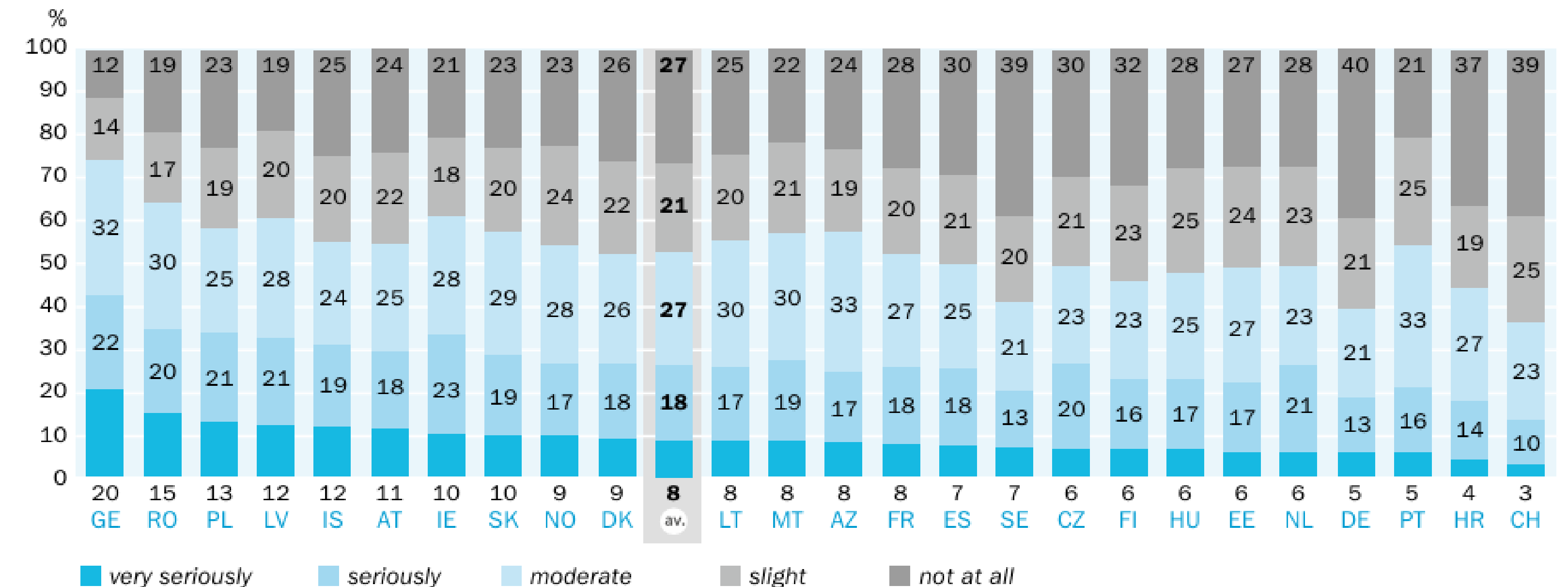
+ Students with disabilities (37 %)

+ depending on public support (35 %)

Figure B7.8 [↓](#)

Students' assessment of their financial situation

Extent of current financial difficulties of all students. Share of students (in %)



Data source: EUROSTUDENT 8, F.148.

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

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

Deviations from EUROSTUDENT standard target group: IE, NL.

Gwosć (2024)

Financial stress is related to well-being



26 %

of students report (very) serious financial difficulties

18 %

of students would not be able to pay for an unexpected required major expense

Gwosć (2024)

12.8

points lower on WHO-5

A student with very serious financial difficulties vs. one with none — controlling for age, gender, study intensity, social isolation & parental education

Raihhelgauz & Kendrali (2024)

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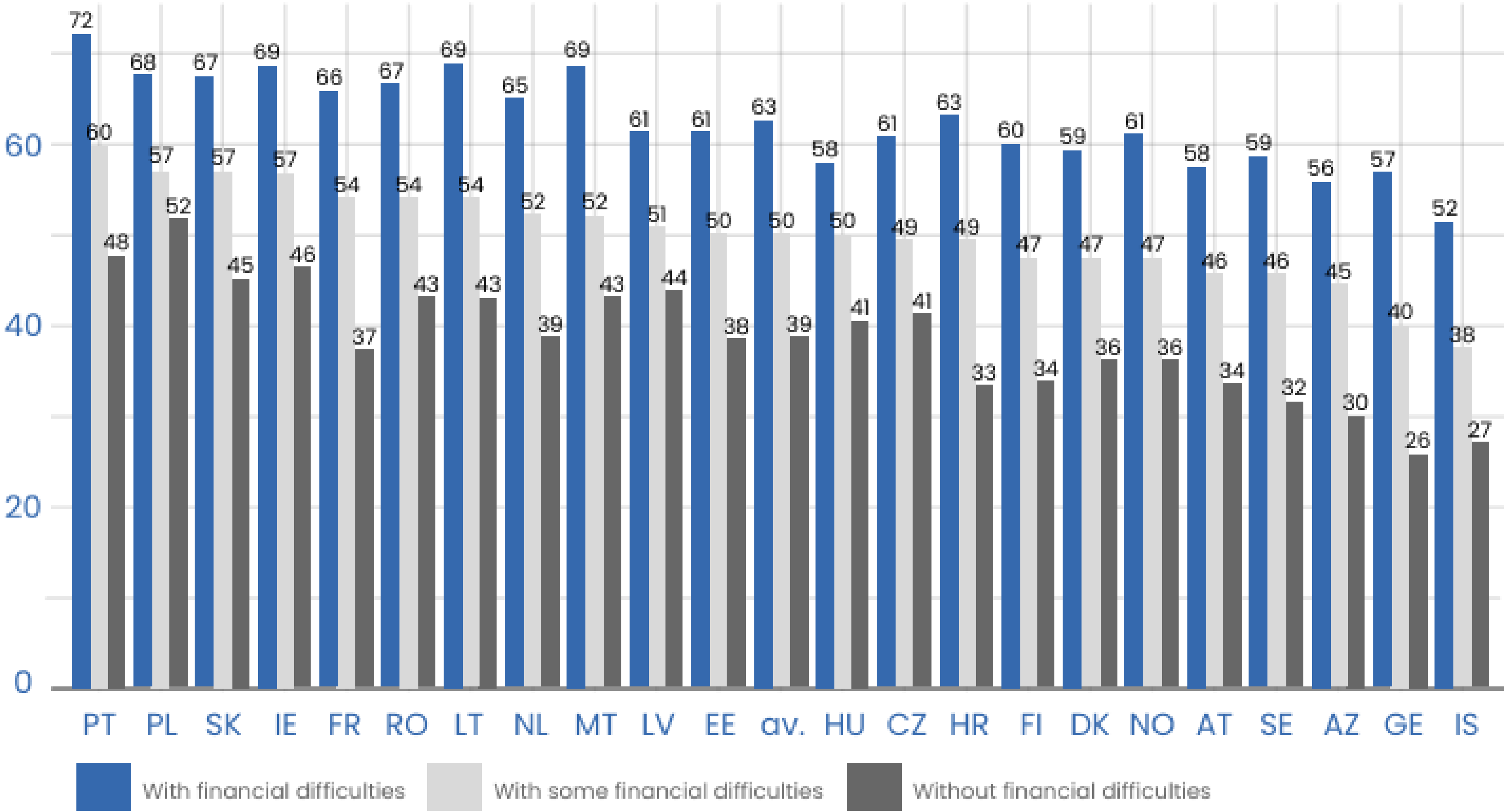


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Figure 7. Share of students with low sense of well-being, by financial difficulties (%)



The majority of students with financial difficulties report poor well-being. The majority without difficulties do not.

Muja et al., 2024

Housing can be a source of stress

88 %

of countries: increased burden of housing costs since 2015



~1 in 4

students experience housing cost overburden, i.e. spend more than 40 % of their budget on housing

41 %

of students depending on public support experience housing cost overburden

Gwosć (2024)

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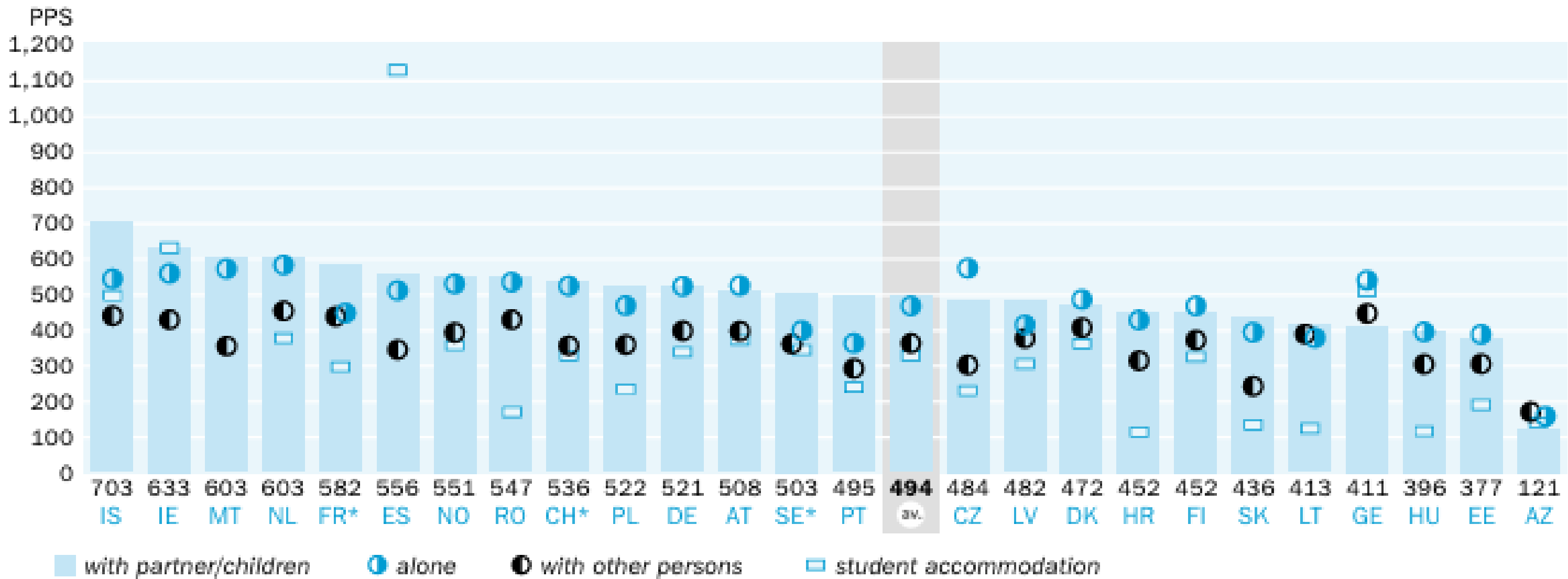
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Figure B8.4

Accommodation costs by form of housing – students not living with parents

Monthly amounts paid by students and others (mean, in PPS)



Data source: EUROSTUDENT 8, F.66 (PPP) NLWP Too few cases: student accommodation: MT.

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

EUROSTUDENT question(s): 4.11 What are your average expenses for the following items during the current lecture period?

Note(s): Included are expenses of parents, partner, or others in favour of the students as well as their provision of goods and services (= transfers in kind). Values above the country abbreviations represent the amount of accommodation costs of students living with partner/children.

Deviations from EUROSTUDENT survey conventions: FR, CH, SE.

Deviations from EUROSTUDENT standard target group: IE, NL.

Gwość (2024a)



45 min

median one-way commute living with parents

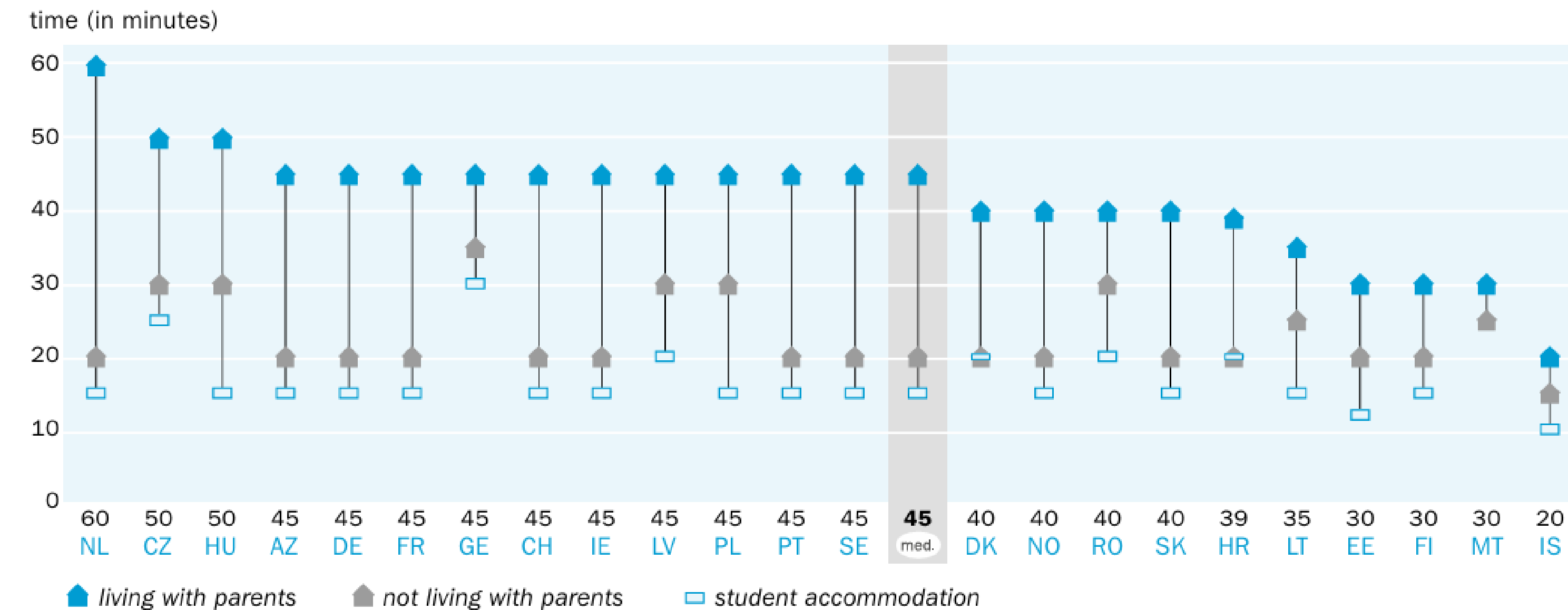
- 2 points well-being

for commute > 1h vs. 15 min.

Figure B9.9

Regular time for commuting from home to the HEI (one way) by basic type of housing

Median one-way commuting time (in minutes)



Data source: EUROSTUDENT 8, E.4. **No data:** AT, ES. **Too few cases:** Student accommodation: MT.

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

EUROSTUDENT question(s): 4.3 On a typical day, how much time does it take you to get from your home to your higher education institution during the current lecture period?

Note(s): Values above the country abbreviations represent the median commuting time of students living with parents.

Deviations from EUROSTUDENT standard target group: IE, NL.

Gwosć (2024b)

Social environment matters

1 in 3

Students feels isolated from classmates

8 points less on well-being scale for students with low sense of belonging

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Figure 4. Share of students feeling isolated from different groups for family/partner and fellow students (%)



Social environment matters

1 in 3

Students feels isolated from classmates

8 points less on well-being scale for students with low sense of belonging



Discrimination experiences are related to lower well-being

Hostile behavior is related to lower well-being

Muja et al., 2024

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Social and study environment matters

Better well-being

- Contact with fellow students
- High teaching quality
- Sense of belonging within higher education
- Social integration
- Contact with other students about the study subjects
- Expecting good national job opportunities



Psychological counseling is helpful, but not well-known

Muja et al., 2024

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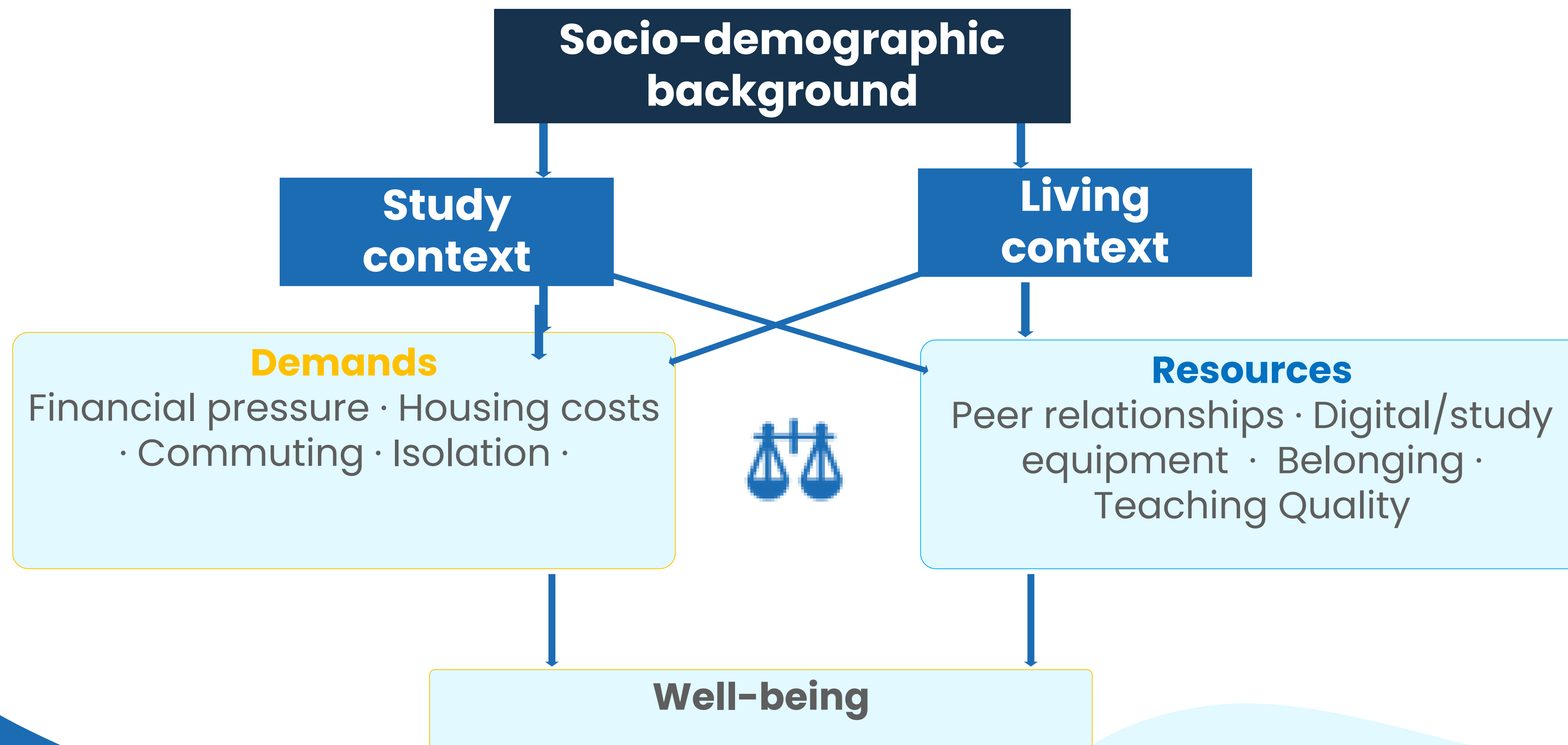


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Student services are mental health services

Reducing demands
Offering resources

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Student services are mental health services

Reducing demands
Offering resources

Upstream approach by
addressing study and living
context

Equity lever by supporting
vulnerable and
disadvantaged groups

Muja et al., 2024

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More information



Our gathered data is accessible from EUROSTUDENT database and all of the findings are published as **Synopsis of Indicators, Thematic Reviews, Topical Module Reports and Intelligence Briefs.**

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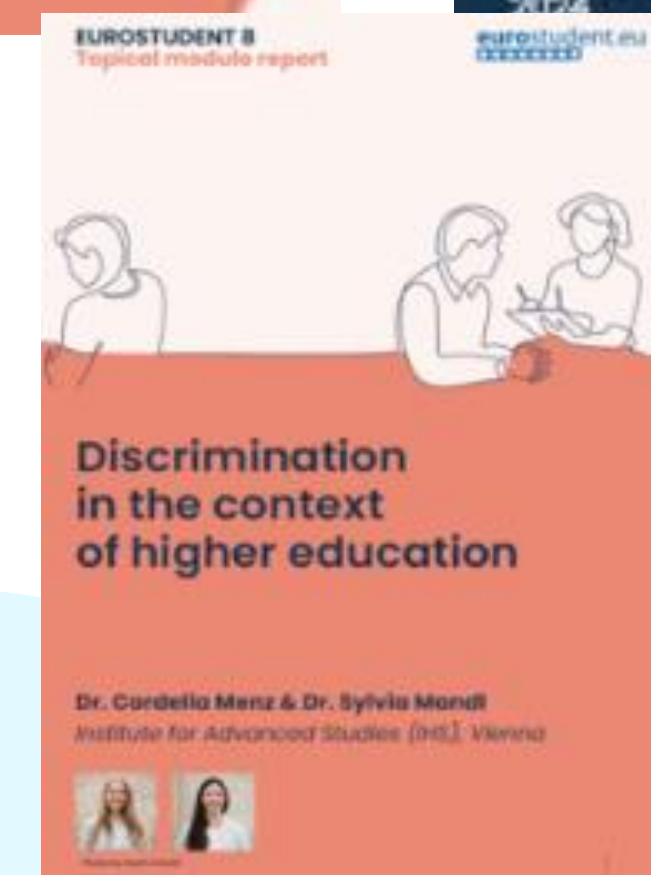
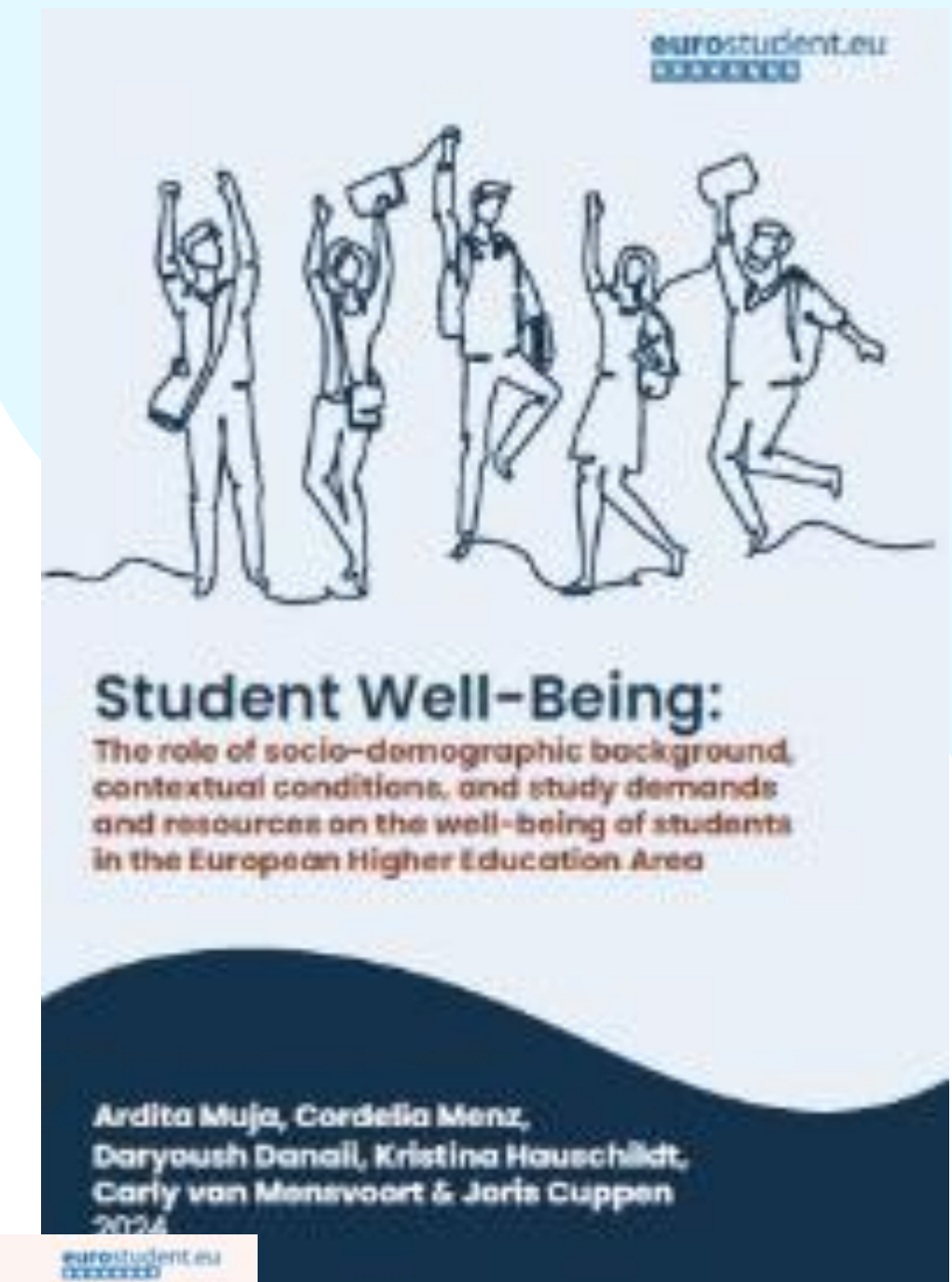
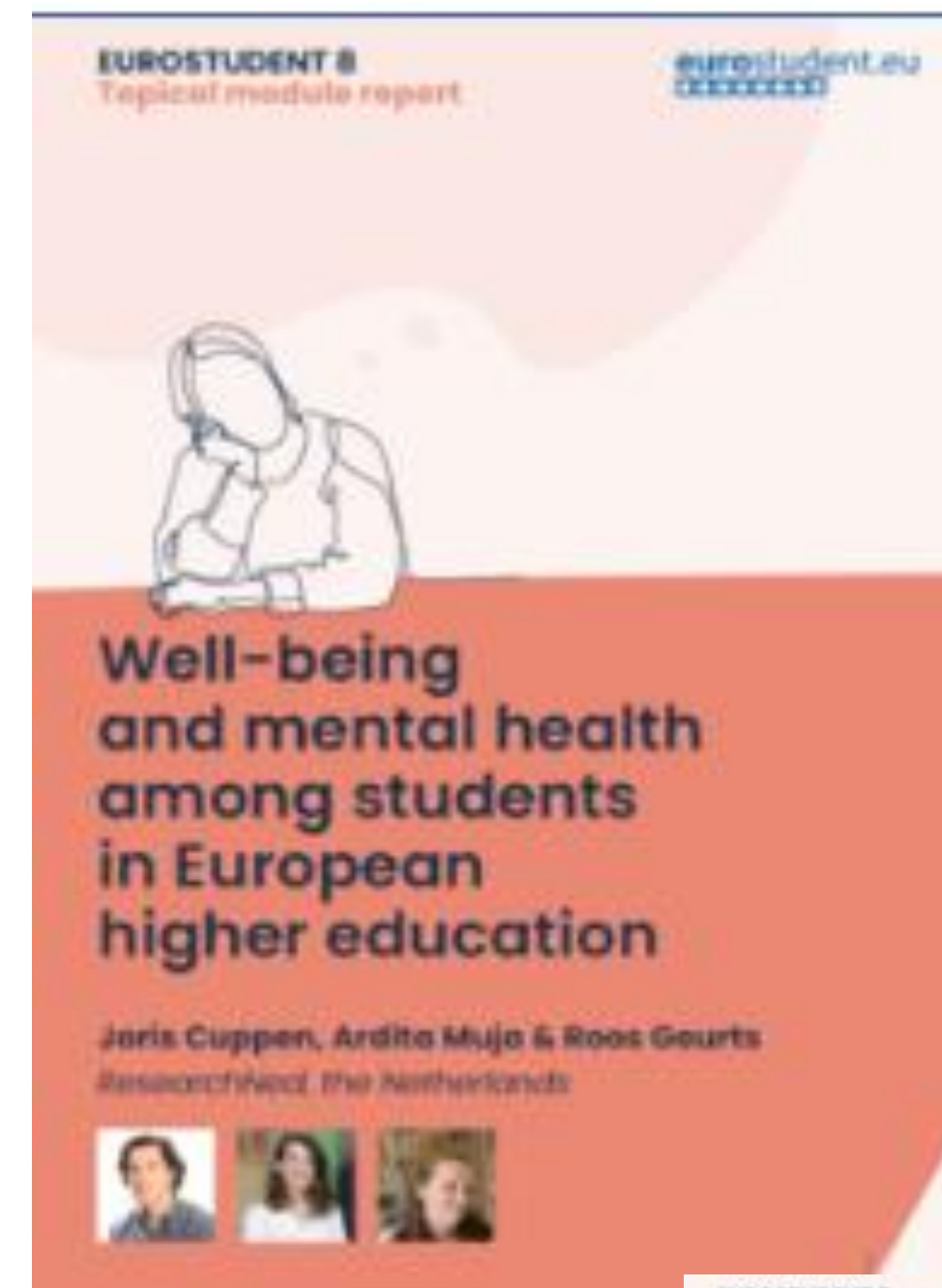
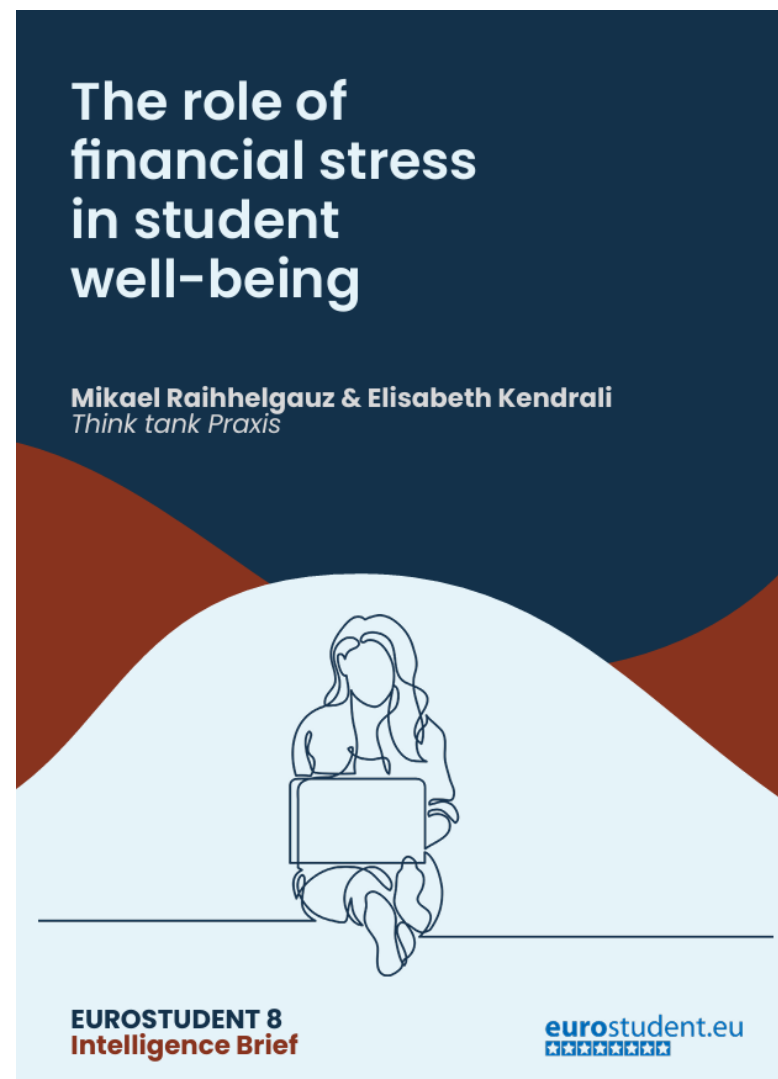


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Appendix



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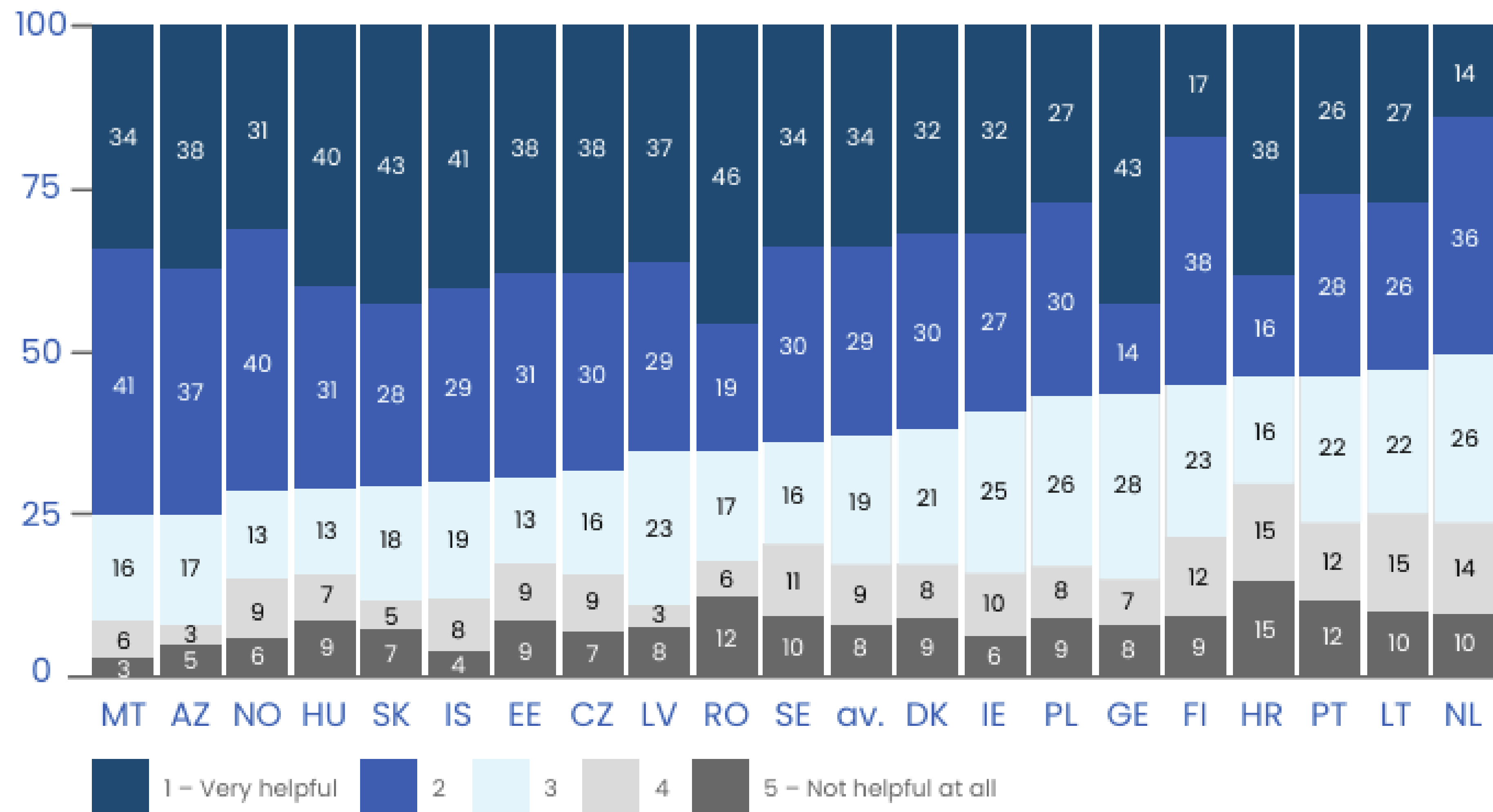
WHO-5 well-being index

M3.5 Please indicate for each of the 5 statements which is closest to how you have been feeling over the past 2 weeks.

Over the past 2 weeks...	All of the time	Most of the time	More than half the time	Less than half the time	Some of the time	At no time
... I have felt cheerful and in good spirits	☐	☐	☐	☐	☐	☐
... I have felt calm and relaxed	☐	☐	☐	☐	☐	☐
... I have felt active and vigorous	☐	☐	☐	☐	☐	☐
... I woke up feeling fresh and rested	☐	☐	☐	☐	☐	☐
... my daily life has been filled with things that interest me	☐	☐	☐	☐	☐	☐



Figure 13. **Assessment of helpfulness psychological counselling, for students who have made use of it (%)**



Inflation

Students' expenses outpace inflation in 88 % of covered countries.

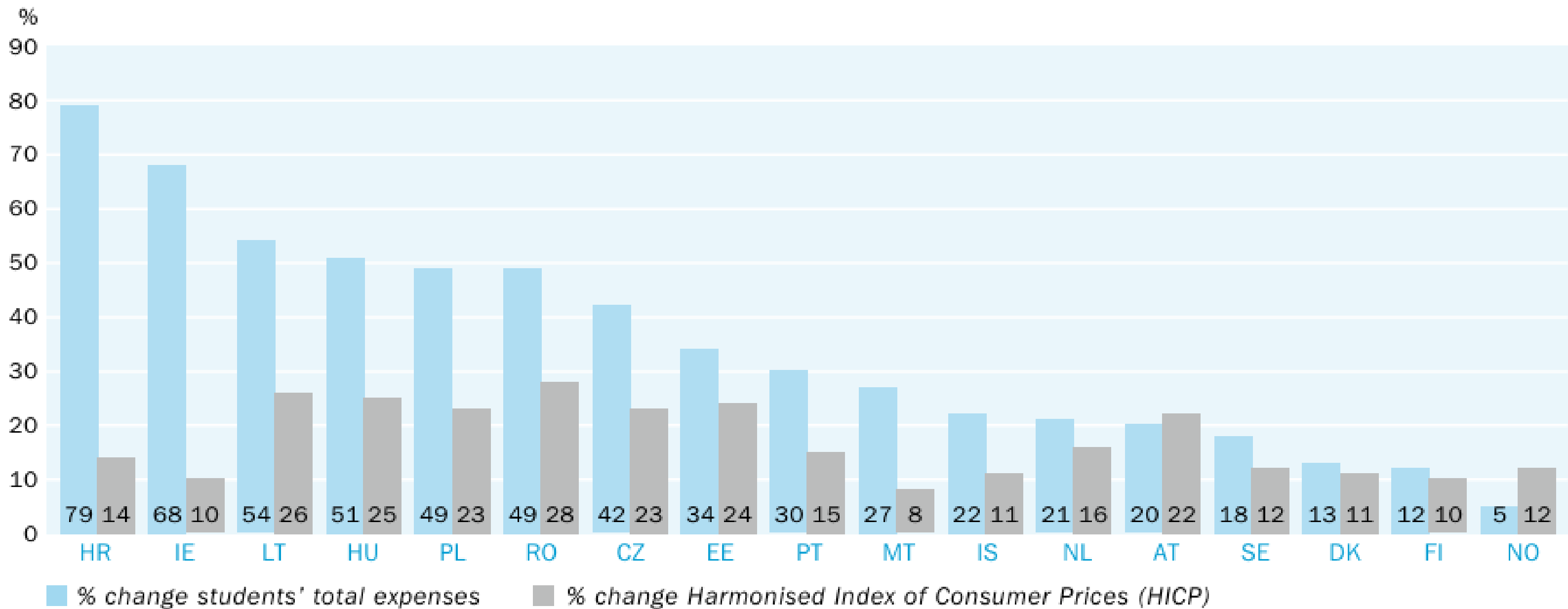
- 90 % of total monthly expenses (including transfers in kind) are living costs.

- 67 % accommodation, food, and transportation

Figure B8.1

Development of students' total monthly expenses and inflation

Median of students' total monthly expenses including transfers in kind and HICP, annual data (percentage change between E:VII and E:8)



Data source: EUROSTUDENT VII, F.1, EUROSTUDENT 8, F.1, and Eurostat (2023). **No (comparable) data:** GE; E:VII: AZ, DE, ES, LV, SK; E:8: CH, FR.

Data collection: E:8: Spring 2022 – summer 2022 except CH (spring 2020), DE (summer 2021), AT, FR, PT, RO (spring 2023 – summer 2023).

EUROSTUDENT question(s): 4.17/4.11 What are your average expenses for the following items during the current lecture period?

Note(s): Transfers in kind are goods and services for students financed or provided by their parents, partner, or others.

Deviations from EUROSTUDENT standard target group: IE, NL.

Gwosć (2024a)



Financial situation

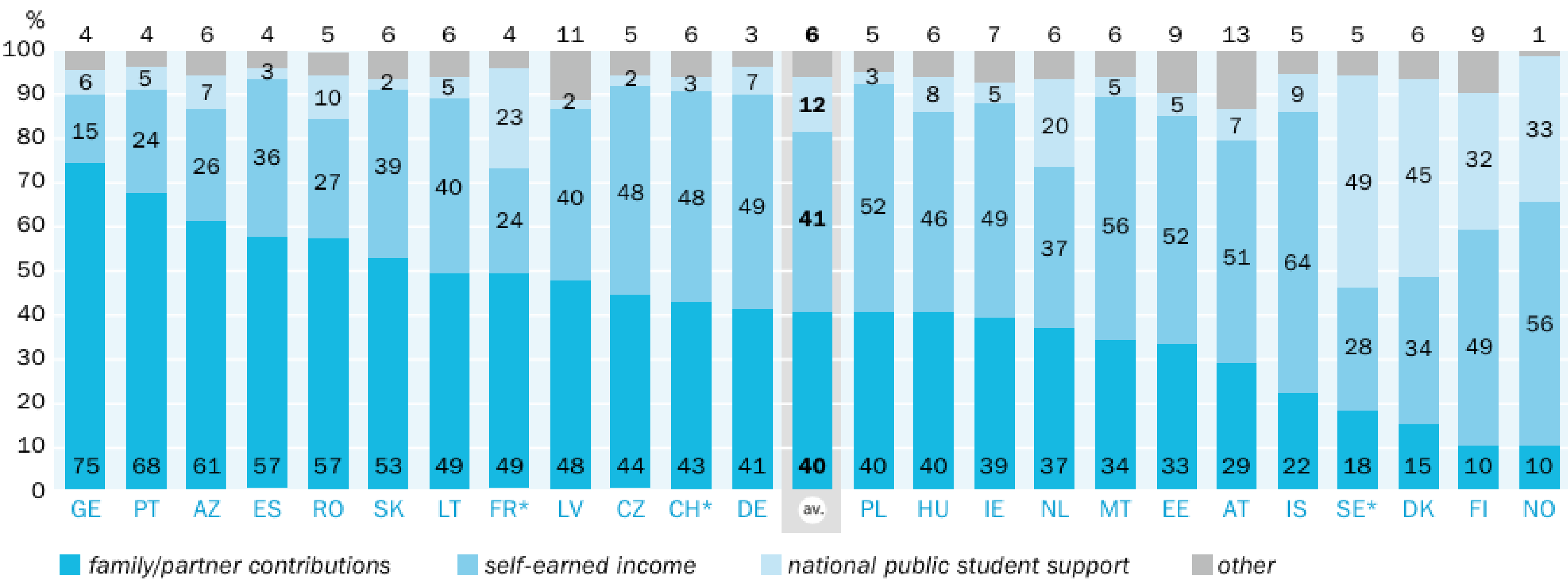
Students' income

Across countries, students themselves and their families or partners provide more than 80 % of students' total monthly income.

Figure B7.4

Composition of students' funding

Based on total monthly income including transfers in kind. Source of funding (in %)



Data source: EUROSTUDENT 8, G.52, G.53, G.54, G.55, and G.56. **No data:** HR.

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

EUROSTUDENT question(s): 4.15 What is the average monthly amount available to you in cash or via bank transfers from the following sources during the current lecture period? 4.11 What are your average expenses for the following items during the current lecture period?

Note(s): The category 'other' also includes in this case income from sources outside the respective country. Transfers in kind are goods and services for students financed or provided by their parents, partner, or others.

Deviations from EUROSTUDENT survey conventions: FR, CH, SE.

Deviations from EUROSTUDENT standard target group: IE, NL.

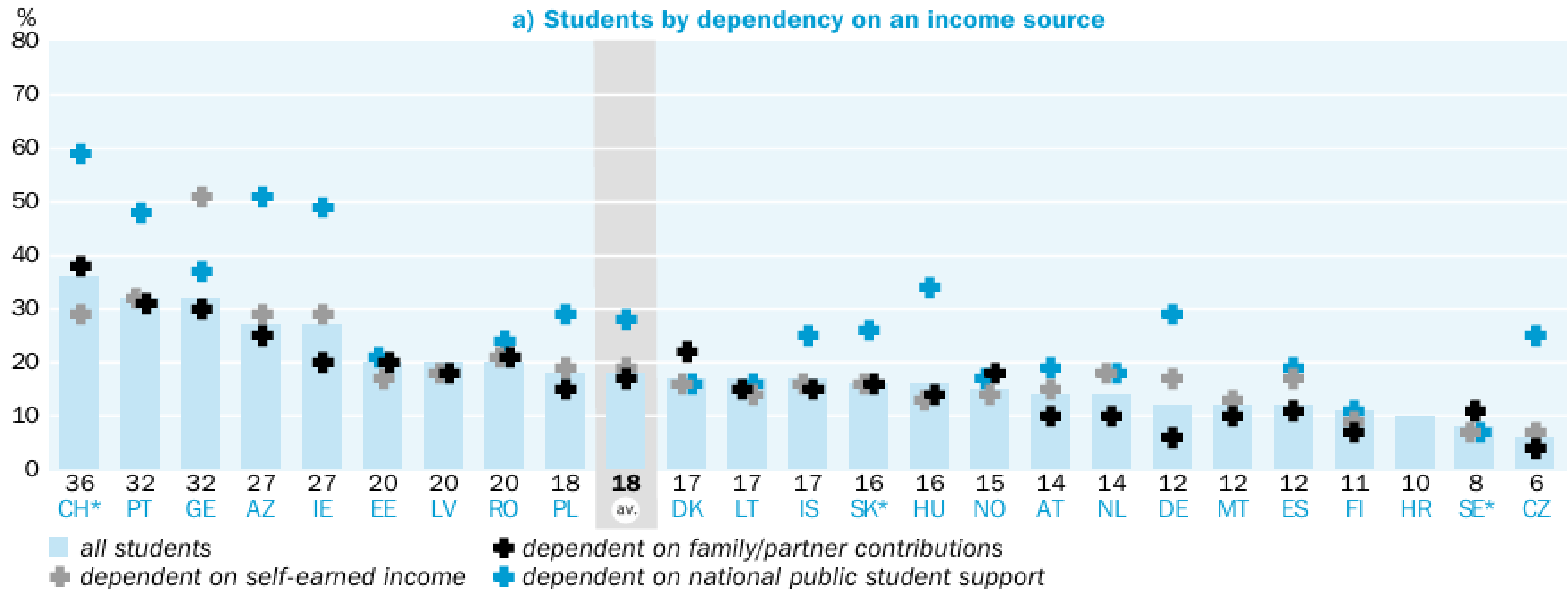
Gwosć (2024c)



Figure B8.11 [↓](#)

Students' inability to pay for an unexpected required major expense by dependency on an income source, parental financial status, and educational origin

Share of students who cannot afford to pay via their own or third-party resources (in %)



Gwosć (2024a)



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