



European Youth in Transition to
Education and **Labour**



 A Horizon Europe collaborative project (2025-2027)
Grant Agreement # 101177428
Project Duration: 2025-2027
Funded by the European Union

Policy determinants and experienced outcomes of participation in both education and the labour market among Finnish youth

ECER 2026 Symposium

GOVERNING EUROPEAN YOUTH TRANSITIONS THROUGH EDUCATION AND INTO THE LABOUR MARKET

Early Evidence from the EDU-LAB Horizon Europe Project

18 August 2026

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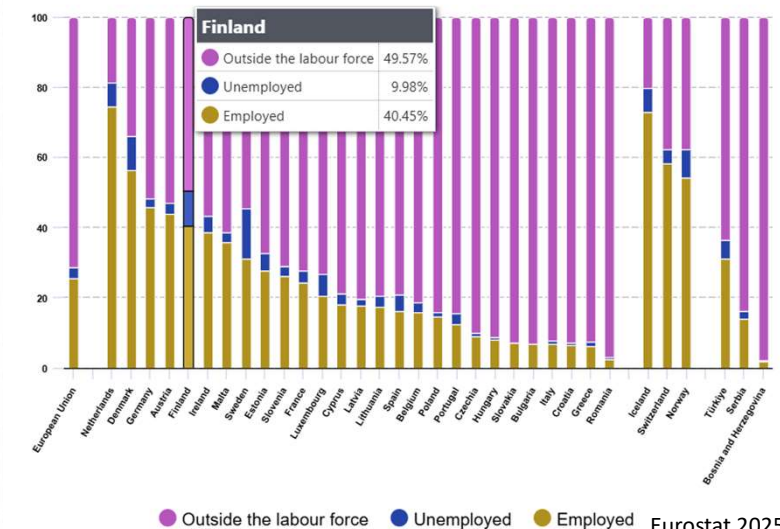
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Participation of young people both in formal education and in the labour market

- Young people may participate in education and the labour market simultaneously, rather than following a simple school-to-work transition.
- In Finland, participation in both education and paid work is relatively common.

Young people in formal education by labour status, 2024

(% of the population, people aged 15 to 29)

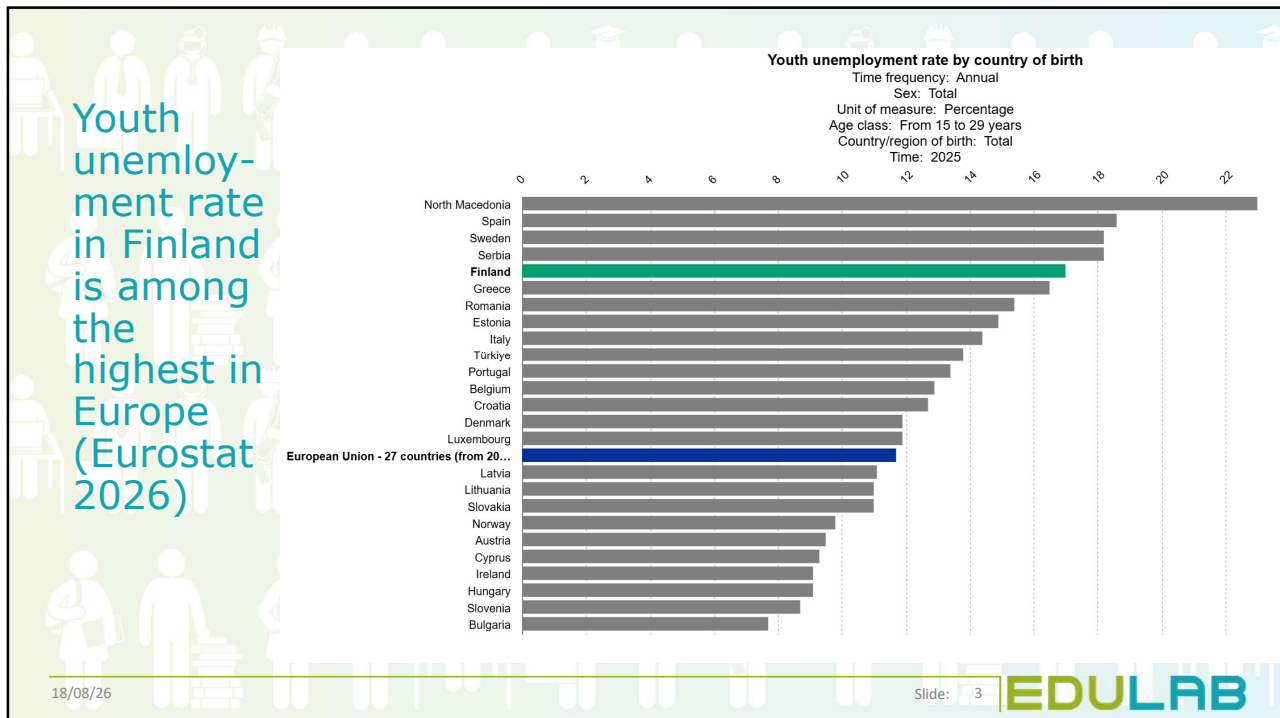


Finland	
Outside the labour force	49.57%
Unemployed	9.98%
Employed	40.45%

Eurostat 2025

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Education and student financial aid policies in Finland

- Effective transition to work has been a central objective of Finnish youth policies and educational reforms (Williams et al. 2025).
- Student financial aid for higher education students and students over the age of 17 in general upper secondary and vocational education consists of
 - a monthly study grant (279,38 €/kk),
 - a government-guaranteed student loan (max. 850 €/kk), and
 - a housing supplement (max. 575 €/kk).
- The goal is to provide students with sufficient financial aid that promotes full-time studies and to help shorten the duration of studies (Ministry of Education and Culture, 2026).
- The study grant has not been indexed for inflation for years, so its level has declined. Research shows that the study grant alone is insufficient to cover living costs (Niemelä & Mäkinen, 2026).
- Students are expected to take a study loan. The maximum amount of the student loan was increased in 2024.
- Student financial aid conditions:
 - Student loan compensation is available if studies are completed within the specified timeframe. Working while studying is not considered an accepted reason for delays in completing the studies.
 - Receiving student financial aid requires sufficient progress in studies: 5 ECTS credits per month.
 - A student's own income affects how many months of student financial aid they can receive per year.
 - The income limits were increased in 2022, making it easier to finance living costs through work while studying.
 - If a student earns more than the applicable income limit, they may have to repay some of the student financial aid.

► Education and student financial aid policies reflect an assumption of linear school-to-work transitions and do not encourage working while studying.

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Research questions

1. What kinds of work do young people do during their studies?
2. What are the perceived reasons for combining studies and work?
3. What are the perceived a) benefits and b) drawbacks of combining education and work?
4. How do student financial aid policies either motivate or restrict working while studying?

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Data and participants

- 13 focus groups from the EDU-LAB case studies in Finland in which young people discuss their educational pathways, transitions, choices, and barriers and support.
- Only those focus groups and the sections in which participants discussed the topic of working while studying have been selected for this study (13 out of the 20 focus groups, 67 pages of data, 2-8 participants in each focus group).
- The topic was discussed in almost all focus groups that included higher education students (6). Many upper secondary education students (both general and vocational) and NEET youth also had experiences of working while studying.

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Findings for RQ1: Jobs young people do while studying

- Retail and sales work (cashiers, shop assistants, supermarket employees)
- Restaurant and hospitality work (cafés, restaurants, waitressing, hotel breakfast service)
- Childcare and youth work (babysitting, after-school activities instructor, kindergarten work)
- Education-related jobs (substitute teacher, course assistant, school assistant)
- Healthcare work (only nursing students)
- Customer service and service-sector jobs
- Newspaper delivery
- Election and event-related temporary jobs
- Sports-related work (e.g. basketball referee)
- Media and communications work (school newspaper editor, layout designer)
- Small-scale entrepreneurship, including:
 - cleaning services,
 - helping older people,
 - yard maintenance,
 - video editing,
 - website design,
 - freelance sales work
- Many participants also considered internships and voluntary work as work undertaken alongside their studies.

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Findings for RQ2: Reasons to work while studying

Financial

- To cover living expenses and rent.
- To supplement student financial aid, which was often viewed as insufficient.
- To compensate for lack of parental financial support.
- To avoid taking student loans or reduce indebtedness.
- To finance travel, exchange studies, hobbies, and leisure activities.

Career-related

- To gain work experience and strengthen their CV.
- To improve future employability.
- To build professional networks and contacts.
- To gain experience in their field of study and understand working life.

Personal

- Enjoyment of work and interest in the tasks.
- Need for meaningful activities, routine, and structure.
- Social interaction and meeting new people.
- Improving language skills, especially among immigrant students.
- Developing skills and preparing for adult life.

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Findings for RQ3a: Benefits of working while studying

Financial benefits

- Greater financial security and independence.
- Funding for travel, leisure activities, and exchange studies.
- Reduced reliance on loans.

Career and educational benefits

- Valuable work experience.
- Stronger CV and employability.
- Development of professional networks.
- Opportunities to test whether a field or work environment suited them.
- Improved language skills among migrant students.
- Enhanced social and communication skills.

Psychological benefits

- Increased confidence and independence.
- Improved responsibility and self-management.
- Better patience and emotional regulation.
- Structure and purpose in everyday life.
- Sense of achievement and competence.

Social benefits

- Meeting co-workers and customers reduced loneliness, especially during the COVID-19 period.

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Findings for RQ3b: Drawbacks of working while studying

- **Exhaustion and lack of recovery:** Long days combining work and studies, sleep deprivation and difficulty maintaining energy levels.

- **Negative effects on studies:** Difficulty concentrating, reduced study time, delayed graduation, lower academic achievement and challenges completing demanding assignments such as theses.

- **Mental health impacts:** Stress, overload, burnout, constant pressure and worsening of existing mental health problems.

- **Loss of leisure and social life:** Less time for hobbies, friends, extracurricular activities, student life and volunteering.

- **Practical difficulties:** Unpredictable schedules and shift work can conflict with academic deadlines and make it difficult to coordinate work and study timetables.

- **Other concerns:** low-paid jobs sometimes provided little financial benefit relative to the effort required.

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Findings for RQ4: Connections between work and student financial aid

- Some worked because student aid alone was insufficient.
- Several had used up their available student aid months and therefore had to work.
- Some deliberately worked to avoid taking a student loan. For many of them, employment after graduation felt uncertain.
- Some had worked while studying but still needed to take out a student loan as well.
- Income limits related to student financial aid created stress, as earning too much could jeopardize benefits.

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Conclusion

Work during studies was often viewed as essential for financial survival, independence, and future employability.

At the same time, many participants reported significant costs in terms of fatigue, stress, reduced study time, delayed graduation, and restricted social and leisure opportunities.

The most positive experiences occurred when jobs were flexible, limited in hours, and relevant to students' interests or future careers, whereas intensive or inflexible work arrangements were most likely to negatively affect well-being and academic progress.

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Policy recommendations

- Finnish education policy should place greater emphasis on supporting students' economic security and well-being during studies, in line with the European Youth Strategy (EU, 2025), rather than prioritising on-time graduation and linear school-to-work transitions.
 - Inflexible study schedules and student financial aid rules reduce students' well-being, particularly when they work alongside their studies.
 - Especially during the period of high unemployment, young people should be encouraged and recognised for taking responsibility for their own employability by gaining work experience while studying—not penalised for it.
- Employers should be encouraged to hire students on flexible employment contracts.
 - Gaining work experience in their own field is particularly helpful for young people in securing employment after graduation.
 - Working alongside studies is also especially important for learning the Finnish language, which will also increase employability after graduation.

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Thank you for your attention.

