

The real cost of college in 2025

Zurich Cost of Education 2025: Families Feeling the Pressure as Third-Level Costs Continue to Rise

Families adjusting plans as more students remain at home to offset college costs

Dublin, 8th August 2025 - New findings from Zurich Life's 2025 Cost of Education research highlight the growing financial pressure on Irish parents with children in third-level education. The average annual cost of on-campus student accommodation now stands at €8,384, while average college fees have risen to €3,193 per annum this year.

The research, conducted by iReach on behalf of Zurich in Ireland, forms part of a long-running series examining the cost of education. This year's findings show that third-level education continues to place a heavy strain on family finances, with accommodation emerging as the single most significant expense. The average cost of rented student accommodation now stands at €7,960 with on-campus accommodation costing €8,384. Families continue to have to juggle their financial and living arrangements in response to rising college accommodation costs and continued pressure in the rental market.

The research shows that many parents continue to underestimate the cumulative cost of third-level education — particularly when accommodation, college fees, transport, and day-to-day living expenses are taken into account. As these costs mount, more than half (53%) of parents are already relying on family savings to help cover them, highlighting the growing need to plan and prepare well in advance.

Commenting on the findings, **Jonathan Daly, Head of Life Retail Distribution and Propositions at Zurich Life Assurance plc**, said: "Third-level education is a significant milestone for families, not just emotionally but financially. Our annual survey shows that the costs of 3rd level education have increased again this year, and there is more to come when college fees increase to €3,000 from €2,000 this year. A steady, long-term savings habit can give parents greater confidence and flexibility when it comes to supporting their children's 3rd level education. It's encouraging to see that many parents are taking proactive steps to build up a savings plan. Even setting aside a small amount on a regular basis can make a meaningful difference over time."

At secondary level, estimated costs have dipped slightly to €2,065 — but the actual spend reported by parents is much higher at €3,085. This gap highlights how families continue to underestimate the cumulative cost of education. Beyond essentials like uniforms, transport, and books, many parents are also paying for grinds — now averaging €825 annually — to help students maximise their Leaving Cert points. School trips, averaging €237 per year, also contribute to the total and are often linked to personal development or Transition Year activities. Together, these costs reflect the

growing pressure parents feel to support their child's academic success and progression to third level.

Meanwhile, 24% of parents say they have taken out a loan to help cover secondary school costs which presents a small but notable increase on last year's figures.

Across all levels, parents remain acutely aware of broader economic pressures: 87% say the overall cost of raising children has increased with inflation, while 66% feel that the financial strain of funding education has worsened over the past year. A breakdown of this year's key findings — spanning primary, secondary, and third-level education — is outlined below:

Rising Financial Pressure on Families

- 87% of parents say inflation has increased the cost of raising children.
- More than half (53%) have family savings in place that are used to reduce the financial strain of inflation, up 3% from last year.
- Only 49% of parents who save the child benefit can put aside the full amount monthly.

Primary and Secondary School Costs

- Estimated primary school cost: €1,442 — up €30 vs 2024.
- Actual calculated primary school cost: €1,615 — up €69 vs 2024.
- 80% of primary schools still require hard copy books — down 3%.
- Estimated secondary school cost: €2,065 — down €216 vs 2024.
- Actual calculated secondary school cost: €3,085 — down €5 vs 2024.
- 24% of parents have taken out a loan to help pay for secondary education — up 4%.
- 43% of secondary school parents support a more widespread move to digital learning — up 3%.

Third Level Costs and Accommodation

- Over half of 57% of third-level students live at home – down 7% versus 2024.
- Average college fees: €3,193 — up €41 vs 2024.
- Average student accommodation cost: €8,384.
- Average rented accommodation cost: €7,960.

The [Cost of College Calculator](#) and [Cost of Secondary Education Calculator](#) allow parents to estimate likely expenses and explore how much they may need to save each month. These tools are also available through digital voice assistants — more information can be found [here](#).

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About Zurich in Ireland

Zurich is one of Ireland's leading insurance providers, offering a wide range of general insurance and life insurance products and services. Zurich Ireland entities employ over 1,000 people across locations in Dublin and Wexford. Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

About Zurich Insurance Group

Zurich is a leading multi-line insurer serving people and businesses in more than 200 countries and territories and has more than 63,000 employees and over 75 million customers. Founded more than 150 years ago, Zurich is transforming insurance. In addition to providing insurance protection, Zurich is increasingly offering prevention services such as those that promote wellbeing and enhance climate resilience. Reflecting its purpose to 'create a brighter future together,' Zurich aspires to be one of the most responsible and impactful businesses in the world.

About the research

The Cost of Education in Ireland 2025 study was conducted by iReach Insights on behalf of Zurich Life Assurance plc. The nationally representative survey was carried out among 1,900 respondents across the Republic of Ireland, all of whom are parents with children currently in education. The fieldwork was undertaken from 7–18 May 2025, with boosted sampling to ensure robust data across primary, secondary, and third-level education segments.

This annual study has been conducted since 2017 and provides in-depth insights into the financial realities faced by families when funding their children's education — from day-to-day school costs to broader impacts of inflation, savings behaviours, and long-term planning for third-level expenses.