# ERASMUS FOR ALL PARTNERSHIP

Piloting a more inclusive Erasmus+ grant: Impact Study





Co-funded by the European Union

P03 — Piloting a more inclusive Erasmus+ grant: Impact Study

Study developed within the Erasmus for All Project

#### Authors

Vera Kopsaj — Sapienza University of Rome (Italy)

Ricardo Biscaia — University of Porto (Portugal)

#### **Funding entity**

European Commission through the Agência Nacional Erasmus+ Educação e Formação

**Contributors** Erasmus for All Partnership

**Graphic Design** Ricardo Sousa

Image Credits University of Porto





## Co-funded by the European Union

This project has been funded with support from the European Union. This publication reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

#### INDEX

The 'Eras	mus For All' Background	0
Data Coll	ection Strategy	1:
Data Coll	ection Instruments	1
Data Ana	lysis	1
Part I Q	Questionnaires	1
Part II -	- Pilot Study	29
1 - 1	nitial And End Survey	30
II - 1	Weekly Survey	4(
01.	University Of Porto	4
02.	Sapienza – University Of Rome	4
03.	University Of Versailles	4
	Saint-Quentin-En-Yvelines	
04.	Trinity College Dublin	4
III -	Interviews	52
01.	University Of Porto	54
02.	Sapienza – University Of Rome	5
03.	University Of Versailles	5
	Saint-Quentin-En-Yvelines	
04.	Trinity College Dublin	5
IV -	Focus Groups	6
01.	University Of Porto	6
02.	Sapienza – University Of Rome	6
03.	Trinity College Dublin	6
Addressir	ng Research Questions In Light Of The Analysis	6
Final Con	clusions	69
Outlook F	For Future Research	69

Appendixes



# List of boxes, tables and figures

Box 1	Four research questions guiding the Impact Study	11
Box 2	Seven interview questions	53
Box 3	Six key questions for focus groups	60
Table 1	Mid-2023 Cost of Living index by Numbeo and the proposed value, in Euros, for the E4All Top-up	14
Table 2	Distribution of the variable 'SocDem01 - Age'	19
Table 3	Cross tabulation of 'Which of these descriptions comes closest to how you feel about your family income?' by '[I am satisfied with the amount of Erasmus grant received.] Please provide your level of agreement with the following statement'	21
Table 4	Distribution of the variable Grant_SQ001 '[I am satisfied with the amount of Erasmus grant received.] Please provide your level of agreement with the following statement'	22
Table 5	Monthly expense categories and spending patterns among respondents	23
Table 6	Monthly expense categories with corresponding numbers	24
Table 7	Regression models for the financial pressure variable	26
Table 8	Regression models for the mobility satisfaction variable	28
Table 9	Cross-tabulation of 'control/experimental group' by 'Start language'	31
Table 10	Cross-tabulation of 'control/experimental group' by 'What is your gender'	31
Table 11	Cross-tabulation of 'control/experimental group' by 'What is the name of your destination institution'	32
Table 12	Cross-tabulation of 'Control/Experimental Group' by 'What was the total amount you received from your mobility grants before the mobility started?	33
Table 13	Cross-tabulation of 'Control/Experimental Group' by 'What were your expectations regarding balancing your mobility expenses and 'revenues' before starting the mobility?'	34
Table 14	Cross-tabulation of 'Earnings of your family in 2023' by 'Control/Experimental'	35
Table 15	Cross-tabulation of 'control/experimental group' by 'Which of these descriptions comes closest to how you feel about your family income?'	35
Table 16	Cross-tabulation of 'control/experimental Group' by 'Start language'	36

# List of boxes, tables and figures

Table 17	able 17 Independent samples t-test for 'Which of these descriptions comes closest to how you feel about your financial situation during your mobility?'	
Table 18	Monthly expense categories with corresponding numbers	40
Table 19	Erasmus+ expenses of four 'control group' students of University of Porto, and daily average/student (in €)	41
Table 20	Erasmus+ expenses of five 'experimental group' students of University of Porto, and daily average/student (in €)	42
Table 21	Erasmus+ expenses of six 'control group' students of Sapienza University of Rome, and daily average (in €), based on days filled and declared	44
Table 22	Erasmus+ expenses of four 'experimental group' students of Sapienza University of Rome, and daily average (in €), based on days filled and declared	45
Table 23	Erasmus+ expenses of five 'control group' students of Trinity College Dublin, and daily average (in €), based on days filled and declared	48
Table 24	Erasmus+ expenses of six 'experimental group' students of Trinity College Dublin, and daily average (in €), based on days filled and declared	49
Figure 1	Distribution in percentage of the variable 'SocDem02'	18
Figure 2	Distribution in percentage of the variable 'Which of these descriptions comes closest to how you feel about your financial situation during your mobility'	20
Figure 3	Distribution of responses for 'I have spent the amount I expected during my mobility' by 'Control/Experimental group'	37
Figure 4	Distribution of responses for 'I worked or sought working opportunities during my Erasmus stay' by 'Control/Experimental group'	37
Figure 5	Distribution of responses for 'I have lived my Erasmus experience with no concerns regarding how I would spend my money' by 'Control/ Experimental group'	37
Figure 6	Distribution of responses for 'The timing of the payment from the university was very relevant to me' by 'Control/Experimental group'	38
Figure 7	Distribution of responses for 'The location of my accommodation was more distant than desired due to financial constraints' by 'Control/Experimental group'	38
Figure 8	Average daily expenses of University of Porto students (in €)	43

# List of boxes, tables and figures

Figure 9Average daily expenses of Sapienza students (in €)46Figure 10Average of monthly expenses by category of one single UVSQ student (in €)47Figure 11Average of days expenses of Trinity College Dublin students (in €), based on days filled and declared50Figure 12Word Cloud (50 words) Sapienza, Trinity, U.Porto, and UVSQ58Figure 13Interview parts answering the question 'Could you share your thoughts on the adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far?' (U.Porto, Sapienza, UVSQ, and Trinity College)59Figure 14Interview excerpt, student from Sapienza - University of Rome60Figure 15Excerpts from Focus Group discussion with five students of University of Porto62Figure 16Excerpts from Focus Group discussion with six students of Sapienza University of Rome64Figure 17Excerpts from Focus Group discussion with three students of Trinity College Dublin66			
Figure 11       Average of days expenses of Trinity College Dublin students (in €), based on days filled and declared       50         Figure 12       Word Cloud (50 words) Sapienza, Trinity, U.Porto, and UVSQ       58         Figure 13       Interview parts answering the question 'Could you share your thoughts on the adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far?' (U.Porto, Sapienza, UVSQ, and Trinity College)       59         Figure 14       Interview excerpt, student from Sapienza – University of Rome       60         Figure 15       Excerpts from Focus Group discussion with five students of University of Porto       62         Figure 16       Excerpts from Focus Group discussion with six students of Sapienza University of Rome       64	Figure 9	Average daily expenses of Sapienza students (in €)	46
Figure 12Word Cloud (50 words) Sapienza, Trinity, U.Porto, and UVSQ58Figure 13Interview parts answering the question 'Could you share your thoughts on the adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far?' (U.Porto, Sapienza, UVSQ, and Trinity College)59Figure 14Interview excerpt, student from Sapienza – University of Rome60Figure 15Excerpts from Focus Group discussion with five students of University of Porto62Figure 16Excerpts from Focus Group discussion with six students of Sapienza University of Rome64	Figure 10	Average of monthly expenses by category of one single UVSQ student (in ${\mathfrak e}$ )	47
Figure 13Interview parts answering the question 'Could you share your thoughts on the adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far?' (U.Porto, Sapienza, UVSQ, and Trinity College)59Figure 14Interview excerpt, student from Sapienza - University of Rome60Figure 15Excerpts from Focus Group discussion with five students of University of Porto62Figure 16Excerpts from Focus Group discussion with six students of Sapienza University64	Figure 11		50
adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far?' (U.Porto, Sapienza, UVSQ, and Trinity College)Figure 14Interview excerpt, student from Sapienza – University of Rome60Figure 15Excerpts from Focus Group discussion with five students of University of Porto62Figure 16Excerpts from Focus Group discussion with six students of Sapienza University64	Figure 12	Word Cloud (50 words) Sapienza, Trinity, U.Porto, and UVSQ	58
Figure 15       Excerpts from Focus Group discussion with five students of University of Porto       62         Figure 16       Excerpts from Focus Group discussion with six students of Sapienza University       64         of Rome       64       64	Figure 13	adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far?' (U.Porto, Sapienza, UVSQ, and	59
Figure 16       Excerpts from Focus Group discussion with six students of Sapienza University       64         of Rome       64	Figure 14	Interview excerpt, student from Sapienza – University of Rome	60
of Rome	Figure 15	Excerpts from Focus Group discussion with five students of University of Porto	62
Figure 17Excerpts from Focus Group discussion with three students of Trinity College Dublin66	Figure 16		64
	Figure 17	Excerpts from Focus Group discussion with three students of Trinity College Dublin	66

# The 'Erasmus For All' Background



### The 'Erasmus For All' Background

Erasmus is the most successful mobility programme, with around 11.7 million participants from its inception in 1987 to 2020 (European Commission, 2020). The Bologna Process and the European Higher Education Area (EHEA) gave further impetus to student mobility by standardising academic systems and making study abroad more accessible. Despite this success, barriers such as the rising cost of living, the widening gap between the extra expenses of mobility and the amount of Erasmus+ grants continue to limit participation of potential beneficiaries.

Reports such as 'Bologna With Student Eyes 2024'<sup>1</sup> highlight financial constraints as the main barrier to mobility: 'The primary barrier hindering domestic students from pursuing international opportunities overwhelmingly relates to financial constraints, a concern flagged by nearly 90% of NUSes.' (p. 234). Grants often fail to cover expenses, especially accommodation costs, and this leads to lower participation of students from disadvantaged backgrounds. The Eurostudent VIII Report 2021-2024<sup>2</sup> shows that many students work while studying to manage costs, and a significant percentage face severe financial difficulty.

In light of current economic challenges, financial barriers to student mobility have become even more pronounced. As emphasized in the abovementioned report:

> 'The lack of financial support has consistently emerged as the primary obstacle preventing students from studying abroad, as highlighted in both the 2018 (ESU, 2018) and 2020 (ESU, 2020) editions of Bologna With Student Eyes. Particularly now, amidst the ongoing conflict in Ukraine, the energy crisis, and inflation, the disparity between the costs of living and the grants provided continues to widen. Consequently, the financial hardships reported by students are poised to escalate, significantly impeding mobility opportunities (Ibid.)

The aim of the 'Erasmus for All' project (hereafter referred to as E4All) was to develop a new grant calculation method that addresses the growing financial challenges associated with student mobility, ensuring that more students can benefit from Erasmus+ grants.

A crucial decision for the project team was to focus on creating a grant structure specifically for disadvantaged students, who have historically been underrepresented in mobility programmes, or to design a model that would include all students to encourage wider participation. The team chose the latter approach, recognising that the rising cost of living, particularly housing, affects all students, not just those from disadvantaged backgrounds. Furthermore, data show that the instruments introduced by the European Commission to foster the participation of students with fewer opportunities have not been as effective as desirable.<sup>3</sup> It's worth considering that one of the reasons for the low percentage of students and staff receiving inclusion or special needs support in Erasmus+ could be that many eligible individuals do not apply for this support at all. Several factors might contribute to this, including a lack of awareness about the availability of inclusion support, bureaucratic barriers in the application process, or concerns about stigma associated with requesting special accommodations. Additionally, students may underestimate their own eligibility or feel hesitant to disclose personal challenges, which could further lower the application rate. This underutilization could explain why, despite having over 1.2 million participants, only 0.1% received such support.

Also, the decision was based on the fact that many students are not able to afford to participate in a mobility period abroad, but neither are they eligible to receive a top-up for fewer opportunities. There is finally the issue of the students being obliged to reveal a specific feature of themselves, sometimes related to very sensitive aspects of their living conditions and existence, if they wish to apply to a top-up.

•

<sup>01.</sup> https://esu-online.org/publications/bwse-2024/

<sup>02. &#</sup>x27;Eurostudent VIII Report Synopsis of Indicators 2021–2024 – Social and Economic Conditions of Student Life in Europe': 'On average, 59 % of students in the EUROSTUDENT countries work during the lecture period. ' (page 146) <u>https://www.eurostudent.eu/publications#result\_anker</u>

<sup>03.</sup> In the recent EAIE 2024 session 'On our way to widening access to student mobility - Inclusion initiatives in Erasmus+ and the way forward', the figure shown by the EC for students and staff with inclusion support/special needs support in 2022 was of 1277. Considering that there are 1,2 million participants in mobility activities (https://erasmus-plus.ec.europa.eu/news/2022-support-presented-in-latest-annual-report), this represents 0,1% only.

The E4All project has been organized into four key results:

#### 01. Project Result #1: 'In-depth Analysis on Mobility Funding in Erasmus and Beyond'

This initial report consolidated research on various aspects of Erasmus+ experiences, including a desk analysis of other grant programmes and methodologies and on how the grant calculation and awarding methods influenced mobility satisfaction. It also presented the Student Social Labs results, which collected feedback directly from Erasmus+ students to ensure that the project's proposals are based on their real experiences and needs.

#### 02. Project Result #2: 'Removing the main obstacles to European student mobility: A proposal for better and more inclusive Erasmus grants'

Based on best practices and stakeholder input, a transdisciplinary scientific working group developed a new, more inclusive grant calculation methodology. This result aimed to address shortcomings in the current Erasmus+ scheme and create generalizable alternatives. For a better understanding of the pilot study that originated the present Study, a more detailed description of the new grant calculation methodology proposed by E4All is included here<sup>4</sup>:

The E4All grant proposal includes the definition and establishment of a **European baseline grant for the Erasmus+ Programme**, meaning that all students, regardless of their origin or destination, receive this minimum amount of grant. On top of that, when applicable, students receive a cost-of-living top-up, which is determined as shown in the formulas below:

#### 01. GRANT AB = Base if B < A 02. GRANT AB = Base + (B-A) if B > A where

- ' 'GRANT AB' is the value of the monthly grant given to a student coming from A to B
- ' A is the cost of living of the origin city
- ' B is the cost of living of the destination city

When the living cost of the origin city is higher than the living cost of the destination (formula 1), the student will only receive the European baseline amount. If, however, the cost of living of the destination city is higher than that of the origin city (formula 2), the supplement for cost of living will be added to the baseline amount to determine the final grant.

The Erasmus for All grant proposal additionally includes in-kind travel support and possibly other top--ups could be added to the grant, according to the needs and particular situation of students (e.g. fewer opportunities top-up).

#### 03. Project Result #3: 'Piloting a more inclusive Erasmus+ grant: Impact Study'

A pilot study compared the mobility experiences of students subject to the existing Erasmus+ grant system with the mobility experiences of students who tested the new proposed methodology, the 'Erasmus for All (E4All) grant proposal', by establishing a control and an experimental group (the latter, constituted by students who received the predefined top-ups for the study). Conducted during the 2023/2024 academic year, this study provided comparative data sought to validate the effectiveness of the revised grant proposal. The findings are published in the present Impact Study.

#### 04. Project Result #4 (PR4): Erasmus for All Policy Recommendations

The final result is a set of Policy Recommendations based on the previous findings. This paper has been developed by experts in European Higher Education policy and includes a detailed process of mapping key policy documents, designing a communication plan, conducting interviews, and drafting policy recommendations to promote equitable participation in Erasmus.

<sup>04.</sup> For further details, please refer to the publication 'Removing the main obstacles to European student mobility – a proposal for better and more inclusive Erasmus grants', Erasmus for All partnership, May 2024

### PROJECT RESULT #3: **Piloting a more** inclusive Erasmus+ grant: Impact Study

The primary focus of the present Impact Study is to explore and answer four key research questions (see Box 1). First, it seeks to determine the extent to which the E4All grant mitigates students' financial pressure during their Erasmus+ experience compared to the standard Erasmus+ grant (Q1). This involves assessing whether the E4All grant provides a more favorable financial environment, thus effectively reducing the financial burden on students. Second, the study investigates whether the E4All grant enhances students' overall mobility experience, offering a more positive and comprehensive opportunity compared to the existing Erasmus+ grant (Q2). Understanding the qualitative benefits of the grant is crucial in evaluating its overall impact.

Further, the study explores the role of varying living costs across different cities in shaping students' experiences. It examines how the E4All grant influences the financial burden on students residing in cities with different living expenses (Q3). This aspect is crucial in understanding whether the grant effectively addresses the disparities caused by varying economic conditions across host cities. Finally, the study explores whether the E4All grant contributes to a more positive and comprehensive mobility experience in cities with diverse living costs, particularly through inter-city comparisons (Q4). This involves assessing the extent to which the grant equalizes the mobility experience across different urban contexts.

By addressing these research questions, this study aims to provide valuable insights into the efficacy of the E4All grant in fostering an inclusive, equitable, and enriching academic environment for students. The findings will inform policymakers, educational institutions, and future participants about the grant's role in shaping the Erasmus+ experience, ultimately contributing to the ongoing efforts to enhance student mobility within the European Union.



PROJECT RESULT #3: Research Questions

BOX 1 - FOUR RESEARCH QUESTIONS GUIDING THE IMPACT STUDY

- Q1. To what extent does the Erasmus for All grant mitigate students' financial pressure during their Erasmus experience in comparison to the standard Erasmus+ grant? Does effectively alleviate the financial burden, providing a more favourable financial environment for participants?
- Q2. Does the Erasmus for All grant enhance students' mobility experiences and provide a more positive and comprehensive opportunity compared to the current Erasmus+ grant? If so, to what extent?
- Q3. To what extent does the Erasmus for All grant impact student's financial burden in cities with varying living costs?
- Q4. Does the Erasmus for All grant contribute to a more positive and comprehensive mobility experience in cities with varying living costs, particularly through inter-city comparisons? If so, to what extent?



### Data Collection Strategy

In order to test for the effect of the E4All grant concept compared to the existing Erasmus+ grant, the research team proposed to closer accompany two sets of students going on mobility in the second semester of 2023/2024. A first set of students – the experimental group, would be funded according to the E4All grant proposal – applied to the study with the necessary adjustments, as explained below. A second group – the control group – would be funded according to the standard Erasmus+ grant. Students would fall in each group randomly, and therefore no selection criteria were used for placement in each group. Then, each student under this study was expected to be surveyed regularly, both at the quantitative and at the qualitative level, and this is explained in the next section.

In order to keep both groups as comparable as possible and reach results that could be as reliable as possible, the first decision was to focus only on one destination country, such that any country-specific variables that could be affecting the students' mobility experience were eliminated. In this sense, and after looking at the destination choices of the partner institutions, the option was to consider Spain. Spain was, among the destinations chosen by students at the partner universities, the country with the largest number of outgoing students and with a more diverse student choice in terms of destination cities within the country. Spain has also considerable regional disparities between cities in terms of cost of living, which made this a rather perfect scenario for this study.

As mentioned above, the fact that the pilot study was carried out with real Erasmus+ participants, invited to participate in the study after having been selected to participate in the Erasmus+ programme and according to pre-agreed conditions, required the partnership to make some adjustments to the E4All grant proposal. One of such adjustments concerned the European baseline amount; this could not be considered, as it could potentially be lower than the grant amount established by the programme and that was due to the participating students. Hence, in order not to harm the concerned students, the baseline amount was considered, in the scope of the pilot study, as the amount determined by the Erasmus+ programme<sup>5</sup>. The students integrating the experimental group would additionally receive a top-up, in the amount resulting from the calculation explained below. The second adjustment concerned the way in which students from Sapienza University of Rome participated in the pilot study. For legal reasons, this partner could not award top-ups to the amounts officially established for the Erasmus+ mobility periods, so a different approach was used. As this university awards top-ups to economically disadvantaged students according to their specific situation, the experimental group was constituted by students who had been awarded such a top-up. The control group was constituted by students who only received the regular Erasmus+ grant.



<sup>05.</sup> The monthly grant amounts are defined by the National Agencies in agreement with National Authorities, and/or the HEIs on the basis of objective and transparent criteria, in line with the definition included in the Erasmus+ Programme Guide (p.71 of version 1 28.11.2023)

For the calculation of the E4all top-up, the estimations on Numbeo<sup>6</sup> website were used. To search for a more reliable estimate of cost-of-living differences between cities within Spain, the research team only considered cities that were included in the 'Cost-of-Living Index by City' produced by Numbeo. This index only includes cities with a sufficient number of observations and for which information is considered to be reliable by the creators of the index. Therefore, our choice of students was limited to the exact destination cities that were present in Numbeo, and the information used was the one from the index in mid-2023.

In total, 16 destinations in Spain had reliable cost of living indexes. However, only 7 cities were considered for our analysis, as these were the most popular among students from the partner universities and with sufficient cost of living heterogeneity. These were Alicante, Barcelona, Granada, Madrid, Sevilla, Valencia and Zaragoza.

When considering which cost index should be used for the purpose of the study, one component of the cost-of--living index used by Numbeo is the rent prices. The website proposes an index excluding rent prices, an index solely for rent prices, and an index combining both elements. Doing simple calculations, we realized that for all cities, the rent prices accounted for around 47-48% of the aggregate cost-of-living index proposed by Numbeo. Yet, in this particular context, it was important to bear in mind the existing literature on the Erasmus+ mobility students, in which housing and accommodation costs are identified as the most relevant expenditure criteria when on mobility, and that on average, mobility students spend relatively more on housing in a given economy than a regular citizen ['the Erasmus+ grants are supposed to support the overall living costs, while in at least two-thirds of the cases, the entirety is spent to only partially cover the sole housing costs'<sup>7</sup>]. For these reasons, the research team decided it would be more realistic to attribute a higher weight to the rent index component of the Numbeo Index (which is thought for the rest of the population, who spends less on housing). The E4All index for grant calculation purposes was therefore designed by combining 65% of the Rent Prices Index and 35% of the Cost-of-Living Index. This weighting system was implemented to assign higher grant values to cities where housing costs are disproportionately higher than other expenses. The 65%-35% ratio does not imply that 65% of students' costs are housing-related and 35% are for other living expenses.

Instead, the intent was to give more importance to housing costs, as students typically spend more on rent than the general population, for whom Numbeo's indices were originally designed.

Then, the attributed grant followed a MIN-MAX calculation, in which a top-up of a minimum of 100 Euros is given to the city with the lower cost of living, and 300 Euros is given to the most expensive city<sup>8</sup>. Then, all the values for the intermediate cities were defined in proportion using the following formula:

$$Grant_{i}=100+(300-100) \frac{COL_{i}-COL_{MIN}}{COL_{MAX}-COL_{MIN}}$$

Where Grant<sub>i</sub> refers to the grant given to a given destination i;  $\text{COL}_{i}$  refers to the value of the E4All Cost-t-of-Living Index for the destination i; and  $\text{COL}_{MAX}$  and  $\text{COL}_{MIN}$  are the maximum and minimum values for the index, respectively. The values 100 and 300 are the values attributed to the destinations with  $\text{COL}_{MIN}$  and  $\text{COL}_{MAX}$  respectively, with destinations with  $\text{COL}_{MIN}$  and  $\text{COL}_{MAX}$  respectively, with destinations with costs-of-living closer to  $\text{COL}_{MIN}$  being attributed a grant value closer to 100, and destinations closer to  $\text{COL}_{MAX}$  being attributed grants closer to 300.

As explained before, this proposal reflects the needed adjustment of the E4All grant proposal, in the sense that, in the latter, the top-up is only expected to be given to students that are going to destination cities that have a higher cost-of-living than the city of the origin institution. However, this option was taken to seize the opportunity to test sending students to the same city with different grant values to provide a comparison between the Erasmus+ experiences and financial difficulties.

The following table summarizes the cost-of-living index in those cities of Spain, and the corresponding E4All top-up according to what is predicted in the formula adjusted to the pilot study. These were the values that were used for the students in the experimental group as a top-up for the Erasmus+ grant. For the case of Spain, the cities were divided between 3 natural groups: Barcelona, with a higher cost-of-living index; Madrid, with a 10% lower index with a resulting 237,19 Euros top-up; and all other cities, with considerably lower indexes with grants ranging between 100 and 164,46 Euros.

<sup>06.</sup> Numbeo provides an online software tool that offers a range of features to help individuals see, share, and compare information on the cost of living worldwide. <u>https://www.numbeo.com/cost-of-living/</u>

<sup>07.</sup> ESU, ESN (2023). International student housing: How are exchange students in Europe navigating the housing crisis? <u>https://esu-online.org/</u> publications/international-student-housing-report-how-are-exchange-students-navigating-the-housing-crisis/

<sup>08.</sup> The lowest and highest values for the top-up to be awarded were defined to allow for the calculation of intermediate amounts that could reflect the different living costs of the host cities, and according to the perception of the working group as regards the expected impact in the total grant amount.

Cost of living in major Spanish cities	City	Numbeo Cost of Living Index	Numbeo Rent Index	E4All Cost of Living Index	E4All Top-Up (In Euros)
Higher Living cost	Barcelona	57,9	30	39,765	300
Medium Living cost	Madrid	52,3	28,2	36,635	237,19
Lower Living cost	Valencia	49,4	22,1	31,655	164,46
	Alicante	49,7	18,8	29,615	141,32
	Sevilla	50,4	17,4	28,95	136,36
	Granada	50,3	16,9	28,59	131,41
	Zaragoza	45,9	17,9	27,7	100

Table 01 — Mid-2023 Cost of Living index by Numbeo and the proposed value, in Euros, for the E4All Top-up NOTE. All the values in the index are relative to New York (Index = 100)<sup>9</sup>

Therefore, the goal of the study can be resumed as to assess the effect of the granted additional monthly amount on the quality of the experience of the student, and how that additional amount effect varies between cities with higher living costs, such as Madrid or Barcelona, and other lower living-cost cities in the country.

This assessment of the effect of the grant on the quality of the student's experience and on its financial situation has, however, a considerable number of other variables that should be taken into account.

Firstly: on the revenues/grant side of the students going to mobility. It is common that the Higher Education systems or national governments already complement the existing mobility grants beyond what is established by the Erasmus+ programme. Here are a few examples, coming solely from the partners. At the national level and in Portugal, students who receive their social grant and go on mobility may be provided with extra funding granted by the university social services. At the regional level and in France, some regions provide specific support for disadvantaged students to go for mobility, and they may accumulate this grant with the one given at the national level. At the institutional level and in Sapienza University, in Italy, the institution voluntarily provides a higher grant for disadvantaged students to go on mobility with funding (and criteria) coming from the institution and the national Ministry of Education. Therefore, evaluating differences between the E4All topped-up students and the ones in the control group requires as well knowing what other funding sources these students are receiving and controlling for such effects on the quality and on the financial burden of the experience.

Secondly, on the sociodemographic side of the students going on mobility, variables such as the wealth of the student or parental education might influence the quality and the perception of the Erasmus+ experience beyond the given value of the grant. For instance, wealthier students may have access to additional financial resources, which can enhance their experience by allowing for more comfortable living conditions or the ability to participate in more extracurricular activities. Similarly, students whose parents have a higher level of education may have different expectations, preparation, or access to social capital, which could impact

<sup>09.</sup> According to the information on <u>https://www.numbeo.com/cost-of-living/cpi\_explained.jsp</u>: The cost of living indices provided on this website are relative to New York City (NYC), with a baseline index of 100% for NYC.

how they navigate and benefit from the mobility experience. These factors may affect not only their academic outcomes but also their overall satisfaction with the programme. Therefore, and even though these variables were not used to select the students for the experimental or the control group, this information was collected and considered always when deemed needed.

One of the existing risks of this study concerned the potential lack of answers by the students, particularly the control group as they received no financial compensation for participating in the study. So the partnership sought to mitigate this possible lack of engagement by control group students by adopting specific measures. On a more formal approach, each student signed an Agreement with the E4All partnership where the commitment to comply with the defined activities was established. From a more motivational point of view, all students from the control group were informed at the very beginning of their participation that the partnership would (randomly) award a prize to one student of the control group, namely the participation in the Final Conference of the project (taking place in Brussels on October 2024) and a visit to the European Parliament with all costs included.

Acknowledging that the low numbers present in the study would be valuable and adequate particularly from the qualitative research perspective, the team also decided to complement this approach with the launch of an online questionnaire to work from the quantitative research perspective. This questionnaire was distributed among all the outgoing mobility students of the partner institutions, regardless of the destination country or city, therefore taking advantage of having access to a broader pool of students. The goal was to obtain an important set of quantitative information regarding the grants of those students and their mobility costs, in order to establish a relationship between the destination city and the mobility costs, and the perception of financial stress obtained by those students on mobility. This questionnaire was thus applied to all outgoing students of the partners' institutions to all destinations, both in the first and second semesters of the 2023/2024 academic year, and collected 1023 responses.



### Data Collection Instruments<sup>10</sup>

In this study, a wide-ranging approach was taken to gather both qualitative and quantitative data from Erasmus+ participants. The data collection process was divided into two main parts:

#### 01. Structured Questionnaires:

The first part involved a structured online questionnaire (using LimeSurvey). It collected quantitative data on various aspects of the students' Erasmus+ experience, including financial management, satisfaction with the grants, and other mobility-related factors.

#### 02. Pilot Study:

The second part consisted of a pilot study, designed to test the overall results emerging from the questionnaire data and to compare two groups: the control group (constituted by standard Erasmus+ grant recipients) and the experimental group (recipients of 'E4All grant'). The pilot study was integrated directly into the research design rather than being treated as a separate phase. To achieve this, four distinct data collection tools were employed:

- Initial and End Surveys: Both the initial and end surveys were distributed via personalized links, enabling the research team to track and match each student's responses over time. This longitudinal approach allowed for a robust analysis of changes in student behaviour and experiences across the Erasmus+ mobility period, and allowed also comparing between the control and experimental group.
- Weekly Surveys: Implemented to track the students' experiences and financial behaviour over time, these surveys provided a dynamic understanding of trends during the mobility period.
- In-depth Interviews: Conducted throughout the mobility period, these interviews allowed for a deeper consideration of personal experiences, adding qualitative depth to the overall findings.
- Focus Groups: Held at the end of the mobility period, these sessions facilitated group discussions, offering diverse viewpoints and group insights that further enriched the data set.

In the following sections, each part of the study will be presented with its respective data collection tool, analysis and results, shedding light on the overall findings of the study. Finally, the research questions will be addressed based on the insights gathered from each part of the study.



10.. The full questionnaires and scripts are included as appendixes to this Study.

## DATA ANALYSIS Part I – Questionnaires

A structured design method was employed for the analysis of the questionnaire. Initially, univariate analysis was conducted to examine the variables of interest independently, offering insights into their distribution, and central tendencies, with the data presented in distribution tables and charts. Next, mean comparisons were applied to the fourth section of the questionnaire, which required students to estimate their mobility expenses based on the COICOP classification, encompassing 12 items. This section also included a 5-point scale question assessing satisfaction with the Erasmus+ grant. Finally, regression analyses were performed to further investigate the relationships between variables and predict outcomes.

The questionnaires were sent to the mobility students from each of the five partner institutions: the University of Porto, Sapienza University of Rome, Trinity College Dublin, the University of Pécs, and the University of Versailles Saint--Quentin-en-Yvelines. The questionnaires were sent after the mobility periods for the academic year of 2023/2024, namely during February-April for the students that went on mobility during the first semester; and during June-July for those who went during the second semester.

The questionnaire comprised five groups of questions. Firstly, objective information regarding the mobility was requested, namely on identifying the destination institution, start and end date of the mobility, number of ECTS enrolled and completed, and the total amount of Erasmus+ arant received plus additional grants other than Erasmus+ (when applicable). Secondly, questions regarding the financial impact of mobility, with 11 sentences to be replied to using the Likert scale. A third section on the quality of the experience and the Erasmus+ grant, with five scale questions on this topic. Then, respondents were asked to assess both their overall life satisfaction and their specific satisfaction with the mobility experience. These questions were designed to measure students' well-being during their time abroad, providing insights into how the mobility programme influenced their personal and academic lives, and contributing to a deeper understanding of the impact of the Erasmus+ experience.

The fourth section asked for an estimate of expenses the student had during mobility according to the COICOP classification, namely, 'Food and Non-alcoholic beverages', 'Alcoholic beverages and tobacco', 'Clothing and footwear', 'Housing, water, electricity, gas, and other fuels', 'Furnishings, household equipment and house maintenance', 'Health', 'Transport', 'Communication', 'Recreation and culture', 'Education (except tuition fees), 'Restaurant and hotels' and 'Miscellaneous goods and services', and a 5-scale question regarding the satisfaction with the Erasmus+ grant.

The final section was on the sociodemographic background of the respondent, with questions such as age, gender, parental education, whether the student is displaced student in his home country, whether the student is working while studying in the home country, and the students' family yearly earnings. The full questionnaire can be found in the Appendix.

Out of the questionnaires that were sent to the Erasmus+ students of the five partner universities, a total of 1023 responses were collected. However, to keep the sample constant throughout the analysis and also to analyze only those respondents who were committed to the questionnaire, a validity check was carried out to determine which cases would be added to the final sample. The criteria used were that the respondent would have to fill in 5 questions and satisfy one plausibility condition. The respondent would have to answer the start and end date of mobility, with the start date imposed as before the end date; the total amount of Erasmus+ grant received; the financial assessment of the mobility; and satisfaction with mobility.

After verifying such criteria, 467 responses were considered valid.

Simultaneously with the validity criteria, a plausibility analysis was carried out for some of the cases. This implied verifying the options the respondents chose, checking for their overall plausibility, and carrying out necessary changes. The following rules were applied:

- The variable 'Number of days of mobility' was computed by subtracting the end dates and the start dates. Mobilities with a reported number of days above 400 were considered invalid.
- For the variable 'What is your total amount of ERAS-MUS grant for your mobility period, as indicated in the contract you have signed?', the values between 0 and 10 were identified to be the inappropriate use of decimal places (example. 2,243 most likely meant the respondent had a grant of 2.243 Euros). Therefore, these values were multiplied by 1000. Values between 250 and 750 were interpreted as monthly values, given that these were quite implausible for total mobility values. These answers were, therefore, multiplied by the number of months. Values above 7000 Euros were considered to be implausible and were removed from the analysis.
- For the variable, 'What is the total amount of additional grants provided for your mobility?' similar criteria were used. However, values between 250 and 750 were considered plausible, contrary to the previous variable.
- For the variable 'Please provide a rough estimate of your monthly expenses in Euros while in your mobility.', in which the respondents had to input their expenses per COICOP category, all values above 600 euros per month were capped to that amount. The exception was the categories of food and housing, in which the plausible value was considered to be larger – up to 1000 euros.

Out of a total of 467 respondents, 279 were female (62%) and 171 were male, representing 38% of the overall sample. 17 respondents opted not to answer the question.

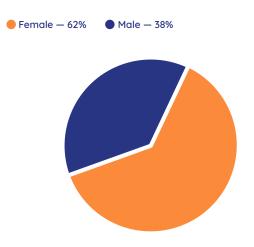


Figure 01 – Distribution in percentage of the variable 'Soc-Dem02' (N=467), Erasmus+ Students from the  $1^{st}$  and the  $2^{nd}$  semester, A.A. 2023/2024

The age distribution of Erasmus+ respondents was varied (Table 2), with the majority falling between the ages of 20 and 24. Specifically, age 21 and 22 had the highest frequency (respectively, 22.7 and 23.8%). The range 20 to 24 included the bulk of the Erasmus+ students.

Age	Frequency	Percentage	Valid Percentage
18	1	0.2	0.2
19	16	3.4	3.6
20	50	10.7	11.3
21	106	22.7	24.0
22	111	23.8	25.2
23	75	16.1	17.0
24	48	10.3	10.9
25	12	2.6	2.7
26	10	2.1	2.3
27	4	0.9	0.9
28	3	0.7	0.7
31	1	0.2	0.2
33	1	0.2	0.2
36	2	0.4	0.5
44	1	0.2	0.2
Total valid	441	94.4	100.0
Missings - 99	26	5.6	
Total	467	100,0	

Table 2 — Distribution of the variable 'SocDem<sup>o1</sup> - Age' (n=467), Erasmus+ Students from the 1st and the  $2^{nd}$  semester, A.A. 2023/2024

Figure 2 provides insight into how students perceived their financial situation during their mobility experience. A significant majority, 54.6%, indicated that they were able to 'cope on income', suggesting that while they may not have had financial ease, they were able to manage their resources adequately. Meanwhile, 18.0% of the respondents felt they 'live comfortably on income', representing a smaller group that experienced minimal financial concerns during their mobility period.

On the other hand, a notable portion of the participants faced challenges: 20.1% reported that they were 'finding it difficult to live on income', highlighting that a fifth of the students struggled with financial constraints. An additional 7.3% described their situation as 'very difficult', indicating significant financial hardship.

In total, 467 students responded to this question, reflecting a broad range of financial experiences, from those who managed with ease to those who faced considerable difficulty. This distribution emphasizes that while most students coped, a significant proportion (27,4%) experienced financial stress during their mobility.

- Live Confortably on Income 18%
- Cope on Income 54.6%
- Finding it difficult to live on income 20.1%
- Finding it very difficult to live on income 7.3%



Figure 2 — Distribution in percentage of the variable 'Which of these descriptions comes closest to how you feel about your financial situation during your mobility' (n=467), Erasmus+ Students from the  $1^{st}$  and the  $2^{nd}$  semester, A.A. 2023/2024



		family income?	Which of these descriptions comes closest to how you feel about your family income?				
		Live comfortably on income	Cope on income	Finding it difficult to live on income	Finding it very difficult to live on income	Total	
el of	Totally disagree	35	58	16	2	111	
your level of atement.	Disagree	68	82	22	2	174	
provide lowing st	Neither disagree nor agree	44	49	18	3	114	
received.] Please	Agree	40	47	15	0	102	
t receive ement w	Totally agree	8	11	2	0	21	
grant agree	TOTAL	195	247	73	7	522	

Which of those descriptions comes closest to how you feel about your

Table 3 - Cross tabulation of 'Which of these descriptions comes closest to how you feel about your family income?' by '[I am satisfied with thamount of Erasmus grant received.] Please provide your level of agreement with the following statement', n=522 Note: the valid response counts for different variables vary. While 467 responses were valid for other analyses, the specific criteria applied in Table 3 yielded 522 valid responses.

We further explored this point by conducting a cross--tabulation between two variables: 'Which of these descriptions comes closest to how you feel about your family income?' \* '[I am satisfied with the amount of Erasmus grant received.] Please provide your level of agreement with the following statement'.

The results from the cross-tabulation in Table 3 reveal an important trend regarding students' financial satisfaction and their perceptions of the Erasmus+ grant. A striking majority of students, 85% of respondents, indicate that they either 'live comfortably on income' (37.4%) or 'cope on income' (47.3%). This trend is reflected in their satisfaction with the Erasmus+ grant, as 23.5% of these students either 'agree' or 'totally agree' with the statement expressing satisfaction with the amount of the Erasmus grant received.

Conversely, students who report 'finding it difficult' or 'very difficult to live on income' constitute a smaller portion of the sample (15.3%). Among these students, there is a significant level of dissatisfaction with the Erasmus+ grant, as demonstrated by higher proportions of students who 'disagree' (30%) or 'totally disagree' (21.7%) with the adequacy of the grant.

This data reinforces the notion that the Erasmus+ programme, despite its widespread popularity, remains somewhat elitist. Most students able to participate comfortably in the programme come from more financially stable backgrounds. Of the 522 responses, 85% indicated that they can at least cope with their income. This suggests that the programme might still be inaccessible to students from more disadvantaged backgrounds, further supporting the call for reforms that make the Erasmus+ experience more inclusive.

Category	Frequency	Percentage	Valid Percentage
Strongly disagree	99	21.2	21.6
Disagree	157	33.6	34.3
Neither agree or disagree	91	19.5	19.9
Agree	95	20.3	20.7
Strongly agree	16	3.4	3.5
Total valid	458	98.1	100.0
Missing	9	1.9	
TOTAL	467	100,0	

Table 4 — Distribution of the variable Grant\_SQ001 '[I am satisfied with the amount of Erasmus grant received.] Please provide your level of agreement with the following statement' (n=467), Erasmus+Students from the  $1^{st}$  and the  $2^{nd}$  semester, A.A. 2023/2024

Table 4, instead, presents the distribution of responses to the variable 'Grant\_ SQ001 [I am satisfied with the amount of Erasmus+ grant received.] Please provide your level of agreement with the following statement', which measures the level of satisfaction with the Erasmus+ grant among students from both the first and second semesters of the 2023/2024 academic year. The sample includes 467 students, of which 458 provided valid responses.

The data reveals a general trend of dissatisfaction among Erasmus+ students regarding the grant amount, with **over half of the respondents feeling that the finan-cial support provided was insufficient**. This suggests that the current funding scheme may not adequately meet the financial needs of a significant portion of students, potentially influencing their overall experience. The low percentage of students expressing strong agreement (3.4%) further highlights the need to reassess grant adequacy.

A detailed analysis of the monthly spending patterns across various categories was conducted, providing insights into how respondents allocated their funds and the consistency of these expenditures. The combination of mean, median, and standard deviation values was used to identify these trends, offering a view of student spending behaviour.

Table 5 provides a detailed analysis of monthly spending across various categories, offering insights into where respondents allocate their funds and the consistency of their spending patterns.

#### Variability in spending

Certain categories displayed wide variation in how much students spent. For example, **Food and Non-Alcoholic Beverages (Item 1)** and **Housing, Water, Electricity, Gas, and Other Fuels (Item 4)** show high standard errors. This means that while some students spent large amounts on these items, others spent much less, leading to a significant range in expenditure. These categories also have high mean values, suggesting that they are major cost areas for a portion of the respondents.

#### Central tendency and skewness

When comparing the mean and median values, a clearer picture of typical spending emerged. The **mean** represents the average amount spent, giving a broad sense of overall expenditure in each category. However, the **median** often provides a better indication of what most respondents spend, particularly in cases where the data is skewed. For example, in categories like **Food and Non-Alcoholic Beverages (Item 1)** and **Housing (Item 4)**, the mean is much higher than the median. This suggests that while a few respondents spent a lot, the majority of students spent less, which pulls the median down. This skewed distribution is common in categories where individual spending habits can vary greatly.

#### Key spending categories

Looking at the data more closely, it's clear that **Food** and Non-Alcoholic Beverages (Item 1) and Housing (Item 4) are the categories where students spend the most. Both the mean and median values for these items are relatively high, and the variability in spending indicates that while these categories are significant for most students, there is a wide range in how much individuals allocate to these expenses.

#### Minimal spending categories

On the other end of the spectrum, **Health (Item 6)**, **Communication (Item 8)**, and **Education (Item 10)** emerge as categories where students spend the least. The mean and median values for these items are quite low, with little variation among respondents. This consistency suggests that these are not significant cost areas for most students, with many likely incurring little to no expenses in these categories. This analysis provided a clear understanding of how students manage their monthly expenses. Some categories, such as food and housing, are major cost areas with varied spending habits, while others, like health, communication, and education are more consistent and less significant in terms of overall expenditure. The combination of mean, median, and standard error values helped to identify these trends, offering a complete view of student spending behaviour.

The **Standard Error** shows how much a sample's result might differ from the true value for the entire population just because of random chance in the sample. A smaller Standard Error means the sample result is closer to the true population value. For example, in Category 01, the average expense is €275.89, but the Standard Error is quite large at €235.09. This big difference suggests that students' spending in this category varies a lot, with some spending much more or much less than the average. In sum, the standard error shows that there is a lot of variation in how much students spend.

N°	Categories
01	Food and Non-Alcoholic Beverages
02	Alcoholic Beverages and Tobacco
03	Clothing and Footwear
04	Housing, Water, Electricity, Gas and Other Fuels
05	Furnishings, Household Equipment and House Maintenance
06	Health
07	Transport
08	Communication
09	Recreation and Culture
10	Education
11	Restaurants and Hotels
12	Miscellaneous Goods and Services

Table 6 — Monthly expense categories with corresponding numbers

N. Categories	Valid N	Mean	Median	Standard Error
01	457	275,89	200,00	235,09
02	457	68,96	40,00	107,89
03	456	48,10	20,00	75,47
04	455	418,423	400,00	279,27
05	456	35,99	20,00	71,23
06	456	18,68	5,00	43,09
07	457	56,35	25,00	97,55
08	456	10,41	5,00	18,52
09	457	71,90	40,00	96,51
10	457	18,57	,00,	52,85
11	456	83,79	50,00	103,35
12	457	51,22	20,00	91,50

Table 5 — Monthly expense categories and spending patterns among respondents (n=457), Erasmus+ Students from the 1<sup>st</sup> and the 2<sup>nd</sup> semester, A.A. 2023/2024



### PART I – QUESTIONNAIRES Multivariate Analysis

To explore further the research questions, two multivariate analyses were conducted, to explain the factors behind the financial pressure felt by the respondents (Q1 and Q3), as well as the quality of the experience (Q2 and Q4). With the multivariate regression analysis, the isolated effect of each explanatory variable on the dependent variable is estimated. This allows for a deeper understanding of the effect of one variable in the phenomenon of study.

The six regressions that were considered in the analysis were:

$$\label{eq:started} \begin{split} \mbox{Finpressure} &= \beta_1 + \beta_2^* \mbox{Grant} + \beta_4^* \mbox{Male} + \beta_5^* \mbox{Age} + \beta_6^* \mbox{Parent} \\ & \mbox{Education} + \beta_7^* \mbox{Displaced} + \beta_8^* \mbox{Working} + \\ & \beta_9^* \mbox{FamilyEarnings} \end{split}$$

- $$\label{eq:Finpressure} \begin{split} \mathsf{Finpressure} &= \beta_1 + \beta_2 ^* \mathsf{Grant} + \beta_4 ^* \mathsf{Male} + \beta_5 ^* \mathsf{Age} + \beta_6 ^* \mathsf{ParentEducation} \\ &+ \beta_4 ^* \mathsf{Male} + \beta_5 ^* \mathsf{Age} + \beta_6 ^* \mathsf{ParentEducation} \\ &+ \beta_7 ^* \mathsf{Displaced} + \beta_8 ^* \mathsf{Working} + \beta_9 ^* \\ & \mathsf{FamilyEarnings} \end{split}$$
- $$\label{eq:Finpressure} \begin{split} \mathsf{Finpressure} &= \beta_1 + \beta_2 ^* \mathsf{Grant} + \beta_3 ^* \mathsf{CostoflivingHOUSE} \\ &+ \beta_4 ^* \mathsf{Male} + \beta_3 ^* \mathsf{Age} + \beta_6 ^* \mathsf{ParentEducation} \\ &+ \beta_7 ^* \mathsf{Displaced} + \beta 8^* \mathsf{Working} + \\ &\qquad \beta_9 ^* \mathsf{FamilyEarnings} \end{split}$$

#### For research questions 1 and 3, and:

- $\begin{aligned} &Qualityexp = \beta_1 + \beta_2 * Grant + \beta_4 * Male + \beta_5 * Age + \beta_6 * Parent \\ &Education + \beta_7 * Displaced + \beta_5 * Working + \beta_9 * \\ &FamilyEarnings \end{aligned}$
- $\begin{aligned} Qualityexp &= \beta_1 + \beta_2 * Grant + \beta_3 * Costofliving + \beta_4 * Ma-\\ & le + \beta_5 * Age + \beta_6 * Parent Education + \beta_7 * Dis-\\ & placed + \beta_8 * Working + \beta_9 * Family Earnings \end{aligned}$
- $\begin{array}{l} Qualityexp = \beta 1+\beta 2^*Grant+\beta 3^*CostoflivingHouse+\beta 4^*\\ Male+\beta 5^*Age+\beta 6^*ParentEducation+\beta 7^*\\ Displaced+\beta 8^*Working+\beta 9^*Family\\ Earnings \end{array}$

#### For research questions 2 and 4.

Where:

'Finpressure' is a variable that captures the financial pressure students feel.

'Grant' refers to the grant amounts received.

'Costofliving' refers to the cost of living of the destination city of the Erasmus+ experience as measured by NUMBEO in its mid-2023 index.

'CostoflivingHouse' refers to the cost of living rent in-

dex of the destination city as measured by NUMBEO.

'Male' specifies whether the respondent identifies as male.

'Age' is the reported age of the respondent at the start of his mobility.

'ParentEducation' refers to a series of categorical variables measuring the parental education of each parent or guardian separately.

'Displaced' refers to whether the student lived in a different residence than their parents during higher education.

'Working' is whether the student was working while in higher education in the home country, and

'Familyearnings' is a variable about the classes of family earnings available in the questionnaire.

For the financial pressure construct, the variable used was the survey question 'Which of these descriptions comes closest to how you feel about your financial situation during your mobility?', with a scale between 1-4 ranging from 1 – 'Lived Comfortably on income' and '4 – Found it very difficult to live on income', therefore with higher values implying higher financial pressure. Table 7 presents the three regressions used for this variable.

Overall, the regressions present lower R-squared values, but introducing the cost-of-living variables increases the explanatory power of the models significantly. The low R-squared values imply that a low percentage (7,8%) of the variation of financial pressure among the sample is explained by the variables present in the model. **R-squared (R<sup>2</sup>)**, also known as the **coefficient of determination**, indicates the proportion of the variance in the dependent variable that is explained by the independent variable(s) in a regression model.

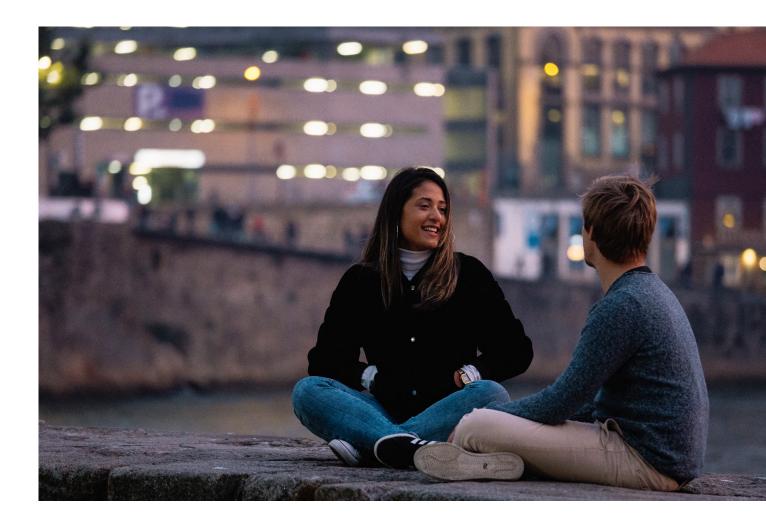
Out of the main variables considered in the regression, and contrary to our expectations, the monthly grant received for mobility purposes does not have a significant effect on the financial pressure of the students, providing an answer to Hypothesis number 1. Regarding the cost-of--living indexes, an increase in one point of the index represents an increase in 0,008 points in the financial pressure variable, suggesting that going to more expensive cities implies an increase in the perception of financial pressure. A similar result occurs if the rent index is used instead.

For all the control variables, no other significant result emerges, except for the age of the respondents where, given all other things constant, respondents with higher ages perceive a higher financial pressure for their mobility.

Dependent Variable: Financial Pressure		P-Value		P-Value		P-Value
(Constant)	1,259*	0,017	0,823	0,206	0,812	0,206
Total grant received per month (Hundred Euros)	-0,03	0,133	-0,031	0,156	-0,029	0,188
Cost of Living Index			0,008	0,039		
Cost of Living Rent Index					0,014	0,017
Gender. Value 1 if MALE	-0,148	0,09	-0,09	0,347	-0,086	0,365
What was your age at the start of your mobility?	0,053	0,016	0,054	0,04	0,06	0,024
Mother has ISCED2 level (Base catego	vry)					
Mother has ISCED3 level	-0,047	0,725	-0,111	0,443	-0,091	0,532
Mother has ISCED5 level	0,118	0,413	0,123	0,434	0,147	0,35
Father has ISCED2 level (Base catego	ry)					
Father has ISCED3 level	-0,165	0,256	-0,107	0,513	-0,126	0,441
Father has ISCED5 level	-0,073	0,638	-0,114	0,517	-0,134	0,444
Displaced at Home	0,012	0,89	-0,008	0,935	0,014	0,883
Working at Home	0,006	0,944	-0,035	0,713	-0,034	0,721
Less than 10000 Euros (Base Category	J)					
Between 10000 and 20000 Euros	0,189	0,277	0,104	0,589	0,086	0,654
Between 20000 and 30000 Euros	0,114	0,518	0,125	0,523	0,099	0,612
Between 30000 and 40000 Euros	0,073	0,68	0,018	0,925	-0,005	0,981
Between 40000 and 50000 Euros	-0,075	0,677	-0,165	0,41	-0,201	0,316
Between 50000 and 75000 Euros	-0,167	0,367	-0,187	0,37	-0,214	0,305
More than 75000 Euros	-0,131	0,494	-0,155	0,459	-0,175	0,402
R2 (R-squared)	0,059		0,073		0,078	
N	358		291		291	

Table 7 - Regression models for the financial pressure variable, n=467 \*Values in bold indicate statistical significance at 5%. For the quality of experience, three alternative variables were tested. Firstly, the question 'All things considered, how satisfied are you with your mobility as a whole?' ranging from 0 – 'Extremely dissatisfied' and 10 – 'Extremely satisfied'. Then, the total expenses in the 'quality' categories of COICOP categories, and the proportion of such expenses in total expenses were also tested. However, no significant differences were found from the first variable, and therefore only the analysis using mobility satisfaction is used. Table 8 presents the three regression models where satisfaction with mobility is considered.

For mobility satisfaction, similar results emerge when compared with the previous analysis. The monthly grant received does not provide a significant explanation of the satisfaction levels of the respondents (Hypothesis 2). However, the cost-of-living variables do provide the expected results. Given all things constant, students going to higher cost-ofliving destinations have lower satisfaction levels with their mobilities (Hypothesis 4). The effect is again stronger with the cost-of-living rent index, where destinations with 1 point higher in the cost-of-living index represent a lower satisfaction of 0,031 points in the satisfaction variable.



Dependent Variable: Financial Pressure		P-Value		P-Value		P-Value
(Constant)	10,371	<,001	10,186	<,001	9,844	<,001
Total grant received per month (Hundred Euros)	-0,017	0,635	-0,011	0,78	-0,025	0,531
Cost of Living Index			-0,024	<,001		
Cost of Living Rent Index					-0,031	0,005
Gender. Value 1 if MALE	0,129	0,42	0,018	0,916	0,026	0,88
What was your age at the start of your mobility?	-0,06	0,135	0,007	0,878	-0,004	0,928
Mother has ISCED2 level (Base catego	ry)				·	
Mother has ISCED3 level	0,034	0,889	0,166	0,527	0,144	0,588
Mother has ISCED5 level	0,177	0,503	0,343	0,231	0,292	0,312
Father has ISCED2 level (Base categor	Ŋ)					
Father has ISCED3 level	-0,225	0,398	-0,455	0,128	-0,418	0,166
Father has ISCED5 level	-0,319	0,26	-0,368	0,249	-0,342	0,289
Displaced at Home	-0,234	0,14	-0,217	0,207	-0,261	0,135
Working at Home	-0,177	0,258	-0,209	0,23	-0,195	0,265
Less than 10000 Euros (Base Category	I)					
Between 10000 and 20000 Euros	0,634	0,046	0,909	0,01	0,946	0,008
Between 20000 and 30000 Euros	0,808	0,013	0,835	0,019	0,885	0,014
Between 30000 and 40000 Euros	0,704	0,031	0,603	0,092	0,65	0,072
Between 40000 and 50000 Euros	0,862	0,009	1,077	0,003	1,147	0,002
Between 50000 and 75000 Euros	0,694	0,042	0,866	0,023	0,915	0,017
More than 75000 Euros	0,371	0,289	0,561	0,14	0,592	0,123
R2 (R-squared)	0,058		0,104		0,091	
Ν	358		291		291	

Table 8 - Regression models for the mobility satisfaction variable, n=467

Regarding the other control variables, only the earning variables proved to be significant. That is, students coming from the 10,000 to 75,000 Euros categories report higher satisfaction levels than similar students coming from families with reported lower than 10,000 euros income levels.

# PART II — Pilot Study



## PART II - PILOT STUDY

Design method: The study adopted a guasi-experimental design with two groups of students: a control group, which received the standard Erasmus+ grant, and an experimental group, which received an additional top-up grant according to the destination city (see Table 1 for details on the calculation of the top-up amount). The data collection was conducted in two stages, at the beginning and end of the semester, using an initial survey and an end survey. The analysis involved cross-tabulations between the control and experimental groups on several key variables: Start lanquage distribution; Gender; Destination institutions; Initial financial expectations; Yearly family income and perceived financial security. Responses were further analyzed using descriptive statistics and graphical representations (histograms) to identify trends in financial experiences and perceptions. To analyze changes in financial perceptions between the initial and end surveys, an independent samples t-test was conducted. This test assessed whether there was a significant difference in the perceived financial situation between the control and experimental groups at the two--time points.

#### SAMPLE DESCRIPTION

The Initial and End surveys gathered a total of 80 answers from participants at four partner universities: Trinity College Dublin (TCD), Sapienza - University of Rome (Sapienza), the University of Porto (U.Porto), and the University of Versailles Saint-Quentin-en-Yvelines (UVSQ). To ensure the validity and reliability of the results, missing responses were managed through a two-step process. First, 8 students who did not complete the end survey were excluded, as no comparison could be made for them, reducing the sample from 44 in the initial survey to 36. Additionally, non-systematic missing responses were identified in both the initial and end surveys. Given the small sample size, these missing responses were addressed variable-by-variable, as the missing data were inconsistent across different variables. This approach allowed for a more detailed analysis, maximizing the inclusion of valid responses without compromising the integrity of individual variables.

Initial Survey: Administered at the start of the semester, focusing on students' financial expectations, perceptions of the Erasmus+ grant, and personal background information (e.g., university, gender, language, and family income).

End Survey: Administered at the end of the semester, capturing students' reflections on their financial experiences, the adequacy of mobility grants, and overall satisfaction with the Erasmus+ programme.

The following hypothesis guided the analysis:

#### **HYPOTHESIS:**

- Null Hypothesis (H0): There is no significant change in financial situation perceptions from the initial to the end survey.
- Alternative Hypothesis (H1): There is a significant change in perceptions of financial situation between the surveys.



#### **Descriptive Statistics of the Sample**

Table 9 presents a cross-tabulation of the control and experimental groups. The **control group** consists of 19 participants, with the majority starting with Sapienza (9), followed by Trinity (5), U.Porto (4), and UVSQ (1).

In the **experimental group**, which includes 16 participants, the distribution is slightly more balanced across the three Universities compared to the control group. Both Trinity and U.Porto students are evenly represented, with 5 participants each, while Sapienza's students constitute the largest group with 6 participants.

When combining **both groups**, Sapienza remains the predominant presence, with 15 participants, followed by Trinity with 10, U.Porto with 9, and UVSQ with 1 student.

Group	Trinity (en)	Sapienza (it)	U.Porto (pt)	UVSQ (fr)	Total
Control	5	9	4	1	19
Experimental	5	6	5	0	16
TOTAL	10	15	9	1	35

Table 9 – Cross-tabulation of 'control/experimental group' by 'Start language', Initial survey, II semester, A.A. 2023/2024, n =35<sup>11</sup>

Table 10 shows the distribution of gender across the control and experimental groups in the initial survey.

In the control group, there are 14 females and 3 males (+ 2 'no response'), making up the majority of this group with a total of 19 participants. In contrast, the experimental group comprises 8 females and 6 males (+ 2 'no response'), totalling 16 participants.

There are 22 females and 9 males (+ 4 'no response') in the entire sample of 35 participants. The distribution indicates a higher proportion of female students in both groups, with females representing 62% of the total of the valid sample.

Γ				
Group	No response	Female	Male	Total
Control	2	14	3	19
Experimental	2	8	6	16
TOTAL	4	22	9	35

Table 10 — Cross-tabulation of 'control/experimental group' by 'What is your gender', Initial survey, II semester, A.A. 2023/2024, n=35

11. For the 'start language' variable, 35 students provided responses, but this number decreases for the subsequent variables. As a result, the number of students in both the control and experimental groups varies depending on the variable.

Table 11 presents a cross-tabulation of the control and experimental groups based on the question 'What is the name of your destination institution?' in the initial survey. With 34 total respondents, the table shows the distribution of participants between the two groups according to their Erasmus+ destination institutions.

The 'Universidad de Granada' stands out as a key destination for the experimental group, with 4 students indicating it as their institution, whereas no students from the control group selected this destination. Similarly, 'Universitat de Barcelona' is the most represented institution overall, with 6 participants, evenly distributed between both groups (3 each).

The data indicates that while some universities are popular across both the control and experimental groups, institutions such as 'Universidad de Granada' and 'Universitat de Barcelona' specifically attract students from the experimental group.

Table 10 shows the distribution of gender across the control and experimental groups in the initial survey.

In the control group, there are 14 females and 3 males (+ 2 'no response'), making up the majority of this group with a total of 19 participants. In contrast, the experimental group comprises 8 females and 6 males (+ 2 'no response'), totalling 16 participants.

There are 22 females and 9 males (+ 4 'no response') in the entire sample of 35 participants. The distribution indicates a higher proportion of female students in both groups, with females representing 62% of the total of the valid sample.

	G	roup		
What is the name of your destination institution?	Control	Experimental	Total	
Escola Técnica Superior D'enginyers de Camins, Canals i Ports de Barcelona	0	1	1	
Facultad de Dret de la Universidade de Valencia	1	0	1	
IE University Madrid	1	0	1	
Universidad Autonoma De Madrid	1	1	2	
Universidad Carlos 3 De Madrid	1	0	1	
Universidad Complutense de Madrid	2	1	3	
Universidad de Granada	0	4	4	
Universidad de La Laguna	0	1	1	
Universidad de Valencia	1	0	1	
Universidad International de Catalunya	0	1	1	
Universitad de Granada	0	1	1	
Universitat de Barcelona	3	3	6	
Universitat de Valencia	1	0	1	
Universitat Politécnica de Catalunya	0	1	1	
Universitat Politècnica de Catalunya	0	1	1	
Universitat Politecnica de Valencia	1	0	1	
University Pompeu Fabra	1	0	1	
Upf-Bsm	1	0	1	
TOTAL	14	15	29	

Table 11 — Cross-tabulation of 'control/experimental group' by 'What is the name of your destination institution', Initial survey, II semester, A.A. 2023/2024, n = 29

		Group	
What was the total amount you received from your mobility grants before the mobility started?	Control	Experimental	Total
0	12	10	22
1600	0	1	1
1973	0	1	1
2000	1	0	1
2040	1	0	1
2080	0	1	1
2333	1	0	1
2647	1	0	1
TOTAL	16	13	29

Table 12 — Cross-tabulation of 'Control/Experimental Group' by 'What was the total amount you received from your mobility grants before the mobility started?', Initial survey, II semester, A.A. 2023/2024, n = 29



The data presented in Table 13 provide insights into the expectations of students regarding the balance between their mobility expenses and revenues before starting their mobility. The majority of students in both the control and experimental groups anticipated spending more than they would receive from their mobility grants, with 17 out of 29 expressing this expectation. This reflects a common concern about covering costs that exceed the provided financial support.

Interestingly, fewer students expected to spend roughly the same amount as they would receive (5 students), and even fewer expected to spend less than their revenue (5 students). Additionally, a few students admitted that they had not considered this financial aspect until faced with their actual situation, indicating a potential lack of preparedness or awareness.

The distribution of these expectations across the control and experimental groups shows a similar trend, with a slight difference in the responses about spending more or less than expected. Specifically, the experimental group had more students who anticipated spending the same amount as they received, and fewer who expected to spend less, which might suggest differing perceptions or experiences influenced by the additional funding.

These findings underline the **importance of addressing financial concerns and expectations** in mobility programmes and suggest that additional support or clear communication about financial planning could benefit students in managing their mobility expenses effectively.

	(	Group	
What were your expectations regarding balancing your mobility expenses and 'revenues' before starting the mobility?	Control	Experimental	Total
I expected I would spend more than what I would receive	9	8	17
I expected I would spend more or less the same than what I would receive	1	4	5
I expected I would spend less than what I would receive	5	0	5
This funding issue never crossed my mind until I faced my situation	1	2	3
TOTAL	16	14	30

Table 13 — Cross-tabulation of 'Control/Experimental Group' by 'What were your expectations regarding balancing your mobility expenses and 'revenues' before starting the mobility?', Initial survey, II semester, A.A. 2023/2024, n = 30

		Group	
Earnings of your family in 2023	Control	Experimental	Total
Between 10.000 and 20.000 Euros	1	0	1
Between 20.000 and 30.000 Euros	3	2	5
Between 30.000 and 40.000 Euros	4	1	5
Between 40.000 and 50.000 Euros	1	2	3
Between 50.000 and 75.000 Euros	0	3	3
More than 75.000 Euros	4	3	7
l don't know	3	3	6
TOTAL	16	14	30

Table 14 — Cross-tabulation of 'Earnings of your family in 2023' by 'Control/Experimental', Initial survey, II semester, A.A. 2023/2024, n = 30

Table 15 provides insights into the financial perceptions of students in both the control and experimental groups based on the question, 'Which of these descriptions comes closest to how you feel about your family income?'.

Among the students surveyed, a majority (16 out of 30) reported that they 'live comfortably on income', while 13 indicated they 'cope on income'. When we examine the responses in relation to the control and experimental groups, a subtle distinction emerges.

In the control group, composed of 15 respondents, the split between those who felt financially secure and those who were simply coping is relatively balanced. Seven participants from this group reported living comfortably, while eight felt they coped on their current family income. This balance suggests that students in the control group, who receive the standard Erasmus+ grant, are evenly divided in their financial outlook.

The experimental group, which also includes 15 respondents, displays a slightly different trend. Nine students in this group report living comfortably on their family income, while five say they cope. This suggests that students in the experimental group, who received an additional financial top-up, may feel somewhat more financially secure than those in the control group.

		Group	
Which of these descriptions comes closest to how you feel about your family income?	Control	Experimental	Total
Live comfortably on income	7	9	16
Cope on income	8	5	13
Finding it difficult to live on income	1	0	1
TOTAL	16	14	30

Table 15 — Cross-tabulation of 'control/experimental group' by 'Which of these descriptions comes closest to how you feel about your family income?', Initial survey, II semester, A.A. 2023/2024, n=30



#### SAMPLE DESCRIPTION

The End survey was designed to capture the financial experiences of Erasmus+ students as they completed their semester. This section provides a detailed breakdown of the sample distribution and offers an overview of participants' responses to questions regarding their financial experiences during the mobility period. The results are intended to be compared with the initial survey responses to assess changes and trends over the course of the mobility experience.

Table 16 provides a cross-tabulation of the control and experimental groups based on the students' University in the end survey of the second semester of the 2023/24 academic year.

In the **control group**, the total number of participants decreased to 11, with no participants reporting from Trinity by the end of the survey. Sapienza remains the predominant number, with 7 participants, followed by Porto with 4.

In the **experimental group**, the total number of participants remained higher, at 17. Trinity students accounted for 5 participants, showing a consistent presence compared to the initial survey. Italian speakers remained stable, with 7 participants, while U.Porto students slightly increased to 5. It is a relatively balanced distribution of the sample.

When looking at **both groups** combined, Sapienza had most students, with 14 participants, U.Porto had 9, Trinity 5, and UVSQ had 1.

Group	Trinity (en)	Sapienza (it)	U.Porto (pt)	UVSQ (fr)	Total
Control	0	7	4	1	12
Experimental	5	7	5	0	17
TOTAL	5	14	9	1	29

Table 16 — Cross-tabulation of 'control/experimental Group' by 'Start language', End survey, II semester, A.A. 2023/2024

In the End Survey, participants were asked ten questions to rate their level of agreement with various statements concerning their financial experiences during the Erasmus+ mobility. These questions were designed to capture the subjective financial challenges and experiences encountered by students during their mobility. Responses were recorded using a 5-point Likert scale, where 1 indicated 'Strongly Disagree' and 5 indicated 'Strongly Agree'.

Here are some of the most significant results:

**Figure 3** presents a histogram comparing the control and experimental groups' responses to the statement: 'I have spent the amount I expected during my mobility'.

Both groups show that expectations about spending during mobility were often not met, as a substantial proportion of participants disagreed with the statement (13 out of 25, representing 52% of the respondents).

The experimental group has a slightly higher proportion of participants who strongly disagreed, possibly indicating that even with the top-up, financial expectations were not adequately managed or anticipated expenses were underestimated.

The slight difference in agreement rates between the groups suggests that the financial intervention (top-up) in the experimental group did not significantly improve alignment between expected and actual spending compared to the control group.

**Figure 4** shows that both control and experimental groups reflect a predominant trend of not seeking employment during the mobility period. This highlights that Erasmus+ participants generally did not rely on working opportunities during their stay.

**Figure 5** shows that a majority of respondents had concerns about how they would spend their money, with a slightly higher proportion in the experimental group indicating that they were somewhat more likely to agree or strongly agree compared to the control group. If you plan to compare the groups statistically, you might consider running a chi-square test to see if there's a significant difference between the control and experimental groups regarding their financial concerns.

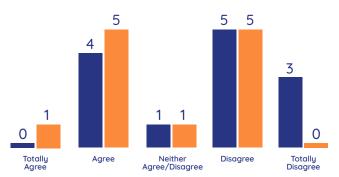


Figure 3 – Distribution of responses for 'I have spent the amount I expected during my mobility' by 'Control/Experimental group', n=25, End Survey, II semester (absoute values)

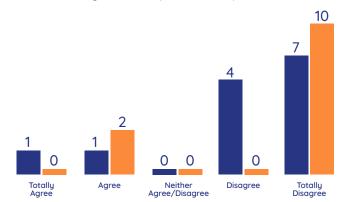


Figure 4 – Distribution of responses for 'I worked or sought working opportunities during my Erasmus stay' by 'Control/Experimental group', n=25, End Survey, II semester (absolute values)

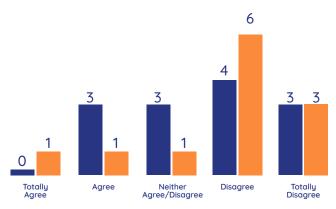


Figure 5 – Distribution of responses for 'I have lived my Erasmus experience with no concerns regarding how I would spend my money' by 'Control/Experimental group', n=25, End Survey, II semester (absolute values)



In **Figure 6** responses are relatively balanced across both groups, though the experimental group leans slightly more towards disagreement than the control group regarding the importance of the timing of the payment from the university.

Most respondents (Figure 7) either disagreed or strongly disagreed with the statement, suggesting that for most participants, financial constraints did not significantly affect the distance of their accommodation. However, more participants in the experimental group **disagreed** (6) compared to the control group (4), which indicates a slightly higher concern about accommodation distance for the experimental group. A small portion of both groups agreed or strongly agreed with the statement, though this number is relatively low (7 out of 25).

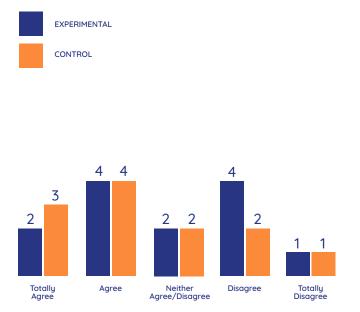


Figure 6 – Distribution of responses for 'The timing of the payment from the university was very relevant to me' by 'Control/Experimental group', n=25, End Survey, II semester (absolute values)

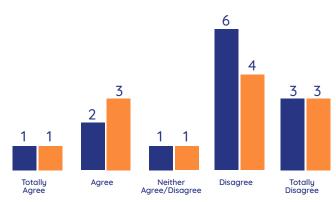


Figure 7 – Distribution of responses for 'The location of my accommodation was more distant than desired due to financial constraints' by 'Control/Experimental group', n=25, End Survey, II semester (absolute values)

We analyzed 21 paired observations from the initial and end surveys to address the question: 'Which of these descriptions comes closest to how you feel about your financial situation during your mobility?' To test the hypothesis, we conducted an independent samples t-test on the same variable at both the start and end of the survey. The results support the rejection of the null hypothesis, which proposed no difference in financial situation perceptions between the two survey points.

While there is only a slight difference between the control and experimental groups in both the initial and final measurements, still the experimental group consistently shows slightly higher means. The variability (indicated by the standard deviation) is similar for both groups across the two measurements. However, the variability increases slightly for the control group in the final measurement, suggesting that while the experimental group maintained a relatively consistent perception of their financial situation, the control group showed more variation by the end of the survey.

	Group	Ν	Mean	Standard deviation	Standard error
Initial	Control	9	1,33	,500	,167
	Experimental	12	1,58	,515	,149
End	Control	9	1,56	,726	,242
	Experimental	12	1,58	,669	,193

Table 17 — Independent samples t-test for 'Which of these descriptions comes closest to how you feel about your financial situation during your mobility?', n=21

# **Conclusions Of The Initial And End Surveys**

While the experimental group showed some positive trends in perceived financial security and participation rates, the additional top-up grant did not significantly alleviate the financial challenges students faced during their mobility experience.

Both groups reported financial concerns during their mobility, with the experimental group slightly more likely to agree that they lived without concern for spending. This marginal improvement in financial well-being reflects a positive but limited impact of the top-up grant.

A key finding was that expectations about mobility expenses were often unmet, with both groups indicating they spent more than anticipated. Even with the top-up, the experimental group did not demonstrate a significantly improved alignment between expected and actual spending, indicating that the additional grant did not fully address financial gaps.

Compared to the control group, a greater proportion of students in the experimental group reported that they 'live comfortably on income,' suggesting a potential positive impact of the top-up grant on perceived financial security. Despite this observed difference, the sample size was too small for definitive conclusions, and the hypothesis test confirmed this effect with only weak significance.

# PART II – PILOT STUDY II – Weekly Survey

The **research method** applied to the weekly survey involved a thorough analysis of student expenses across partner universities. A detailed inner and intra-university comparison was employed, with expenditures classified into 12 distinct categories. For each student, the total expenditure was calculated for the entire duration of their experience and subsequently divided by the number of mobility days to determine a daily average. The daily expenses for each of the 12 categories were then compared between the control and experimental groups within each university. This allowed for a detailed comparison both within individual universities and across different institutions. The approach aimed to identify significant differences in financial behaviours and experiences between the two groups across the 12 expense categories.

The results are presented separately for each university to enable a thorough inter- and intra-university comparison. This approach provides a clearer understanding of how financial behaviours varied both within and across the participating institutions.

The weekly survey comprises five questions, with expense categories detailed in Table 1. The confidence level reported by students in their responses averaged 4 out of 5, indicating they felt very confident about their estimates.

- Please provide an estimate of your total expenses for the week, categorized according to COICOP
   1-digit levels. This question asked students to break down their weekly expenses into standardized categories, providing a comprehensive overview of their spending patterns.
- 2) How confident are you in the accuracy of your expense report for this week? (Options: 1-5; 1 not confident at all and 5 extremely confident). This question assesses the students' confidence in the accuracy of their reported expenses. The average confidence level of 4 suggests that most students felt very certain about the precision of their entries.
- 3) Briefly describe any events or activities during the week that significantly influenced your expenses or overall experience, such as a trip or additional spending due to specific reasons. This question seeks contextual information to explain fluctuations in weekly expenses. Events like travel or special purchases can significantly impact spending and provide important context for understanding expense variations.
- 4) Do you have any suggestions for improving the weekly reporting process or any additional information you would like to provide? Here, students could offer feedback on the reporting process.

5) Is there anything else you would like to share about your experiences or expenses during this week that may not have been covered by the previous questions? This open-ended question allowed students to share any additional relevant information. Responses included comments on the high initial costs of accommodation, such as deposits and administration fees, which significantly impacted their budgets.

These insights highlight the importance of understanding the broader financial context of students' experiences and the need for enhanced financial planning and support during their exchange programmes.

N	Categories
01	Food and Non-Alcoholic Beverages
02	Alcoholic Beverages and Tobacco
03	Clothing and Footwear
04	Housing, Water, Electricity, Gas and Other Fuels
05	Furnishings, Household Equipment and House Maintenance
06	Health
07	Transport
08	Communication
09	Recreation and Culture
10	Education
11	Restaurants and Hotels
12	Miscellaneous Goods and Services

Table 18 — Monthly expense categories with corresponding numbers

## WEEKLY SURVEY 01. University of Porto

The sample from the University of Porto consisted of nine students, with four in the control group and five in the experimental group. The data provides insights into the spending habits and priorities of Erasmus+ students of the University of Porto. Housing remains the highest expense category, with peaks in specific months, followed by food and non-alcoholic beverages. Individual spending patterns vary significantly, with some students prioritizing leisure and others focusing more on essentials.

The control group students generally spent around four to five months in their Erasmus+ mobility, with only one of them having the longest stay of 5 months and 18 days. Despite the variability, the control group's duration of stay is relatively consistent (mostly around 4 to 5 months), whereas the experimental group shows more variation in the duration (from about 3.5 months to 5 months).

The control group had destinations in Madrid, Valencia, and Barcelona, with Valencia being selected twice. In contrast, the experimental group included three students in Barcelona, as well as students in Madrid and Granada.

To analyze the differences between the control and experimental groups in this survey, we started by calculating the total expenditures for each category and each participant, then determined the average expenditures per category for both groups.

	Control group						
	146 days 05/02-30/06 Student A.	148 days 28/01-24/06 Student C.	177 days 01/02-26/06 Student D.	152 days 29/01-28/06 Student I.			
01 — Food and Non-Alcoholic Beverages	879	817	900	620			
02 — Alcoholic Beverages and Tobacco	182	99	548	173			
03 — Clothing and Footwear	597	309	692	20			
04 — Housing, Water, Electricity, Gas and Other Fuels	1551	315	5370	1050			
05 — Furnishings, Household Equipment and House Maintenance	46	128	0	30			
06 — Health	20	108	0	0			
07 — Transport	243	230	252	115			
08 — Communication	146	70	122	0			
09 — Recreation and Culture	61	202	1097	116			
10 — Education	9	68	828	105			
11 — Restaurants and Hotels	805	374	708	970			
12 — Miscellaneous Goods and Services	566	222	169	20			
TOTAL	5104	2943	10686	3219			
Daily average in Euro	35	20	60	21			

Table 19 - Erasmus+ expenses of four 'control group' students of University of Porto, and daily average/student (in €)

# 01. University of Porto

	Expe	erimental group			
	147 05/02-30/06 Student G.	140 12/02-30/06 Student L.	110 12/02-31/05 Student M.	115 05/02-29/05 Student V.	133 12/02-23/06 Student E.
01 — Food and Non-Alcoholic Beverages	836	569	736	544	945
02 — Alcoholic Beverages and Tobacco	66	48	259	168	431
03 — Clothing and Footwear	58	250	293	125	34
04 — Housing, Water, Electricity, Gas and Other Fuels	2685	1860	2200	2400	2162
05 — Furnishings, Household Equipment and House Maintenance	50	82	32	63	70
06 — Health	0	135	0	2	35
07 — Transport	129	228	507	283	126
08 — Communication	0	90	0	0	67
09 — Recreation and Culture	185	183	100	121	532
10 — Education	22	840	15	0	3
11 — Restaurants and Hotels	567	557	830	342	407
12 — Miscellaneous Goods and Services	127	1120	96	162	1385
TOTAL	4725	5962	5067	4209	6197
Daily average in Euro	32	43	46	37	47

Table 20 — Erasmus+ expenses of five 'experimental group' students of University of Porto, and daily average/student (in €)

# WEEKLY SURVEY 01. University of Porto

Total for Control Group: 5,104 + 2,943 + 10,686 + 3,219 = 21,951 € Days in total: 623 For the control group, the average expenditure was approximately 35 euros per day.

Total for Experimental Group: 4,725 + 5,962 + 5,067 + 4,209 + 6,197 = 26,160 € Days in total: 645

For the experimental group, the average expenditure was approximately **41 euros per day**.

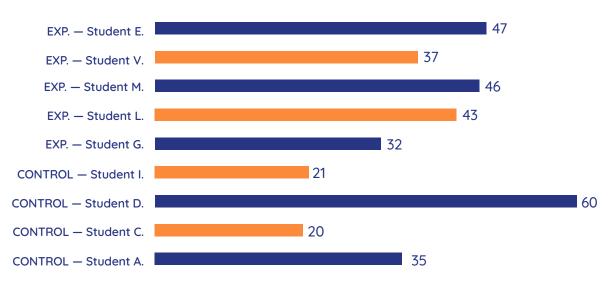


Figure 8 – Average daily expenses of University of Porto students (in €)

The analysis suggests that the **experimental group** of the University of Porto had higher average daily expenditures.

WEEKLY SURVEY

# 02. Sapienza — University of Rome

The weekly survey of Erasmus+ students from Sapienza University included a sample of ten students, with six in the control group and four in the experimental group.

The control group from Sapienza had destinations in Barcelona and Madrid, while the experimental group had students in both Barcelona and Madrid, as well as Valencia.

The duration of stay varies significantly, ranging from 77 to 175 days. The experimental group shows a shorter duration, on average, compared to the control group.

'Housing, Water, Electricity, Gas, and Other Fuels' constitute the most significant expense for most students, ranging from 235 to 4.753 Euros. 'Food and Non-Alcoholic Beverages' and 'Miscellaneous Goods and Services' also represent significant portions of student expenditures. Categories such as 'Health' and 'Education' have relatively lower spending across both groups. The daily average expenditure varied, with the highest being 69 Euros and the lowest 12 Euros.

	Control group					
	126 days 19/02-23/06 Student M.B.	126 days 19/02-07/06 Student V.A.	110 days 19/02-07/06 Student E.B.		77 days 19/02-05/05 Student M.R.	88 days 19/02-16/05 Student F.T.
01 — Food and Non- Alcoholic Beverages	655	822	330	1280	340	406
02 — Alcoholic Beverages and Tobacco	90	114	100	38	80	434
03 — Clothing and Footwear	68	40	80	230	109	23
04 — Housing, Water, Electricity, Gas and Other Fuels	3198	2830	235	4753	1010	1727
05 — Furnishings, Household Equipment and House Maintenance	100	36	76	140	10	17
06 — Health	85	145	45	103	44	4
07 — Transport	308	201	32	584	272	245
08 — Communication	0	0	45	90	7	0
09 — Recreation and Culture	685	517	40	461	138	319
10 — Education	15	0	55	5	25	0
11 — Restaurants and Hotels	569	364	200	535	190	414
12 — Miscellaneous Goods and Services	2941	2038	60	106	0	253
TOTAL	8714	5136	1298	8325	2225	3842
Daily average in Euro	69	41	12	48	29	44

Table 21 — Erasmus+ expenses of six 'control group' students of Sapienza University of Rome, and daily average (in €), based on days filled and declared.

# 02. Sapienza — University of Rome

	Experimental group							
	47 days 19/02-05/04 Student S.P.	130 days 19/02-27/06 Student L.S.	154 24/01-27/06 Student D.G.	135 30/01-14/06 Student L.Z.				
01 — Food and Non-Alcoholic Beverages	270	335	589	400				
02 — Alcoholic Beverages and Tobacco	13	125	303	177				
03 — Clothing and Footwear	10	74	65	64				
04 — Housing, Water, Electricity, Gas and Other Fuels	740	1200	3174	3044				
05 — Furnishings, Household Equipment and House Maintenance	25	20	12	12				
06 — Health	0	75	23	23				
07 — Transport	2	94	60	60				
08 — Communication	32	0	8	8				
09 — Recreation and Culture	20,5	110	298	298				
10 — Education	0	0	0	0				
11 — Restaurants and Hotels	56	80	584	584				
12 — Miscellaneous Goods and Services	0	2113	430	430				
TOTAL	1168,5	2113	5546	5100				
Daily average in Euro	25	16	36,01	37,78				

Table 22 — Erasmus+ expenses of four 'experimental group' students of Sapienza University of Rome, and daily average (in €), based on days filled and declared.

# WEEKLY SURVEY 02. Sapienza — University of Rome

The results of the weekly survey among Erasmus+ students from Sapienza University show a significant difference in the average daily expenditure. The control group spent a total of  $\leq$ 29.539,5 over 702 days, with an average daily expenditure of about  $\leq$ 42.07. In contrast, the experimental group spent a total of  $\leq$ 13.927 over 560 days, with an average daily expenditure of about  $\leq$ 24.8.

This difference in average daily expenditure may be explained by the financial support provided by parents. Although the experimental group receives a top-up, the data indicates that students in the control group might benefit from more substantial parental financial assistance, enabling them to spend more daily. This interpretation is reinforced by insights gathered from focus groups and in-depth interviews.

#### Total for Control Group: 8.714 + 5.136 + 1.298+ 8.325+2.225+3.842= 29.539 € Days in total: 702

For the control group, the average expenditure was approximately **42.07 euros** per day.

#### Total for Experimental Group: 1.168 + 2.113+ 5546 + 5100= 13.927 €

#### Days in total: 560

For the experimental group, the average expenditure was approximately **24.87 euros** per day.

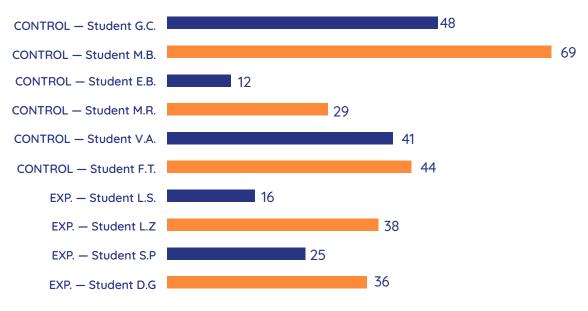


Figure 9 – Average daily expenses of Sapienza students (in  $\ensuremath{\varepsilon}$ )

The analysis suggests that the **control group** of Sapienza University had higher average daily expenditures.

# WEEKLY SURVEY 03. University of Versailles Saint-Quentin-en-Yvelines

In total, the French student<sup>12</sup> spent  $\leq$  1,040 on average during the month. Despite the student's efforts to manage the budget, the costs indicate that additional financial support beyond the Erasmus+ grant is crucial for a comfortable and fulfilling experience. H\* ability to draw on multiple financial sources, including a CROUS grant, alimony, and savings, underscores the importance of having a diversified financial strategy to face the challenges of studying abroad. Without these additional funds, h\* chances to fully engage in the Erasmus+ experience, including cultural activities and socializing, would be significantly constrained.

All in all, h\* experience emphasizes the need for a better financial plan for students participating in exchange programmes. The Erasmus+ grant, while helpful, often falls short of covering all necessary expenses, particularly for housing and other fixed costs.

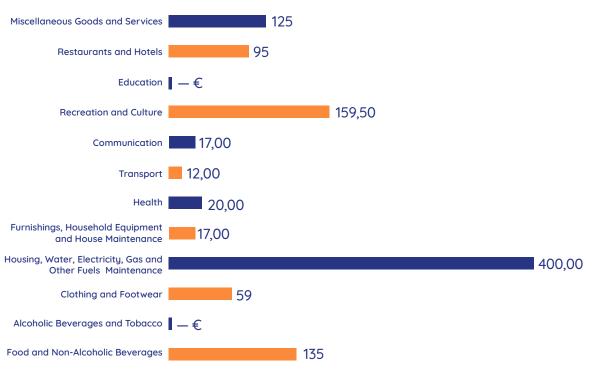


Figure 10 - Average of monthly expenses by category of one single UVSQ student (in €)

12. Since only one French student participated, we will use 'h\*' instead of 'his/her' to protect the privacy.

## WEEKLY SURVEY 04. Trinity College Dublin

The duration indicated in the tables does not reflect the actual length of the Erasmus+ experience, but rather the number of days for which students reported their expenses. The actual duration is reported in footnote n. 13.

The daily average expenditure ranges from  $\leq 17$  to  $\leq 67$  among the control group, and from  $\leq 28.0$  to  $\leq 49.0$  in the experimental group. This variation indicates differing spending habits.

There is a significant variation in housing costs. Student B.A. reports minimal housing expenses, while others, like Students E.D. and K.B., report much higher costs. This disparity could reflect differences in accommodation choices or the cities where they stayed.

Most students spent a significant amount on food, with the experimental group typically spending even more. Some students in the experimental group, such as Student K.B., incurred substantially higher transport expenses ( $\leq$ 607.28), which suggests frequent travel between Granada, various cities in Spain, and home in Ireland.

Control group							
	29 days 15/04-13/05 Student B.A. 002	36 days 15/04-20/05 Student E.D. 005	8 days 15/04-22/04 Student L.E. 008	36 days 15/04-20/05 Student P.M. 030	36 days 15/04-20/05 Student N.C. 033		
01 — Food and Non-Alcoholic Beverages	230	255	60	175	220		
02 — Alcoholic Beverages and Tobacco	120	65	15	51	100		
03 — Clothing and Footwear	20	20	0	16	40		
04 — Housing, Water, Electricity, Gas and Other Fuels	20	1500	15	500	770		
05 — Furnishings, Household Equipment and House Maintenance	25	5	10	8	10		
06 — Health	20	0	0	0	37		
07 — Transport	40	169	2	95	22		
08 — Communication	0	15	0	0	46,5		
09 — Recreation and Culture	40	85	10	105	273		
10 — Education	45	0	0	0	0		
11 — Restaurants and Hotels	125	240	25	120	190		
12 — Miscellaneous Goods and Services	107,5	40	0	26	100		
TOTAL	792,5	2.394	137	1.096	1.808,5		
Daily average in Euro	27	67	17	30	50		

Table 23 — Erasmus+ expenses of five 'control group' students of Trinity College Dublin, and daily average (in €), based on days filled and declared<sup>13</sup>.

# 04. Trinity College Dublin

Experimental group						
	71 days 15/04-24/06 Student V.L. 014	71 days 15/04-24/06 Student K.B. 016	50 days 15/04-03/06 Student A.S. 018		59 days 15/04-12/06 Student E.R. 029	29 days 15/04-13/05 Student S.C. 035
01 — Food and Non- Alcoholic Beverages	862,65	185,62	262	192	210	115
02 — Alcoholic Beverages and Tobacco	116,46	86,35	30	37	3	30
03 — Clothing and Footwear	256,25	25	20	20	62	15
04 — Housing, Water, Electricity, Gas and Other Fuels	736	1785,21	356	480	1500	510
05 — Furnishings, Household Equipment and House Maintenance	0	8,88	0	0	0	0
06 — Health	30,42	10,95	8	0	0	8
07 — Transport	150,1	607,28	129	65	47	0
08 — Communication	23,67	0	35	0	24	7,5
09 — Recreation and Culture	95,73	46,4	224	15	99	50
10 — Education		0	10	5	0	6
11 — Restaurants and Hotels	324,03	637,81	247	143	190	70
12 — Miscellaneous Goods and Services	50,09	79,6	229	22	29	0
TOTAL	2.645,4	3.473,1	1.550	979	2.164	811,5
Daily average in Euro	37	49	31	34	37	28

Table 24 — Erasmus+ expenses of six 'experimental group' students of Trinity College Dublin, and daily average (in €), based on days filled and declared.

<sup>13.</sup> The number of days calculated in these two tables is based on the days the students reported expenses for the 12 categories, even if they do not coincide with the duration of their Erasmus+ experience. For the sake of clarity, we attach the duration of each student here (Control group: Student 002 - 137 days; Student 005 - 115 days; Student 008 - 126 days; Student 030 - 146 days; Student 033 - 164 days. Experimental group: Student 014 - 124 days; Student 016 - 124 days; Student 018-126 days; Student 019 - 112 days Student 029 - 143 days; Student 035 - 119 days).

# WEEKLY SURVEY 04. Trinity College Dublin

Total for Control Group: 792,5 + 2394 +137+1096 + 1808,5 = 6.228 € Days in total: 145 For the control group, the average expenditure was approximately 42.95 euros per day.

Total for Experimental Group: 2645,4 + 3473,1 + 1550 + 979 + 2164 + 811,5 = 1.1623 € Days in total: 309 For the experimental group, the average expenditure was approximately 37.6 euros per day.

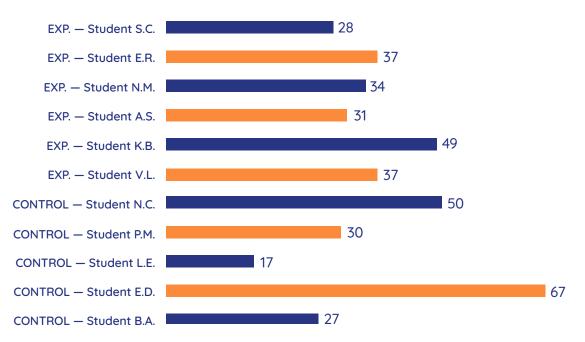


Figure 11 - Average of days expenses of Trinity College Dublin students (in €), based on days filled and declared.

The analysis suggests that the **control group** of Trinity College of Dublin had higher average daily expenditures.

# WEEKLY SURVEY

The findings suggest that the impact of the top-up funding varies by institution. While the experimental group in Porto had higher expenditures, the control groups in Trinity and Sapienza had higher daily spending compared to their respective experimental groups. This indicates that the financial support mechanism's effect on spending behaviour is influenced by the university context and potentially other factors such as cost of living, parental support (which will be explored in the in-depth interviews and focus groups) or financial management strategies.

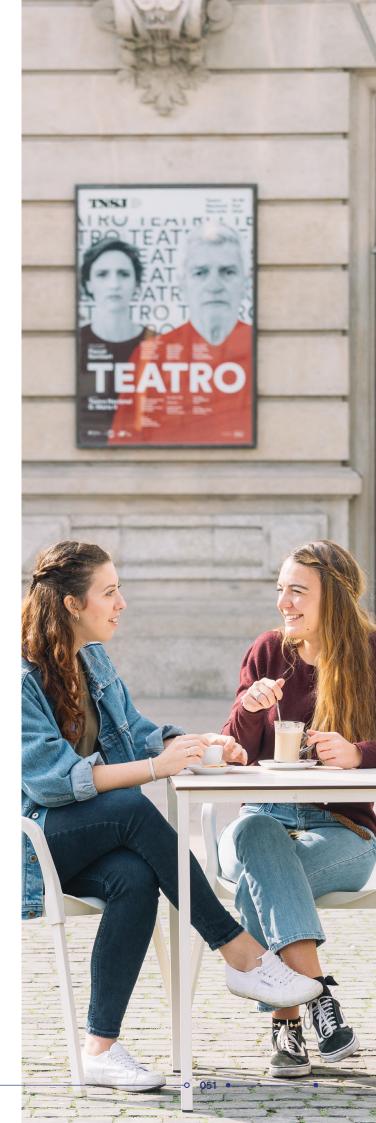
**Social activities and events:** Social activities, academic events, and hosting visitors significantly influenced spending in both groups. The control group had a higher emphasis on large public events, while the experimental group focused more on personal and lifestyle adjustments.

Routine and unexpected expenses: Regular payments like rent and utilities were significant in both groups. Unexpected costs, such as housing issues in the control group and initial setup costs in the experimental group, impacted budgeting. Environmental adaptations played a role in both groups, with varying emphasis based on location and lifestyle changes.

#### SUGGESTIONS AND CONCERNS: QUESTIONS 4 AND 5

A student suggested comparing their weekly expenses in the host city with a typical week in their city of origin. This comparison could highlight the differences in cost of living, helping to contextualize their spending and better manage their budgets.

Several students expressed concerns about the high initial costs associated with renting accommodation abroad. These costs often include deposits equal to one or two months' rent, along with non-refundable administration fees, which can significantly strain their budgets. This highlights the need for more financial planning and potential support to cover these substantial upfront expenses.



# PART II – PILOT STUDY

Design Method: The research design for analyzing student interviews involved using MAXQDA software. The interviews were coded based on the seven key questions guiding the process. A graphical representation of word clouds was created (see Figure 1), encompassing all interviews. An exclusion list was applied to filter out words that were not relevant to the study's objectives (such as prepositions, conjunctions, and other function words), ensuring a more focused analysis. Additionally, excerpts from interviews conducted at all partner universities were reported using single-case models (coded segments), with each segment followed by the student's initial and 'C.' or 'EXP.' belonging, and their home institution.

Seven questions have been designed (see box 2) to provide an understanding of students' experiences in Erasmus+ mobility, focusing particularly on the financial aspects and how these affect their overall experience. Each question aimed to uncover specific details that could contribute to a broader analysis of the programme's effectiveness and the students' personal and financial adjustments during their time abroad.

The **first question**, 'In what way have your overall expectations for this mobility been met so far?' explores the alignment between the students' expectations and their actual experiences. This question is crucial in understanding whether students are positively or negatively surprised by their time abroad, providing insights into the programme's strengths and areas for improvement.

Moving on to the financial aspect, the **second question**, 'Could you share your thoughts on the adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far?' explores the sufficiency of the Erasmus+ grant in meeting the students' needs. This question captures how the grant impacts their daily financial decisions and overall management, offering a practical perspective on the grant's adequacy.

The **third question**, 'Have you noticed so far, any changes in your consumption habits due to the financial support available? If yes, in what way and for what reason?' is designed to identify any alterations in the students' spending habits. This query seeks to determine if the financial support leads to any constraints or necessary adjustments, thus highlighting the broader financial implications for their lifestyle. Continuing with the theme of financial support, the **fourth question**, 'So far, did you need to count on additional external financial support (e.g., family, friends)?' aims to discover whether students required extra financial help beyond the Erasmus+ grant. This is essential in assessing the grant's sufficiency. Additionally, for those in the experimental group, the follow-up question, 'In what way did the Erasmus for All top-up you received change this situation?' specifically examines the impact of the additional E4All top-up on their financial needs, providing a targeted insight into the benefits of this extra support.

The **fifth question**, 'Did you have any part-time job while abroad, or did you search for one? If yes, for what reason?' seeks to uncover if students had to seek employment to support themselves financially. Understanding whether part-time work was a necessity or a choice for earning extra income helps gauge the overall financial sufficiency of the Erasmus+ grant.

Addressing the social context, the **sixth question**, 'Is the topic of Erasmus+ grant a common conversation topic among your colleagues and friends also on mobility?' explores whether financial concerns related to the Erasmus+ grant are commonly discussed among students. This provides insight into the collective experiences and potential common challenges faced by mobility students, highlighting financial issues as a shared concern.

Lastly, the open-ended question, 'Is there anything else you would like to share?' allows students to express any additional thoughts or feelings that were not covered by the previous questions. This provides an opportunity for students to highlight other relevant aspects of their experience, ensuring a comprehensive understanding of their time abroad.

Together, these questions offer a detailed exploration of the financial and experiential aspects of Erasmus+ mobility from the students' perspectives. They aim to identify strengths and areas for improvement in the programme, contributing to a more effective and supportive mobility experience for future participants.

#### QUESTIONS FOR INTERVIEWS (PR3):

- 01. In what way have your overall expectations for this mobility been met so far? (The purpose of this question is to know how the experience has met the overall expectations. Was the student surprised by the real experience? If so, in a positive or in a negative way?)
- 02. Could you share your thoughts on the adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far? (The purpose of this question is to know how the experience has been to the student given the scholarship amount earned. Did the student have the chance to take extra activities due to the amount of the grant?)
- 03. Have you noticed so far, any changes in your consumption habits due to the financial support available? If yes, in what way and for what reason? (The purpose of this question is to know whether the student was limited in any way by the amount available for his/ her subsistence)
- 04. So far, did you need to count on additional external financial support (e.g. family, friends)? (The purpose of this question is to know whether the student needed to ask for further financial support so far from family or friends' sources)

a) Additional question for students in the experimental group: In what way did the Erasmus for All top-up you received changed this situation? (The purpose of this question is to determine the impact of the E4A top-up)

- 05. Did you have any part-time job while abroad, or did you search for one? If yes, for what reason? (The purpose of this question is to know if the student needed to find additional financial resources and, if so, in what way the part-time job was an absolute need for the student to subsist, or if it was a means to earn some more money that could afford a better living condition)
- 06. Is the topic of Erasmus grant a common conversation topic among your colleagues and friends also on mobility? (The purpose of this question is to understand whether the grant and financial issues of mobility are a general concern among mobility students and if they share experiences regarding the different rules applicable to each of the countries).
- 07. Is there anything else you would like to share? (The purpose of this question is to allow the student to share any other thoughts or feelings that are relevant to him/her).

Box 02 - Seven interview questions

This section presents the analysis of interviews conducted with 26 students (N=26). A total of 44 interviews were completed, distributed as follows: 9 students from the University of Porto participated in 3 interviews each (27 interviews), 6 students from Sapienza University of Rome completed 1 interview each (6 interviews), 1 student from the University of Versailles Saint-Quentin-en-Yvelines (UVSQ) completed 1 interview, and 10 students from Trinity College Dublin completed 1 interview each (10 interviews).

# 01. University of Porto

U. Porto students' experiences vary widely, with most finding the Erasmus+ grant inadequate, and heavily relying on family support to cover living expenses. Expectations about the experience were generally positive, although financial constraints influenced daily decisions and consumption habits. Discussions about financial aspects and the grant are common among students, revealing disparities in funding and experiences. The E4AII top-up helped some students to reduce dependency on external financial support, enabling them to participate in additional activities like travel.

#### 01. Expectations and actual experiences (Question 1)

Most students found that their real experiences met or exceeded their expectations, with a few facing disappointments, particularly with academic and living arrangements. Positive aspects included social interactions, cultural experiences, and overall satisfaction with the Erasmus+ programme. Negative aspects primarily involved challenges with accommodation and the quality of teaching.

#### 02. Adequacy of Erasmus+ grant (Question 2)

Universally, students felt that the Erasmus+ grant was inadequate to cover all their expenses. Most students relied on parental support or savings to supplement the grant. The inadequacy of the grant influenced students' spending habits and daily choices.

#### 03. Changes in consumption habits (Question 3)

Many students adjusted their consumption habits due to financial constraints, opting for more economical choices such as cooking at home, using discounts, and being more conscious of spending. Some students reported healthier eating habits due to cooking at home more often. A few students stated that their consumption habits did not change significantly.

#### 04. External financial support (Question 4)

All students mentioned relying on external financial support, primarily from their families. Several students mentioned the E4All top-up as a helpful addition that eased some financial pressure, but it was still insufficient to eliminate the need for additional support.

#### 05. Part-time jobs (Question 5)

None of the students held part-time jobs during their Erasmus+ period, citing reasons such as prioritizing academic and social experiences, the demanding nature of their studies, or reliance on savings and family support. The absence of part-time work suggests that balancing work with academic commitments might be challenging for students.

#### 06. Discussions on Erasmus grant (Question 6)

Discussions about the Erasmus+ grant and financial issues were common among students. These discussions often involved comparing the grant amounts and expenses with peers, revealing differences in financial situations and experiences. Some students rarely discussed financial issues, indicating varying levels of financial concern or openness about their financial situations.

An interesting observation was that some students were completely unaware of how the grant amount is calculated. Some had no idea at all, while others believed it was determined by the university or by the government of their country.

#### 07. Additional Thoughts (Question 7)

Students shared various additional thoughts, including concerns about future financial sustainability and the importance of family support for mobility. Some students reflected positively on previous Erasmus+ experiences or praised initiatives like the E4AII for providing extra financial support.

The analysis of the seven questions reveals a **consistent theme of financial inadequacy** among Erasmus+ students, necessitating reliance on family support and influencing consumption habits. Despite these challenges, students generally had positive experiences, with many finding their expectations met or exceeded. The additional financial support from initiatives like the E4All top-up was beneficial but insufficient to eliminate the need for external support. Discussions about financial issues were common, reflecting the importance of financial considerations in the Erasmus+ experience.

# III - INTERVIEWSO2. Sapienza— University of Rome

The six students who completed the interview generally had positive experiences with the Erasmus+ programme, benefiting academically, personally, and culturally. However, financial constraints were a common issue. The grants were often insufficient to cover living expenses, especially in more expensive cities like Barcelona, leading to reliance on family support and frugal living habits. The timing and method of grant disbursement were also criticized. There is a clear consensus on the need for more adequate financial support to make the Erasmus+ experience accessible to all students.

01. Expectations and real experiences (Question 1)

Students generally found their Erasmus+ experience fulfilling, particularly in academic and personal growth, language improvement, and cultural exposure

#### 02. Adequacy of Erasmus grant (Question 2)

The financial aspect, particularly the insufficiency of the Erasmus+ grant, was a significant concern for many students. Most students found the Erasmus+ grant insufficient to cover essential expenses like rent, necessitating additional financial support from families. Students had to manage their finances carefully, often limiting their activities and spending to essentials..

#### 03. Changes in consumption habits (Question 3)

Due to limited financial support, students adjusted their spending habits, opting for cheaper items and reducing non-essential expenses.

#### 04. External financial support (Question 4)

Nearly all students relied on financial support from their families to manage their living expenses abroad.

#### 05. Part-time jobs (Question 5)

Few students sought part-time jobs due to time constraints and reliance on family support.

#### 06. Discussions on Erasmus grant (Question 6)

Financial issues and the Erasmus+ grant were common topics of conversation among students, who often compared their grants and shared experiences.

#### 07. Additional Thoughts (Question 7)

Students suggested adjusting grants based on specific regional living costs and family income to reflect actual expenses better. Financial constraints significantly influenced students' Erasmus+ experiences, necessitating reliance on family support and influencing their daily decisions and consumption habits. Despite these challenges, students generally found their Erasmus+ experiences fulfilling. There is a clear consensus on the need for more adequate financial support to make the Erasmus+ experience accessible to all students.

# 111 - INTERVIEWS 03. University of Versailles Saint-Quentin-en-Yvelines<sup>14</sup>

L.D., an Erasmus+ student from UVSQ, shared the experiences and thoughts on the mobility programme. Overall, h\* expectations were met, expressing satisfaction with the courses and general experience. However, \*e highlighted the financial challenges posed by the Erasmus+ grant, which \*e found insufficient to cover essential expenses. \*e managed h\* finances with additional support from a CROUS grant, alimony, and the own savings, emphasizing that without these sources, h\* experience would have been significantly constrained.

The French student did not notice major changes in h\* consumption habits; although the cost of living in Spain is lower than in France, living independently influenced h\* spending patterns. H\* relied on the alimony from h\* mother for extra financial support and considered but ultimately decided against seeking a part-time job. \*e is aware that without h\* mother's support, \*e would not have been able to financially manage the Erasmus+ experience, stating that 'I find that the Erasmus+ grant is not enough to meet every-day needs'.

Discussions with fellow Erasmus+ students revealed a common concern about the inadequacy of the grant, with many relying on family support for accommodation. While the specifics of financial rules in different countries were not a major discussion point, the overall sentiment was that the Erasmus+ grant alone is often insufficient.



14. To preserve anonymity, given that the French student is the only participant from that group, we will use 'h" instead of gendered pronouns such as 'he', 'she', 'his' or 'her'.

# 04. Trinity College Dublin

A common theme across several responses, especially from students who started their programmes in February, was the delay in receiving the grant. Many students didn't receive their funds until April, leading to initial financial stress and reliance on personal savings or parental support. This delay affected their ability to make certain choices early on, such as accommodation or engaging in cultural activities.

The Erasmus+ grant significantly influenced students' decisions and lifestyle choices during their exchange. For instance, some students mentioned that after receiving the grant, they felt more financially relaxed and could participate in more cultural activities, travel, and social events. The extra funds provided by the top-up grant were particularly appreciated, allowing students to engage in experiences they might have otherwise missed, such as rent utilities and bills, going out for dinners, buying any drinks, and trips.

Several students suggested that the grant's structure could be improved. Some felt that a monthly disbursement, rather than a lump sum, would have been more convenient and manageable. This would have allowed for better budgeting throughout the stay, rather than adjusting spending based on when the funds were received.

The responses also highlighted the role of additional financial support, such as parental assistance or government loans, in helping students manage their expenses. For those who had the Erasmus+ top-up, it was seen as a supplementary income that enhanced their experience. However, this also pointed out a potential gap for students without such safety nets, who might find the grant insufficient on its own.

The grant influenced not only daily spending but also broader decisions, such as the choice of the exchange destination. One student noted that the availability of the Erasmus+ grant was a deciding factor in choosing Barcelona over other locations, as it provided the financial means to enjoy the exchange fully without needing to work during the stay.

Many students expressed that their time abroad was a rewarding and enriching experience, with several specifically mentioning how it improved their language skills. For instance, Student 014 and Student 018 noted that their primary goal was to improve their Spanish, which they achieved through both academic and social interactions. This highlights the programme's success in fostering language acquisition and cultural immersion. While the Erasmus+ grant was generally appreciated and seen as essential for a stress-free experience, several students pointed out issues with its administration. For example, Student 019 mentioned the challenges of obtaining the necessary documents to work in Spain, which limited his ability to gain work experience abroad. Others, like Student 029, found the administrative process confusing and stressful, particularly when dealing with Online Learning Agreements and communication with Erasmus+ coordinators. These administrative hurdles suggest a need for better guidance and support throughout the process.

A recurring suggestion was the need for more streamlined communication and support. Students like Student 033 and Student 005 emphasized the importance of clearer guidance, better communication about deadlines, and more accessible resources for managing the administrative aspects of the programme. Additionally, there were calls for more equitable grant distribution, with Student 016 suggesting that the grant should be based on household income to better support students from less privileged backgrounds.

Students from Trinity College Dublin appreciated the cultural exchange opportunities the Erasmus+ programme provided. Student 030, for example, enjoyed the extensive public transport network in Barcelona, which allowed him to explore the region affordably. However, there was also some stress related to academic responsibilities, such as the difficulty in understanding grade conversions (mentioned by Student 035) and the pressure of exams that counted towards their final grades (mentioned by Student 002).

Despite the challenges, most students expressed overall satisfaction with their Erasmus+ experience. They valued the opportunity to live in a different country, meet new people, and experience a different pace of life. Several students, including Student 035 and Student 002, recommended the experience to others, underscoring its impact on their personal and professional growth.

# 04. Trinity College Dublin

Figure 12 presents a word cloud that visually highlights the most frequently mentioned words from interviews with 26 Erasmus+ students from Sapienza University of Rome, Trinity College Dublin (TCD), the University of Porto (U.Porto), and University of Versailles Saint-Quentin-en-Yvelines (UVSQ). The size of each word indicates its frequency or importance in the interviews: larger words appear more frequently, while smaller words are mentioned less often. The prominent presence of the words 'grant' and 'not' (Fig. 12) at the centre suggests frequent mention of negations or contrasting statements, particularly in reference to the Erasmus+ grant, indicating that students often found it inadequate for their needs during their Erasmus+ experience. Other words like 'money', 'Erasmus', 'parents', 'rent', 'support', and 'expenses' capture the core themes of the interviews.

The financial strain caused by the inadequate grant often led to stress and anxiety among students. The pressure to manage limited funds while ensuring academic and personal well-being was a notable concern.



Figure 12 - Word Cloud (50 words) Sapienza, Trinity, U.Porto, and UVSQ, n = 26 (44 interviews) - Source: Generated with MAXQDA

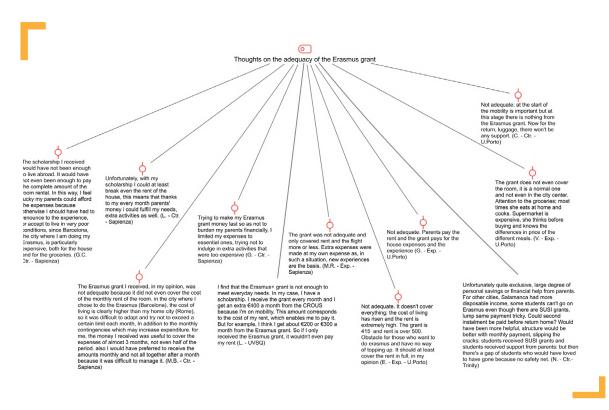
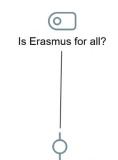


Figure 13 — Interview parts answering the question 'Could you share your thoughts on the adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far?' (U.Porto, Sapienza, UVSQ, and Trinity College) — Source: Generated with MAXQDA

# 04. Trinity College Dublin

The statement in Figure 14 offers valuable insights into the financial obstacles and disparities surrounding the distribution of Erasmus+ grants across universities, underscoring significant implications for student engagement and overall experience. It highlights the financial obstacles of participating in the Erasmus+ programme, noting the substantial upfront expenses students face, such as deposits, rent, and travel costs before receiving their grant. This initial financial burden can dissuade students from less affluent backgrounds, who may find it challenging to cover these costs without immediate financial assistance. It also highlights how the timing and manner of grant disbursement profoundly shape the student experience abroad. Delays or fragmented payments can restrict students' involvement in cultural and social activities, as well as hinder their ability to fully integrate into their host university community.



I have seen that unfortunately Erasmus is not for everyone. The amount of money you invest before the grant arrives is very high and not everyone can afford it (deposits, rent, plane ticket, etc.).From many Erasmus students I have met I have learned that other universities, quite rightly, send the scholarship earlier and in one lump sum, not like Sapienza which sends it weeks after arrival one part and weeks after return the rest (or I have heard of some cases where it only arrived at the end of the course).In spite of everything it was a very positive experience that I would recommend to everyone because it gives them the opportunity to enrich themselves with new students from all over the world. (M. - Sapienza)

**Figure 14 – Interview excerpt, student from Sapienza – University of Rome** – Source: Generated with MAXQDA.

#### COMMON THEMES AMONG STUDENTS FROM THE FOUR UNIVERSITIES

All students from the University of Porto, Sapienza University of Rome, UVSQ, and Trinity College Dublin found the Erasmus+ grant insufficient to cover their essential expenses, such as rent and daily living costs. This inadequacy led to the need for additional financial support from families or other sources.

Students across all four universities relied heavily on financial support from their families to manage living expenses while on Erasmus+ mobility. This external support was crucial in ensuring they could meet their financial needs.

There was a consensus on the need for more adequate financial support to make the Erasmus+ experience accessible to all students. Suggestions included adjusting grants based on regional living costs and individual family income to reflect actual expenses better.

Few students sought part-time jobs due to time constraints and the demanding nature of their studies. Instead, they relied on savings and family support to manage their expenses.

# PART II – PILOT STUDY

Design Method: The research design for analyzing student focus groups was like that of interviews, it involved the use of MAXQDA software. Focus groups were coded based on the six key questions. Additionally, excerpts from interviews for each partner university were reported using single-case models (coded segments), with each segment followed by 'FG' to denote participation in a focus group, their home institution, the student's initial or assigned number, and 'C. GROUP' or 'EXP. GROUP' belonging.

#### **BOX 3 - SIX KEY QUESTIONS FOR FOCUS GROUPS**

To open the FG: how was your Erasmus experience, from a financial perspective? Any differences in your life between your origin and host cities you'd like to share?

- 01. Were there any specific activities or opportunities you could participate in because of the E4All grant that you think you would have missed with the standard Erasmus grant?
- 02. [for experimental group] How did the E4All grant impact your ability to engage in cultural and social experiences in your host country? [for the control group: did you feel any limitation to engaging in cultural and social experiences in your host country due to financial constraints?]
- 03. Were there any particular expenses that the grant helped cover? [the main goal is to know where they have spent this extra money and what they wouldn't spent if there was no top-up?]
- 04. [for experimental group only] How would you describe the quality of life you experienced in your host city with the E4All grant? Do you think this would have been the same with the standard Erasmus grant?
- 05. Based on your experience, what improvements would you suggest for the E4All grant program to better support future students?
- 06. For those who have friends in different cities, how do their experiences with living costs and financial management compare to yours? Did the E4All grant make a noticeable difference?

The focus groups involved 14 students: 5 from the University of Porto, 6 from Sapienza University of Rome, and 3 from Trinity College Dublin. Below, we present the key findings from these discussions. The focus groups were conducted online via Google Meet, organized by each partner institution in their local language and subsequently translated into English. The sessions were recorded with the students' consent solely for research purposes. The translated content was analyzed using the quali-quantitative software MAXQDA.

## IV - FOCUS GROUPS 01. University of Porto

The focus group interview, conducted with the students of University of Porto explored the financial experiences of students who participated in the Erasmus+ programme. The session included both control (three students) and experimental groups (two students). Those in the experimental group, who received the E4All grant, indicated that the additional funding provided some extra comfort and financial flexibility. However, **even with the top-up, the grant was insufficient to cover all costs**, especially in more expensive cities like Barcelona. Participants still needed to plan carefully and often count on additional help from family members.

In contrast, those in the control group, who only received the standard Erasmus+ grant, found themselves more dependent on family support. They commonly used the grant primarily to cover rent, with other living expenses being covered by family contributions.

Participants agreed that embarking on an Erasmus+ exchange requires some level of financial preparedness and additional resources beyond the grant itself, confirming that, currently, Erasmus+ is still not able to assume itself as a fully inclusive programme.

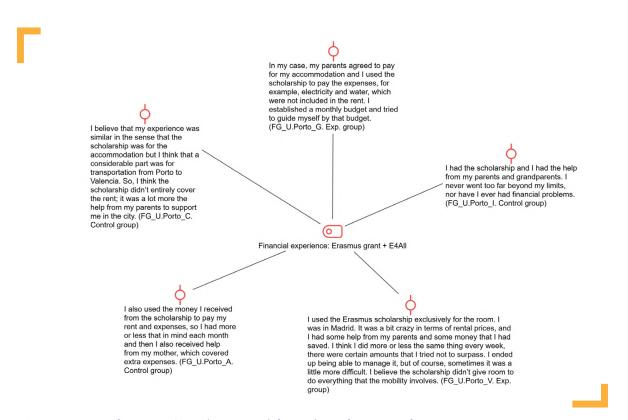


Figure 15 – Excerpts from Focus Group discussion with five students of University of Porto — Source: Generated with MAXQDA, Single-case Model (Summaries).

## IV - FOCUS GROUPS 02. Sapienza - University of Rome

The discussion revealed that while the additional financial contributions provided by Sapienza University were beneficial, they were often not sufficient on their own to cover all expenses. Most participants relied heavily on financial support from their families to fully engage in the Erasmus+ experience.

Most students indicated that parental financial support covered a significant portion (70-80%) of their expenses, including rent and other necessities. This support was crucial in enabling them to participate in cultural and social activities without significant financial constraints.

The additional €100 per month provided by Sapienza University helped ease some financial burdens but was not enough to be fully self-sufficient. For many students, this amount primarily contributed to covering rent and travel expenses. Even with the additional university funds, the Erasmus+ grant alone was often insufficient to cover all expenses. Thus, family contributions were essential to ensuring a more comfortable and enriching Erasmus+ experience. Students prioritized cultural and social activities that were often free or low-cost, facilitated by Erasmus organizations. They did not feel limited in this regard, as these activities were accessible without substantial financial outlay. While essential cultural and social experiences were not significantly impacted, some students noted that purely recreational activities, such as additional travel, were more financially restrictive. This was due to the higher costs associated with these types of activities.

The responses highlighted several key points regarding the adequacy and distribution of the Erasmus+ grant across different regions and countries:

- The cost of living significantly varies within and between countries. For instance, students in larger, more expensive cities like Barcelona or Madrid face higher expenses than those in smaller cities like Santiago de Compostela. Basic necessities, such as rent and groceries, are notably more expensive in some regions, impacting the overall financial burden on students.
- Rent is a primary expense that varies widely. In more expensive cities, a larger portion of the Erasmus+ grant goes towards covering accommodation costs, while in cheaper regions, students can allocate more funds towards other activities.

#### ADDITIONAL LIVING COSTS:

Certain additional costs, such as buying bottled water in areas with non-potable tap water, add to the financial burden in some regions. Costs related to public transportation and gym memberships also vary, with some regions offering more affordable options for students.

#### QUALITY AND LIFESTYLE ADJUSTMENTS:

Students often have to adjust their lifestyle and spending habits based on local prices. For example, some had to decide for cheaper food options and limit dining out, while others found certain activities, like going to the gym, more affordable in their host country compared to their home country.

Students from cities with a high cost of living, like Rome, generally found it easier to adapt to similarly expensive cities, while those from smaller or cheaper towns faced a steeper adjustment.

#### SUGGESTIONS FOR GRANT ALLOCATION:

A suggestion was made to not only consider the overall cost of living in the host country but also to differentiate within countries based on regional costs. Using average rental costs as a baseline for grant allocation could help address disparities in living expenses faced by students in different locations.

# IV - FOCUS GROUPS 02. Sapienza - University of Rome

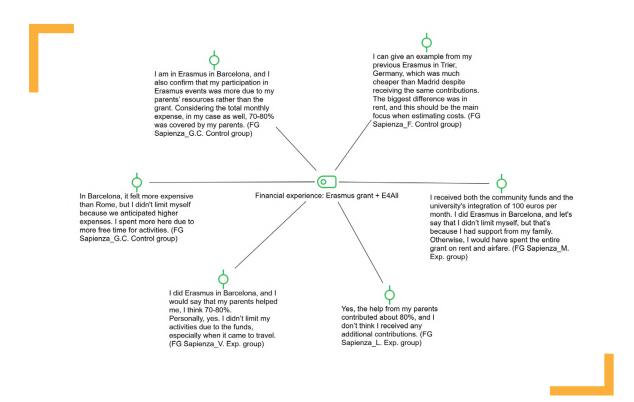


Figure 16 — Excerpts from Focus Group discussion with six students of Sapienza University of Rome — Source: Generated with MAXQDA, Single-case Model (Summaries).

## IV - FOCUS GROUPS 03.Trinity College Dublin

Only three students participated in the TCD focus group; however, they provided valuable insights for our analysis.

In response to the first question, 'Were there any specific activities or opportunities you could participate in because of the E4All grant that you think you would have missed with the standard Erasmus grant?', it was revealed that the E4All grant enabled them to travel to destinations like Madrid and participate in cultural activities that might not have been possible with only the standard Erasmus+ grant. This additional funding provided them with the freedom to explore art and culture more extensively, travel within the country without financial concerns, and experience a greater sense of financial security. Consequently, they were able to fully maximize their time abroad.

The E4All grant significantly enhanced participants' ability to engage in cultural and social experiences in their host country. With financial support, they could visit historical sites, participate in cultural activities, and connect deeply with the local people and culture. The grant enabled students to practice Spanish in real-life social settings, such as restaurants, and join organized trips, deepening their cultural understanding. It also gave them the freedom to travel and connect with people from different regions of Spain, leading to lasting friendships and meaningful cultural exchanges that extended beyond their Erasmus+ experience. Without this financial support, these enriching interactions and opportunities for cultural immersion would have been significantly limited.

The financial support provided by the grant also reduced the need to work, giving participants more time and flexibility to explore and engage in cultural activities. By covering essential costs, the grant enabled them to use their savings for travel and leisure, enhancing their overall experience.

The E4All grant significantly improved the quality of life for participants in their host city. It allowed them to make better choices regarding accommodation and food, leading to a more comfortable and enjoyable experience. With the additional financial support, they could select higher-quality, closer accommodations and felt less stressed about budgeting, which enhanced their overall experience. This financial flexibility enabled them to enjoy their time abroad more fully, without constantly seeking the cheapest options, and allowed them to maintain a healthier and more satisfying lifestyle. Participants generally agreed that this improved quality of life would not have been possible with only the standard Erasmus+ grant. The participants noted that their experiences with living costs and financial management varied significantly among their friends in different cities. For some, financial challenges were more pronounced, particularly for those who relied solely on the Erasmus+ grant or did not have additional financial support from personal savings or parents. In these cases, the E4All grant made a noticeable difference, offering a financial cushion that alleviated some of the stress associated with managing living expenses. This grant provided greater financial stability and flexibility, which was especially beneficial for those without other financial support.

Participants shared various reflections on their experiences. One found that the initial challenge of learning in Spanish was difficult but ultimately rewarding, as it significantly improved their language skills. They felt fortunate not to face significant cultural shocks, unlike a previous experience in Morocco, and viewed the experience more as an academic challenge. Another participant highlighted the development of their public speaking skills, gained through frequent presentations, and described their time abroad as relaxed and highly enjoyable. The third participant, already accustomed to living independently, experienced a gradual progression in personal growth. Interactions with professors and people from diverse backgrounds enriched their experience, offering valuable insights that will likely influence their future career choices.

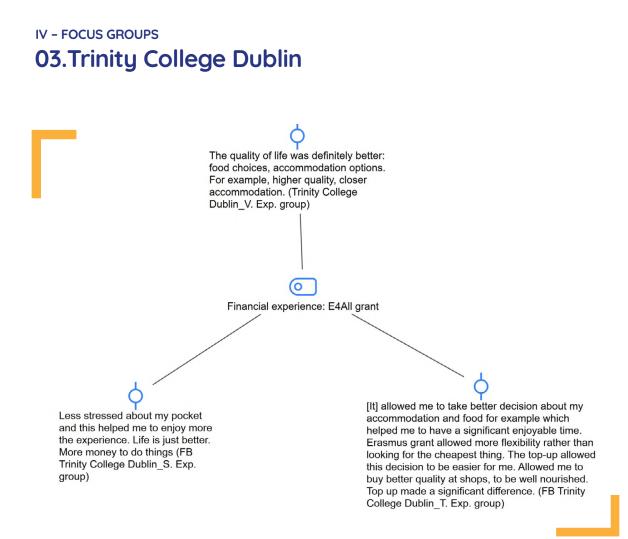


Figure 17 — Excerpts from Focus Group discussion with three students of Trinity College Dublin — Source: Generated with MAXQDA, Single-case Model (Summaries).

#### **PROJECT RESULT #3:**

# Addressing Research Questions In Light Of The Analysis

To answer the research questions, two multivariate analyses were conducted to explain both the financial pressure experienced by respondents and the overall quality of their mobility experience. A multivariate regression analysis was used to estimate the isolated effect of each explanatory variable on the dependent variables. This method allowed for a deeper understanding of how individual factors influence the phenomenon under study.

For the financial pressure analysis, the dependent variable 'Finpressure' captures the financial stress students felt, measured on a scale from 1 (living comfortably) to 4 (finding it very difficult to live on income). Explanatory variables included 'Grant' (the amount received), 'costofliving' (living expenses in the destination city), 'costoflivingHouse' (rent costs), 'Male' (gender), 'Age' (student age at the start of mobility), 'ParentEducation' (parental education levels), 'Displaced' (whether the student lived outside their family home during higher education), 'Working' (whether the student worked while studying), and 'Familyearnings' (family income categories).

The results indicated that contrary to what was expected regarding Hypothesis 1, the grant amount did not significantly reduce financial pressure. However, higher cost-of-living indices were correlated with increased financial pressure, supporting the hypothesis that higher living costs exacerbate financial strain. Age also emerged as a significant factor, with older students reporting greater financial pressure.

For the quality of experience analysis, the dependent variable was mobility satisfaction, measured on a scale from 0 (extremely dissatisfied) to 10 (extremely satisfied). Similarly to the financial pressure analysis, the grant amount was not a significant predictor of satisfaction, contradicting what was expected from Hypothesis 2. However, students in higher-cost-of-living cities reported lower satisfaction levels, particularly when rent costs were higher, in line with Hypothesis 4. Family income also had a significant impact, with students from middle-income families reporting higher satisfaction than those from lower-income backgrounds.

#### Q1. To what extent does the E4All grant mitigate students' financial pressure during their Erasmus experience in comparison to the standard Erasmus grant? Does it effectively alleviate the financial burden, providing a more favourable financial environment for participants?

The findings from both the surveys and interviews suggest that while the E4All grant provided additional financial support, it was not fully sufficient to mitigate the financial pressures faced by students. Many students across different universities reported that, although the top-up grant helped, they still had to rely heavily on family support to cover essential living expenses, particularly in more expensive cities. Students in higher-cost locations like Barcelona expressed the need for even more substantial support, indicating that the E4All grant did not entirely alleviate financial burdens. However, students who received the E4All grant reported being better able to participate in cultural and social activities, contributing to an enhanced experience despite ongoing financial challenges.

#### Q2. Does the Erasmus for All grant enhance students' mobility experiences and provide a more positive and comprehensive opportunity compared to the current Erasmus grant? If so, to what extent?

The E4All grant was indeed effective in enhancing students' mobility experiences, as demonstrated by the focus groups and interviews. Students who received the top-up grant reported being able to engage more fully in cultural, social, and academic activities, which contributed to a more positive Erasmus+ experience. In particular, students from Trinity College Dublin noted that the additional financial cushion allowed them to focus more on their academic and social experiences rather than on financial concerns. However, students in more expensive cities still faced financial constraints, suggesting that while the E4All grant improved mobility experiences, it did not fully remove financial stress for all participants.

#### **PROJECT RESULT #3:**

# Addressing Research Questions In Light Of The Analysis

# Q3. To what extent does the Erasmus for All grant impact the students' financial burden in cities with varying living costs?

The E4All grant had a varying impact depending on the city's cost of living. In cities with higher living costs, such as Barcelona and Madrid, students reported that while the grant provided some relief, it was insufficient to cover all their expenses. Many students in these locations continued to rely heavily on additional financial support from their families, even with the top-up grant. In contrast, in cities with lower living costs, the grant had a more noticeable impact, with students being able to manage their expenses more comfortably. This discrepancy highlights the importance of adjusting grant amounts to reflect regional differences in living costs, as suggested by many students.

Q4. Does the Erasmus for All grant contribute to a more positive and comprehensive mobility experience in cities with varying living costs, particularly through inter-city comparisons? If so, to what extent?

The E4All grant contributed to a more positive and comprehensive mobility experience, particularly in cities with lower living costs. Students in cities with moderate expenses could engage more fully in both academic and extracurricular activities, with fewer financial worries. In cities with higher costs, while the grant improved students' quality of life to some extent, it was insufficient to eliminate financial stress entirely. Inter-city comparisons, particularly between places like Dublin, Barcelona, and Rome, showed that the grant's impact was much stronger in lower-cost cities, where students could afford more discretionary spending and engage more deeply in cultural activities. This suggests that while the E4All grant had a positive influence, its impact was uneven across different cities, indicating the need for a more tailored approach based on local living costs.



## PROJECT RESULT #3: Final Conclusions

The E4All grant has been beneficial in enhancing the Erasmus+ experience for many students, especially in providing financial relief and enabling deeper cultural immersion. However, the impact of the grant was limited in cities with higher living costs, where students still faced significant financial pressure. The findings suggest a need for a more equitable grant distribution that considers regional cost-of-living differences to ensure that all students can fully benefit from the Erasmus+ programme without undue financial strain.

From a more general perspective, the pilot study performed allowed for the confirmation of some of the decisions taken by the E4All partnership with regard to the needed changes and to the potential alternative methodology, which, in fact, derives already from the conclusions of the first stage of the project<sup>15</sup>.

Firstly, and despite the efforts to make the programme more inclusive, Erasmus+ may still be considered an elitist programme in which only students with a comfortable financial background can participate. It was clear from the feedback of basically all students that they needed to rely on family financial support to be able to afford all costs related to the mobility period. Furthermore, when considering the cross-tabulation between the variables 'Which of these descriptions comes closest to how you feel about your family income?' and '[I am satisfied with the amount of Erasmus grant received.] Please provide your level of agreement with the following statement' (see section part I Questionnaires), the comfortable financial background of most of the students is again clear. As a matter of fact, 85% of the respondents consider they 'live comfortably on income' or 'cope on income'. Hence, this proves that a more structural change in the methodology is needed, as introducing measures that seek to foster the participation of students with fewer opportunities only targets a very reduced share of the Higher Education students and does not lead to the desired goals of making Erasmus+ truly for all.

Secondly, the current grant calculation methodology is extremely complex and difficult for students to understand. Apparently, not a single student was able to explain the reasons for receiving the specific grant amount they received. Hence, this proves that communication about the programme should be facilitated by adopting a more transparent and more straightforward methodology. Thirdly, the current grant calculation methodology leads to highly incoherent situations regarding the fair adjustment of the grant amount received and the actual cost of living of the destination. This applies to situations in which students from different countries going to the same host destination receive totally different amounts and also the opposite and also to situations in which students going to the same host country but to cities with very different costs of living receive exactly the same grant amount. Hence, this proves that the grant calculation methodology should be more granular and consider real living cost differences.

And finally, from the students' point of view, the entire administrative process is still considered highly bureaucratic and time-consuming, sometimes even influencing the timing for the payment of the grant. Hence, introducing all means for simplification is strongly welcomed to reach more effective participation and more satisfying experiences.

# Outlook For Future Research

Building on the current study's findings, a future project could explore the broader financial dynamics of students by examining the impact of the new grant calculation model on students' reliance on family financial support. This project could investigate whether the Erasmus+ baseline scholarship and, when applicable, living-cost top-up reduce the need for family assistance in various cost-of-living contexts, providing insights into how mobility programmes can promote financial independence for students. By integrating qualitative and quantitative data, future research could further evaluate how different socioeconomic backgrounds influence students' financial strategies and overall Erasmus+ experiences.

15. For further details on such conclusions, refer to 'In-depth Analysis On Mobility Funding In Erasmus And Beyond'.

# Appendixes

### APPENDIXES Questions For Interviews

- 01. In what way have your overall expectations for this mobility been met so far? (The purpose of this question is to know how the experience has met the overall expectations. Was the student surprised by the real experience? If so, in a positive or in a negative way?)
- 02. Could you share your thoughts on the adequacy of the Erasmus grant? Do you consider that it has influenced your daily choices and how have you been managing it so far? (The purpose of this question is to know how the experience has been to the student given the scholarship amount earned. Did the student have the chance to take extra activities due to the amount of the grant?)
- 03. Have you noticed so far, any changes in your consumption habits due to the financial support available? If yes, in what way and for what reason? (The purpose of this question is to know whether the student was limited in any way by the amount available for his/ her subsistence)
- 04. So far, did you need to count on additional external financial support (e.g. family, friends)? (The purpose of this question is to know whether the student needed to ask for further financial support so far from family or friends' sources)

a) Additional question for students in the experimental group: In what way did the Erasmus for All top-up you received changed this situation? (The purpose of this question is to determine the impact of the E4A top-up)

- 05. Did you have any part-time job while abroad, or did you search for one? If yes, for what reason? (The purpose of this question is to know if the student needed to find additional financial resources and, if so, in what way the part-time job was an absolute need for the student to subsist, or if it was a means to earn some more money that could afford a better living condition)
- 06. Is the topic of Erasmus grant a common conversation topic among your colleagues and friends also on mobility? (The purpose of this question is to understand whether the grant and financial issues of mobility are a general concern among mobility students and if they share experiences regarding the different rules applicable to each of the countries).
- 07. Is there anything else you would like to share? (The purpose of this question is to allow the student to share any other thoughts or feelings that are relevant to him/her).

## APPENDIXES Weekly survey

General expense estimate

1. Please provide an estimate of your total expenses for the week, categorized according to COICOP 1-digit levels.

01 — Food and Non Alcoholic Beverages

02 — Alcoholic Beverages and Tobacco

03 — Clothing and Footwear

04 — Housing, Water, Electricity, Gas and Other Fuels

05 — Furnishings, Household Equipment and House Maintenance

06 – Health

07 — Transport

08 - Communication

09 — Recreation and Culture

10 — Education

11 — Restaurants and Hotels

12 — Miscellaneous Goods and Services

#### Expense reliability

2. How confident are you in the accuracy of your expense report for this week? (Options: 1-5; 1 not confident at all and 5 extremely confident) in the accuracy of your expense report for this week? (Options: 1-5; 1 not confident at all and 5 extremely confident)

#### Significant events

3. Briefly describe any events or activities during the week that significantly influenced your expenses or overall experience, such as a trip or additional spending due to specific reasons.

Suggestions for improvement

4. Do you have any suggestions for improving the weekly reporting process or any additional information you would like to provide?

Additional comments

5. Is there anything else you would like to share about your experiences or expenses during this week that may not have been covered by the previous questions?

## APPENDIXES Questions for Focus Groups

To open the FG: how was your Erasmus experience, from a financial perspective? Any differences in your life between your origin and host cities you'd like to share?

- 01. Were there any specific activities or opportunities you could participate in because of the E4All grant that you think you would have missed with the standard Erasmus grant?
- 02. [for experimental group] How did the E4All grant impact your ability to engage in cultural and social experiences in your host country? [for the control group: did you feel any limitation to engaging in cultural and social experiences in your host country due to financial constraints?]
- 03. Were there any particular expenses that the grant helped cover? [the main goal is to know where they have spent this extra money and what they wouldn't spent if there was no top-up?]
- 04. [for experimental group only] How would you describe the quality of life you experienced in your host city with the E4All grant? Do you think this would have been the same with the standard Erasmus grant?
- 05. Based on your experience, what improvements would you suggest for the E4All grant program to better support future students?
- 06. For those who have friends in different cities, how do their experiences with living costs and financial management compare to yours? Did the E4All grant make a noticeable difference?

## APPENDIXES Initial survey

Welcome to the Erasmus for All Survey!

The Trinity College Dublin is promoting a survey that focuses on the impact of the Erasmus grant on the mobility experience.

This is an activity developed within the scope of the Erasmus for All project funded by the European Commission, whose main aim is to develop and test an alternative methodology that would allow the Erasmus programme to be even more inclusive in the future.

We, therefore, ask for your cooperation in completing this survey and ask you to answer all the questions, as this is an important condition for guaranteeing the quality of the results.

It is estimated that the survey will take approximately 10-15 minutes to complete.

Your opinion is important to us, so we thank you in advance for your cooperation!

#### **Data Protection**

We inform you that your data will be processed anonymously and in aggregate form, out of respect for privacy with reference to the GDPR 2016/679.

You may exercise your rights of access, rectification, cancellation or restriction of the processing of your data at any time by sending an e-mail to erasmus-for-all@reit.up.pt. The exercise of these rights may be limited if it is no longer possible to identify the data relating to you

If you consider that your data is being processed unlawfully, you also have the right to complain with the National Data Protection Commission (https://www.cnpd.pt/).

There are 19 questions in this survey.

#### **Mobility Information**

- What is the name of your destination institution?
- What is the start date of your mobility?
- What is the end date of your mobility?
- Provide the number of ECTS you enrolled in at your destination institution
- Provide the number of ECTS you completed at your destination institution

- What is your total amount of ERASMUS grant for your mobility period, as indicated in the contract you have signed?

- What is the total amount of additional grants provided for your mobility?

Exclude any support from other sources that are not grants or scholarships.

#### Financial Impact before the mobility

 Please estimate (in Euros) the mobility-related costs you had to cover since you knew you were going on mobility and until your departure

Travelling

Accommodation

- Education related (e.g. Host Institution fees; Language courses)
- Other (e.g. specific clothing and other mobility specifics)
- What was the total amount you received from your mobility grants before the mobility started?

- What were your expectations regarding balancing your mobility expenses and

'revenues' before starting the mobility?

- 1 I expected I would spend more than what I would receive
- 2 I expected I would spend more or less the same than what would receive
- 3 I expected I would spend less than what I would receive
- 4 This funding issue never crossed my mind until I faced my situation

#### Sociodemographic background

- What was your age at the start of your mobility?
- What is your gender?
  - Male
    - Female
    - Non-binary
- What was the educational level of your father/male guardian when you were 14?
   ISCED 2 or lower (High school or lower)
  - ISCED 3 or 4 (Secondary or post-secondary non-tertiary education)
  - ISCED 5 or above (Higher Education)
  - Not applicable/I don't know
- What was the educational level of your mother/female guardian when you were 14?
  - ISCED 2 or lower (High school or lower)
  - ISCED 3 or 4 (Secondary or post-secondary non-tertiary education)
  - ISCED 5 or above (Higher Education)
  - Not applicable/I don't know
- Before starting your mobility, did you rent a house or room for the purpose of
- studying at your home university?
  - Yes or No
- Before starting your mobility, did you work while studying in higher education?
  - Yes or No
- Provide a rough estimate of the yearly earnings of your family in 2023.
  - Less than 10.000 Euros
  - Between 10.000 and 20.000 Euros
  - Between 20.000 and 30.000 Euros
  - Between 30.000 and 40.000 Euros
  - Between 40.000 and 50.000 Euros
  - Between 50.000 and 75.000 Euros
  - More than 75.000 Euros
  - I don't know

- In the context of the country of your home higher education institution, how would you classify your family income?

- 1 Much lower than the average in my country
- 2 Lower than the average in my country
- 3 Similar to the average in my country
- 4 Higher than the average in my country
- 5 Much higher than the average in my country
- Which of these descriptions comes closest to how you feel about your family income?
  - Live comfortably on income
  - Cope on income
  - Finding it difficult to live on income
  - Finding it very difficult to live on income



#### Welcome to the Erasmus for All End Survey!

We ask for your cooperation in completing this final survey regarding the end of your mobility. Please answer all the questions, as this is an important condition for guaranteeing the quality of the results. It is estimated that the survey will take approximately 5-7 minutes to complete. Thank you!

#### **Data Protection**

We inform you that your data will be processed anonymously and in aggregate form, out of respect for privacy with reference to the GDPR 2016/679.

You may exercise your rights of access, rectification, cancellation or restriction of the processing of your data at any time by sending an e-mail to erasmus-for-all@reit.up.pt. The exercise of these rights may be limited if it is no longer possible to identify the data relating to you

If you consider that your data is being processed unlawfully, you also have the right to complain with the National Data Protection Commission (https://www.cnpd.pt/).

There are 11 questions in this survey.

#### **Mobility Information**

- What is the end date of your mobility?
- Provide the number of ECTS you enrolled in at your destination institution
- Provide the number of ECTS you completed at your destination institution

#### Financial Impact of the mobility

Please provide your agreement level to the following statements, from
 1 Totally Disagree to 5 Totally Agree

- I have spent the amount I expected during my mobility
- During my stay, I would hardly run out of money
- I could financially afford to attend the events promoted by the Erasmus community
- I could afford all my meals during mobility
- I worked or sought working opportunities during my Erasmus stay
- My financial situation would have been better if I had stayed at home
- I have lived my Erasmus experience with no concerns regarding how I would spend my money

The timing of the payment from the university was very relevant to me The location of my accommodation was more distant than desired due to financial constraints The quality of my accommodation fell below my expectations due to financial constraints

- Which of these descriptions comes closest to how you feel about your financial situation

during your mobility?

- Lived comfortably on income
- Coped on income
- Found it difficult to live on income
- Found it very difficult to live on income
- I don't want to answer

#### **Quality of Experience and Erasmus Grant**

 Please provide your agreement level to the following statements, from 1 Strongly Disagree to 5 Strongly Agree

My grant enriched my mobility experience

My grant allowed me to engage in several cultural activities

- I explored other cities more frequently with my grant
- My grant allowed me to foster foreign language proficiency
- I actively participated in events promoted by the Erasmus community

All things considered, how satisfied are you with your life as a whole nowadays
 From 0 Extremely dissastified to 10 Extremely satisfied

All things considered, how satisfied are you with your mobility as a whole?
 From 0 Extremely dissastified to 10 Extremely satisfied

#### Financial assessment of the mobility

Please provide a rough estimate of your monthly expenses in Euros while in your mobility.

- Please exclude tuition fees from this calculation.
  - Food and Non-Alcoholic Beverages Alcoholic Beverages and Tobacco Clothing and Footwear Housing, Water, Eletricity, Gas and Other Fuels Furnishings, Household Equipment and House Maintenance Health Transport Communication Recreation and Culture Education (e.g Language courses; Books; Prints) Restaurants and Hotels Miscellaneous Goods and Services

- Please provide your level of agreement with the following statement.

1 Strongly Disagree to 5 Strongly Agree

I am satisfied with the amount of Erasmus grant I received

## APPENDIXES Mobility questionnaire

Welcome to the Erasmus for All Survey!

The Trinity College Dublin is promoting a survey that focuses on the impact of the Erasmus grant on the mobility experience.

This is an activity developed within the scope of the Erasmus for All project funded by the European Commission, whose main aim is to develop and test an alternative methodology that would allow the Erasmus programme to be even more inclusive in the future.

We, therefore, ask for your cooperation in completing this survey and ask you to answer all the questions, as this is an important condition for guaranteeing the quality of the results.

It is estimated that the survey will take approximately 10-15 minutes to complete.

Your opinion is important to us, so we thank you in advance for your cooperation!

#### Data Protection

We inform you that your data will be processed anonymously and in aggregate form, out of respect for privacy with reference to the GDPR 2016/679.

You may exercise your rights of access, rectification, cancellation or restriction of the processing of your data at any time by sending an e-mail to erasmus-for-all@reit.up.pt. The exercise of these rights may be limited if it is no longer possible to identify the data relating to you

If you consider that your data is being processed unlawfully, you also have the right to complain with the National Data Protection Commission (https://www.cnpd.pt/).

There are 27 questions in this survey.

#### **Mobility Information**

- What is the name of your destination institution?

- What is the start date of your mobility?
- What is the end date of your mobility?
- Provide the number of ECTS you enrolled in at your destination institution
- Provide the number of ECTS you completed at your destination institution

— What is your total amount of ERASMUS grant for your mobility period, as indicated in the contract you have signed?

- What is the total amount of additional grants provided for your mobility?

Exclude any support from other sources that are not grants or scholarships.

#### Financial Impact before the mobility

 Please estimate (in Euros) the mobility-related costs you had to cover since you knew you were going on mobility and until your departure

Travelling

Accommodation

Education related (e.g. Host Institution fees; Language courses)

Other (e.g. specific clothing and other mobility specifics)

- What was the total amount you received from your mobility grants before the mobility started?

- What were your expectations regarding balancing your mobility expenses and

'revenues' before starting the mobility?

- 1 I expected I would spend more than what I would receive
- 2 I expected I would spend more or less the same than what would receive
- 3 I expected I would spend less than what I would receive
- 4 This funding issue never crossed my mind until I faced my situation

#### Financial Impact of the mobility

Please provide your agreement level to the following statements, from
 1 Totally Disagree to 5 Totally Agree

I have spent the amount I expected during my mobility

During my stay, I would hardly run out of money

I could financially afford to attend the events promoted by the Erasmus community

I could afford all my meals during mobility

I worked or sought working opportunities during my Erasmus stay

My financial situation would have been better if I had stayed at home

I have lived my Erasmus experience with no concerns regarding how I would spend my money

The timing of the payment from the university was very relevant to me

The location of my accommodation was more distant than desired due to financial constraints The quality of my accommodation fell below my expectations due to financial constraints

- Which of these descriptions comes closest to how you feel about your financial situation during your mobility?

Lived comfortably on income Coped on income Found it difficult to live on income Found it very difficult to live on income

I don't want to answer

#### **Quality of Experience and Erasmus Grant**

- Please provide your agreement level to the following statements, from

1 Strongly Disagree to 5 Strongly Agree

My grant enriched my mobility experience

My grant allowed me to engage in several cultural activities

I explored other cities more frequently with my grant

My grant allowed me to foster foreign language proficiency

I actively participated in events promoted by the Erasmus community

All things considered, how satisfied are you with your life as a whole nowadays
 From 0 Extremely dissatisfied to 10 Extremely satisfied

All things considered, how satisfied are you with your mobility as a whole?
 From 0 Extremely dissatisfied to 10 Extremely satisfied

#### Financial assessment of the mobility

- Please provide a rough estimate of your monthly expenses in Euros while in your mobility.

Please exclude tuition fees from this calculation.

- Food and Non-Alcoholic Beverages Alcoholic Beverages and Tobacco Clothing and Footwear
- Housing, Water, Eletricity, Gas and Other Fuels
- Furnishings, Household Equipment and House Maintenance
- Health
- Transport
- Communication
- Recreation and Culture
- Education (e.g Language courses; Books; Prints)
- Restaurants and Hotels
- Miscellaneous Goods and Services

- Please provide your level of agreement with the following statement.

- 1 Strongly Disagree to 5 Strongly Agree
  - I am satisfied with the amount of Erasmus grant I received

#### Sociodemographic background

- What was your age at the start of your mobility?
- What is your gender?
  - Male
    - Female
    - Non-binary
- What was the educational level of your father/male guardian when you were 14?
  - ISCED 2 or lower (High school or lower)
  - ISCED 3 or 4 (Secondary or post-secondary non-tertiary education)
  - ISCED 5 or above (Higher Education)
  - Not applicable/I don't know
- What was the educational level of your mother/female guardian when you were 14?
   ISCED 2 or lower (High school or lower)
  - ISCED 3 or 4 (Secondary or post-secondary non-tertiary education)
  - ISCED 5 or above (Higher Education)
  - Not applicable/I don't know

- Before starting your mobility, did you rent a house or room for the purpose of studying at your home university?
  - Yes or No
- Before starting your mobility, did you work while studying in higher education? Yes or No
- Provide a rough estimate of the yearly earnings of your family in 2023.
  - Less than 10.000 Euros Between 10.000 and 20.000 Euros Between 20.000 and 30.000 Euros Between 30.000 and 40.000 Euros Between 40.000 and 50.000 Euros Between 50.000 and 75.000 Euros More than 75.000 Euros I don't know

— In the context of the country of your home higher education institution, how would you classify your family income?

- 1 Much lower than the average in my country
- 2 Lower than the average in my country
- 3 Similar to the average in my country
- 4 Higher than the average in my country
- 5 Much higher than the average in my country
- Which of these descriptions comes closest to how you feel about your family income?
  - Live comfortably on income
  - Cope on income
  - Finding it difficult to live on income
  - Finding it very difficult to live on income

# ERASMUS FOR ALL PARTNERSHIP

Piloting a more inclusive Erasmus+ grant: Impact Study





Co-funded by the European Union