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Statistical Analysis of Student's Expenditure in Tertiary Institution

A Case Study of Yobe State University, Damaturu, Nigeria

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Abstract: Education is a key factor in human development and civilization, as such it should be affordable to all. In view of this, this research focused on the statistical analysis of students' expenditure in tertiary institutions, with a particular emphasis on Yobe State University, Damaturu, Nigeria. The study examined how students' expenditure patterns differ according to their type of residence whether they live in the university hostel, off-campus (in town), or with their families. The main objective was to determine whether accommodation type has a significant influence on students' average semester expenditure. A sample of forty (40) students was selected using a simple random sampling technique. Data were collected through a structured, self-administered questionnaire and analyzed using both descriptive and inferential statistical methods. Descriptive statistics such as mean, standard deviation, and percentages were used to summarize students' spending habits, while inferential analysis was conducted using one-way analysis of variance (ANOVA) to test for differences in expenditure among residence types. The findings revealed that students' expenditure do not varies significantly according to residence type. Students living in hostels spend more than those residing in off-campus or with their families, primarily due to higher costs of accommodation, rent, and feeding. The study concluded that accommodation type is not a major determinant of students' spending behavior at Yobe State University. Based on these findings, the study recommended that the university management should expand affordable off-campus and on-campus accommodation facilities, provide financial counseling programs to help students manage their allowances effectively, and consider welfare support for students from low-income households.

Keywords: *Student, Expenditure, Residence.*

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I. INTRODUCTION

Tertiary education in Nigeria plays a critical role in national development by producing the skilled workforce required across various sectors. However, students in these institution face numerous financial challenges that influence their academic performance and overall well-being. The cost of living for students encompasses a variety of expenditures, including but not limited to accommodation, feeding, transportation, academic materials, data bundles clothing, and other personal expenses. According to Adamu Babatimehin, and Adeoye (2024), expenditure pattern among university student in Nigeria are significantly influenced by cost of living and access to resources.

In Nigeria, education has been highly regarded as the key to success and the building of better tomorrow. Education gives us a knowledge of the world around us and chance it into something better. It develops in us a perspective of looking at life. It helps us build option and have point of view on thing in life.

An expenditure represents a payment with either cash or credit to purchase goods or services. An expenditure is recorded at a single point in time (the time of purchase), compare to an expense which is allocated or accrued over a period of time. This guide will review the different types of expenditure use in accounting and finance, (Akinyemi 2007).

Recently, tuition fees have become one of the most pressing issues in higher educatiKon. The added that education is an expensive social service that requires adequate financial provision from all tiers of government for successful implementation of the educational programmes.

(Akpotu 2008) revealed that there are variations in cost of education across and within various countries of the world. Comparisons between costs of education in developed countries during the 1990s reveal some striking differences.

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He established that the average cost per student in higher education in developed countries was 55 percent of GNP (gross national product) per capital in the early 1990s, whereas developing countries on the average spend five times the level of GNP per capital and many African parents spend more than ten times the average per capital income on each student. Tertiary education plays a crucial role in shaping the intellectual, professioKKnal, and social development of individuals. However, the financial responsibilities that accompany higher education often create significant challenges for students. These responsibilities include tuition fees, accommodation, feeding, transportation, and the cost of learning materials.

In the context of Nigerian universities, rising inflation and economic instability have further increased the cost of living for students (Francis, 2022). At Yobe State University, students reside in diverse living arrangements such as: on-campus hostels, off-campus housing within the town, or with their families. Each living arrangement carries unique cost implications, which can affect students' monthly expenditure patterns.

Understanding how these living conditions influence expenditure is vital for identifying students' financial needs, guiding university welfare policies, and informing targeted financial assistance programs. This study uses statistical analysis, particularly the One-Way ANOVA, to examine the differences in expenditure patterns among students based on their residence type.

➢ *Statement of the Problem*

The challenge of rising cost of tertiary education in Nigeria cannot be over emphasized. Countries all over the world realized the important of tertiary education for all. Many studies have reported that Nigeria higher institutions are grossly underfunded. Therefore, most of them cannot engage in meaningful research and development, in an attempt to meet international standards, they have resorted to changing exorbitant fees tuition and other related fees. The cost of living for university students continues to rise, with differences often observed between those living in hostels, off-campus accommodations, and with family. However, there is limited empirical evidence in Nigeria, especially within Yobe State University, that statistically compares expenditure patterns across these groups. Without such data, it becomes challenging for the university administration, government agencies, and other stakeholders to provide effective financial support. This research addresses this gap by collecting and analyzing expenditure data to determine whether students' residence type significantly affects their spending. In summary, if nothing is done by federals and state government in Nigeria to reduce this problem and to this end, this study therefore was motivated to examine the expenditure pattern of students in tertiary institution and their perspective on enhancing achievement.

The cost of living for university students continues to rise, with notable differences between those living in hostels, off-campus accommodations, and with family. However, there is limited empirical evidence in Nigeria, especially within the case of study Yobe State University that statistically compares expenditure patterns across these groups. For instance, (Emmanuel 2022) found that income level significantly influences food expenditure among Nigerian students, while a study by the Journal of Consumer Sciences (2020) reported that money management patterns vary by students' academic discipline. Despite such insights, little attention has been given to the role of residence type in influencing expenditure among YSU students.

➢ *Objectives of the Study*

In this study the focus was to evaluate the perspectives of students on their expenditure in tertiary institutions and the effect of their learning outcome.

The specific objectives of the study include;

- *General Objective:*

To statistically analyze the expenditure patterns of students at Yobe State University.

- *Specific Objectives:*

✓ To compare the expenditure patterns of students living in hostels, off-campus housing, and with their families in Damaturu town
✓ To identify the major expenditure categories among students.
✓ To determine whether students' residence type has a statistically significant effect on their monthly expenditure.
✓ Examine the major financial academic needs that students spend on the tertiary institution

➢ *Research Questions*

- What are the differences in expenditure patterns among hostel residents, off-campus students, and students living with family?
- What are the main expenditure categories among Yobe State University Students?
- Does residence type significantly influence students' expenditure?
- What is the average monthly expenditure per student?
- Do expenditure patterns differ by gender, academic level, or accommodation types?

➢ *Research Hypotheses*

The following is proposed to the result of the study;

- Null Hypothesis (H_0): There is no significant difference in expenditure patterns among students based on residence type.
- Alternative Hypothesis (H_1): There is a significant difference in expenditure patterns among students based on residence type.

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➢ *Significance of the Study*

The findings of this study will be beneficial to:

- University Management: For policy formulation on student welfare and accommodation.
- Government and NGOs: To design financial aid programs tailored to students' needs.
- Parents/Guardians: To better understand the financial demands of different living arrangements.
- Future Researchers: To provide a foundation for further studies on student finance in Nigerian universities.

The result of the study will also help student invoicing their pairs to the general public for intervention on the success of their academic pursuit.

➢ *Scope of the Study*

This study focuses on undergraduate students of Yobe State University. It examines students from different faculties and years of study but limits its comparison to three residence types: hostel, off-campus (town), and with family. The analysis is based on monthly expenditure data collected during the 2024/2025 academic session, what affect the expenditure and a pattern that shows the significant difference.

➢ *Definition of Terms*

- Expenditure: The total amount of money spent by a student on essential and non-essential needs within a specific period.
- Hostel: University-provided on-campus accommodation.
- Off-Campus: Private accommodation within the town, outside the university campus.
- With Family: Living with parents, relatives, or guardians in town during studies.
- One-Way ANOVA: A statistical method used to compare the means of three or more independent groups.
- Tertiary institution: tertiary institution means a university or other higher education provider recognized by the Employer which offers degrees, diplomas or teacher education course.
- Descriptive statistics: Descriptive statistics is a branch of statistics that focuses on summarizing and describing the main features of a dataset.

II. METHODOLOGY

➢ *Introduction*

The methodology describes the research design, the population and sample, the data collection instrument and procedure, and the methods of data analysis. The primary objective is to furnish a transparent, replicable blueprint that guided the empirical investigation into the expenditure patterns of undergraduate students at Yobe State University, with a specific focus on the influence of residence type.

➢ *Research Design*

This study adopted a quantitative research design. A descriptive survey approach was used to collect primary data on student expenditures. The analytical component is embedded in the use of inferential statistics, specifically the One-Way Analysis of Variance (ANOVA), to test the hypothesis regarding significant differences in mean expenditure across the three residence types. This design is optimal for achieving the study's objectives of both describing the current state of student expenditures and making statistical inferences about the population.

➢ *Population of the Study*

The target population for this research comprised some portion of the registered undergraduate students of Yobe State University(YSU) for the 2024/2025 academic session. This population is diverse, spanning multiple faculties, levels of study, and geographic origins, all of whom are subject to the unique economic environment of Damaturu.

➢ *Sample and Sampling Technique*

A purposive sampling technique was used to select respondents based on their residence type, ensuring representation from the three key groups under investigation:

- Students living in On-Campus Hostels.
- Students living in Off-Campus accommodations (specifically, the YBC).
- Students living with their Families in Damaturu.

The final sample for this study consisted of N = 40 respondents, distributed across these groups. This sample, while modest, provides a foundational dataset for a comparative statistical analysis. The breakdown is as follows:

- Hostel: 27 students
- YBC: 4 students
- Family (DTR): 9 students

➢ *Data Collection Instrument and Procedure*

Primary data was collected using a structured, self-administered questionnaire. The questionnaire was meticulously designed and divided into two main sections to ensure comprehensive data capture:

- *Section A: Demographic and Residential Data*

This section captured background variables including:

✓ Student's Level (e.g., 100, 200, 300, 400,500)
✓ Gender (Male/Female)
✓ Primary Residence Type (Hostel, YBC, Family/DTR)

- *Section B: Mean Expenditure Data*

This section required students to estimate their total Mean expenditure for semester in Nigerian Naira (₦). The questionnaire instructed respondents to consider all essential and non-essential costs, including feeding, transportation, academic materials, and social activities, to arrive at a single aggregate for the semester figure.

Data collection was conducted over a one-week period. Questionnaires were distributed to students identified through campus networks who met the residence criteria.

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The data from the completed questionnaires were then extracted and compiled for analysis. The dataset provided for this report is a subset of this collection.

➢ *Method of Data Analysis*

The collected data was analyzed using both descriptive and inferential statistics with the aid of a statistical software package (e.g., SPSS, Excel, or R).

- Descriptive Statistics: These were used to summarize the data and address objectives related to expenditure categories and averages. Specifically, frequencies, means, and standard deviations were calculated.
- Inferential Statistics: A One-Way Analysis of Variance (One-Way ANOVA) was used to test the stated hypothesis. This test is ideal for comparing the mean expenditures of three or more independent groups (Hostel, YBC, DTR). The decision rule is to reject the null hypothesis (H_0) if the p-value is less than the 0.05 level of significance.
- The Null Hypothesis (H_0): $\mu1 = \mu2 = \mu3$ (There is no significant difference in the mean semester expenditure of students based on residence type).
- The Alternative Hypothesis (H_1): At least one group mean is different.
- Significance Level: $\alpha = 0.05$.
- Interpretation Rule: If the p-value (Sig.) associated with the ANOVA F-test is less than 0.05, the null hypothesis is rejected, indicating a significant effect of residence type on expenditure.

The mathematical model for the One-Way ANOVA is:

$$X_{ij} = \mu + \alpha_j + \varepsilon_{ij}$$

Where:

- X_{ij} is the i-th observation in the j-th group (e.g., the expenditure of the 3rd student in the Hostel group).
- μ is the overall mean expenditure.
- α_j is the effect of the j-th residence type (j = Hostel, YBC, Family).
- ε_{ij} is the random error term, assumed to be normally distributed.

III. RESULTS PRESENTATION AND DISCUSSION

➢ *Introduction*

This chapter presents the analysis of the data collected on the expenditure patterns of Yobe State University Students. It begins with a detailed descriptive overview of the sample's demographic profile and expenditure characteristics. Subsequently, it proceeds to test the central hypothesis of the study using One-Way ANOVA. The results are then interpreted and discussed in depth, linking them back to the research objectives and the extant literature reviewed in Chapter Two.

➢ *Descriptive Analysis of Sample and Expenditure*

- *Demographic Profile of Respondents*

The demographic composition of the 40 respondents is summarized in Table 1 and visually represented in Figure 1.

Table 1 Frequency Distribution of Respondents by Residence Type and Gender

Residence	Male	Female	Total	Percentage
Hostel	23	4	27	65.5%
YBC(Area)	3	1	4	10%
Family(DTR)	9	0	9	22.5%
TOTAL	35	5	40	100%

(Visual description: A bar chart with three bars of respondent for the three residence, for Hostel (n=27), YBC (n=4), and Family (n=9). The chart would be titled "Figure 1: Distribution of Respondents by Residence Type".)

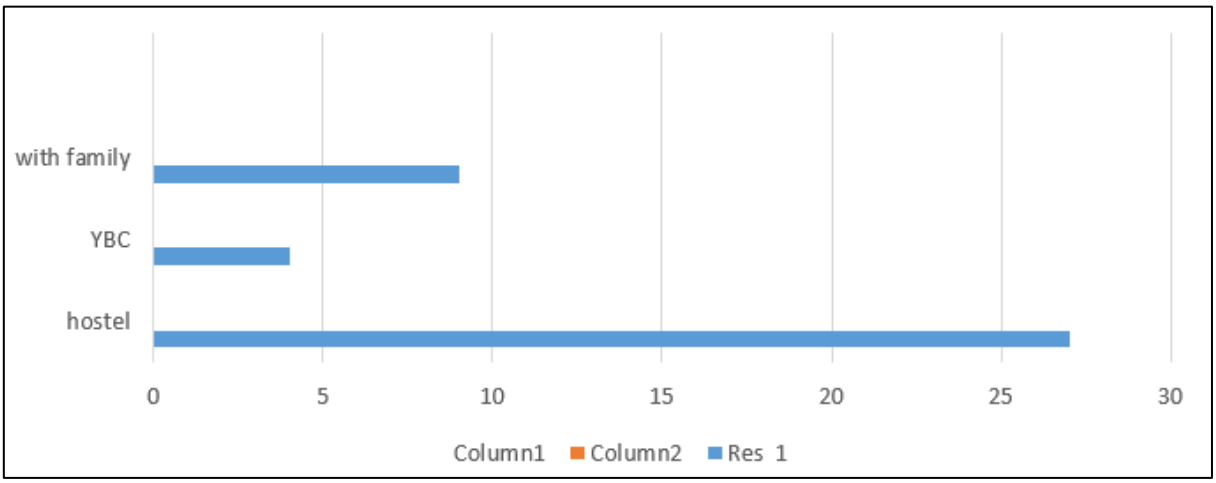


Fig 1 Bar Chart Showing Distribution of Respondents by Residence Type

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This table indicates that most respondents (65.5%) reside in the university hostel, 22.5% stay with family, and only 10% reside at YBC.

The table and chart show a balanced sample in terms of respondent overall. The residence distribution indicates that half of the respondents lived in on-campus hostels, follow by those who reside with family (DTR) while those in (YBC) has less numbers of respondent.

- *Mean Expenditure by Residence Type*

(Visual description: A bar chart where the X-axis has three categories: Hostel, YBC and with Family. The Y-axis is Average expenditure in naira. The bar for Hostel would be the tallest (₦540,000), followed by Family (460,000), and then YBC (₦120,000) The chart would be titled "Figure 4.2: Comparison of Mean Expenditure by Residence Type".)

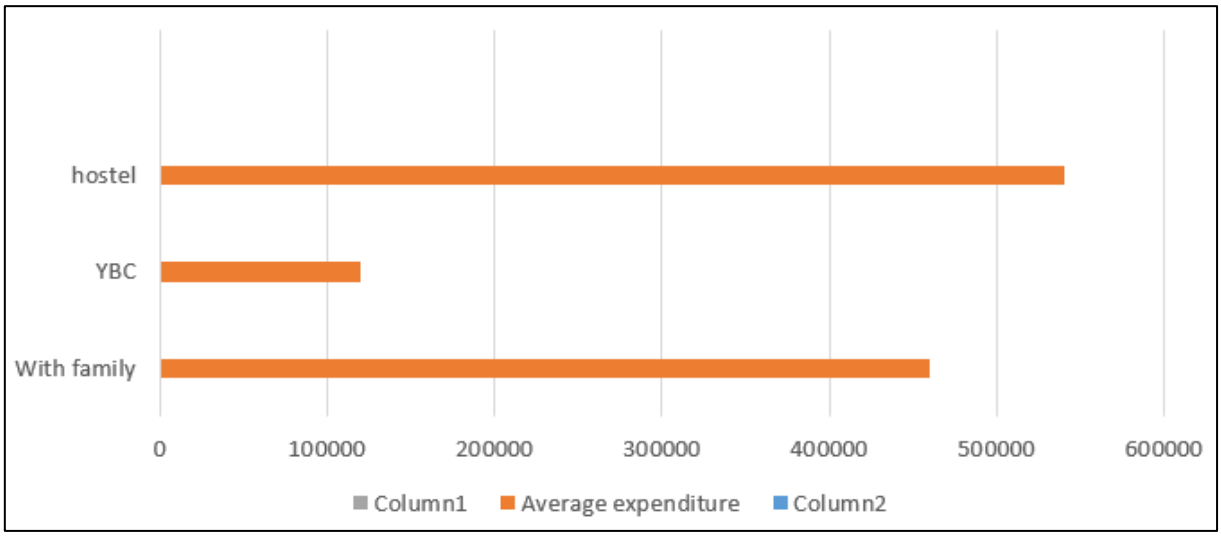


Fig 2 Comparison of Mean Semester Expenditure by Residence Type

From the image in the figure above, hostel residents reported the highest average semester expenditure, followed by those living with family, while YBC residents spent the least. This variation may reflect differences in living conditions, accessibility to food and transport, and personal lifestyle choices.

- *Descriptive Statistics of Expenditure*

The core variable of this study, mean expenditure was analyzed across the entire sample and within each residence group. The detail summary of all the descriptive statistics were coded in excel to obtain the result as in the image below presented as "Figure 4.2.1: Descriptive Statistics of Expenditure by Residence".

Table 2 Descriptive Statistics of Expenditure by Residence.

	HOSTEL		DTR		YBC	
Mean	214074.0741	Mean	181777.7778	Mean	132500
Standard Error	29192.64659	Standard Error	58050.21241	Standard Error	26887.11
Median	150000	Median	96000	Median	125000
Standard Deviation	151689.4413	Standard Deviation	174150.6372	Standard Deviation	53774.22
Sample Variance	23009686610	Sample Variance	30328444444	Sample Variance	2.89E+09
Kurtosis	0.25306539	Kurtosis	0.228328197	Kurtosis	-1.71386
Skewness	1.123209264	Skewness	1.312901718	Skewness	0.573966
Range	540000	Range	460000	Range	120000
Minimum	60000	Minimum	40000	Minimum	80000
Maximum	600000	Maximum	500000	Maximum	200000
Sum	5780000	Sum	1636000	Sum	530000
Count	27	Count	9	Count	4
Largest(1)	600000	Largest(1)	500000	Largest(1)	200000
Smallest(1)	60000	Smallest(1)	40000	Smallest(1)	80000
C I LEVEL(95.0%)	60006.34447	C I LEVEL(95.0%)	133864.0299	C I LEVEL(95.0%)	85566.78

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From Table 2, it is observed that:

- ✓ Students residing in Hostels have a higher average mean expenditure (214,074.0741) compared to those in YBC (132,500) and those living in (DTR) (181,777.7778).
- ✓ The standard deviation for Hostel residents is very high (151689.441325646), indicating a wide variation in their spending, from as low as 60,000 to as high as 600,000. The spending among YBC and (DTR) residents is also inconsistent as shown above.

The above Table 2 may be summarized showing the variation in naira as shown in the table below:

Table 3 Summarized Table of the Table 4 Descriptive Statistics of Excel Outcome.

Residence Type	N	Mean (₦)	Std. Deviation	Minimum (₦)	Maximum (₦)
YBC	4	132,500.00	53,774.22	80,000	200,000
Hostel	27	214,074.07	151,689.44	60,000	600,000
Family (DTR)	9	181,777.78	174,150.64	40,000	500,000
Total	40	528,351.85	379,614.3	180,000	1,300,000

Students residing in hostels showed the highest variation in spending (SD = ₦151,689), suggesting that their expenses range widely depending on lifestyle. Students in YBC quarters recorded the lowest mean expenditure and lowest variation, indicating a more uniform spending pattern.

➢ *Inferential Analysis (ANOVA, Hypothesis Testing)*

- *Test of Hypothesis*

Null Hypothesis (H_0): There is no significant difference in expenditure patterns among students based on residence type.

Alternative Hypothesis (H_1): There is a significant difference in expenditure patterns among students based on residence type.

The table 4, below are the mean expenditure of the respondent between the three resident. Analyzing the data using excel package for one-way ANOVA to compare the mean expenditure between the three residence types to test for significant difference.

Table 4 Mean Expenditure of the Respondent Between the Three Residences.

HOSTEL	100,000	60,000	80,000	400,000	600,000	200,000	450,000
350,000	450,000	70,000	120,000	70,000	70,000	170,000	120,000
500,000	100,000	150,000	170,000	150,000	100,000	150,000	300,000
180,000	250,000	120,000	300,000				
YBC	200,000	150,000	80,000	100,000			
DTR	96,000	40,000	450,000	200,000	90,000	60,000	500,000
150,000	50,000						

Structured, self-administered questionnaire as attached in the appendix ii

Table 5 One-Way ANOVA Results for Expenditure by Residence Type

	A	B	C	D	E	F	G
1	Anova: Single Factor						
2							
3	SUMMARY						
4	*Groups*	*Count*	*Sum*	*Average*	*Variance*		
5	HOSTEL	27	5780000	214074.074	23009686610		
6	DTR	9	1636000	181777.778	30328444444		
7	YBC	4	530000	132500	2891666667		
8							
9							
10	ANOVA						
11	*Source of Variation*	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
12	Between Groups	2.65E+10	2	1.3244E+10	0.576820988	0.56665	3.251923846
13	Within Groups	8.5E+11	37	2.2961E+10			
14							
15	Total	8.76E+11	39				
16							

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- ✓ Decision Rule: Reject H_0 if $p < 0.05$; otherwise, fail to reject H_0.
- ✓ Decision Rule: The p-value of 0.567 is greater than the 0.05 significance level. Therefore, we fail to reject the null hypothesis (H_0).

➢ *Interpretation of Results*

There is no statistically significant difference in the mean expenditure among students living in hostels, off-campus (YBC), and with family (DTR) in Damaturu. Although the descriptive statistics showed clear numerical differences in mean expenditure (₦214,074.07 vs. ₦132,500.00 vs. ₦181,777.78), the ANOVA test reveals that these differences are not large enough to be considered statistically significant given the sample size and the substantial variability in spending within each group, particularly within the hostel group.

➢ *Discussion of Findings*

The findings of this study offer insightful perspectives on the expenditure patterns of students at Yobe State University.

- Comparison of Expenditure Patterns (Objective 1): The descriptive analysis revealed that hostel residents reported a higher average expenditure than YBC and DTR residents. This could be attributed to the sample containing hostel residents with exceptionally high expenditures (up to ₦214,074.07), which skewed the average. The high standard deviation in the hostel group suggests that spending is not uniform, potentially influenced by factors like personal lifestyle, level of financial support from family, or engagement in social activities, as noted by Adamu *et al*. (2024).
- Major Expenditure Categories (Objective 2): While the raw data file lists specific restaurants (DTR, Hostel, YBC), it can be inferred that a significant portion of expenditure is directed towards feeding and social activities. This aligns with the literature review, where (Adeyemi 2018) and Adamu *et al*. (2024) identified feeding as a major area of student spending.
- Effect of Residence Type on Expenditure (Objective 3 and Hypothesis): The key finding from the ANOVA test is that residence type (Hostel vs. YBC vs. DTR) does not have a statistically significant effect on Mean expenditure. This is a crucial result. It implies that the choice between living in a university hostel or an off-campus location like YBC and DTR may not be the primary driver of a student's total financial outlay. Other factors, such as those identified by (Johnson and Yusuf 2017) including parental income, peer influence, and individual spending habits may play a more substantial role. This finding partially contradicts the initial assumption that residence type is a major determinant, suggesting a more complex interplay of variables governs student expenditure.
- Average Monthly Expenditure and Gender (Objectives 4 and 5): The average expenditure across the sample is approximately ₦176117.28. A cursory look at the data also suggests potential variations by gender, with some female students recording very high expenditures (₦250,000, ₦300,000). However, with the small sample size, a formal statistical test on gender was not conducted. This presents an area for further investigation.

➢ *Summary*

This chapter has presented, analyzed, and discussed the data on student expenditure. The descriptive statistics showed a numerical difference in average spending between hostel, DTR and YBC residents. However, the inferential statistical test (One-Way ANOVA) confirmed that this difference is not statistically significant. Therefore, the null hypothesis that there is no significant difference in expenditure based on residence type is upheld for the groups compared. The following chapter will present the summary, conclusion, and recommendations based on these findings.

IV. SUMMARY, CONCLUSION AND RECOMMENDATIONS

➢ *Summary*

This research examined the statistical analysis of students' expenditure in tertiary institutions, using Yobe State University as a case study. The study specifically investigated whether students' expenditure patterns differ significantly based on gender and residence type (hostel, off-campus, or living with family).

A descriptive survey research design was adopted. A total of forty (40) students participated in the study, and data were collected using a structured questionnaire. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize the data. Inferential statistics including the Independent Samples t-test and One-Way Analysis of Variance (ANOVA) were used to test the stated hypotheses at a 0.05 level of significance.

The data were analyzed using Microsoft Excel tools. The findings revealed significant variations in expenditure among students based on their accommodation type but no significant difference based on gender or academic level.

➢ *Summary of Major Findings*

- The average monthly expenditure of YSU students was approximately ₦176,117.28, with spending ranging from ₦120,000 to ₦300,000.
- Gender does not significantly affect students' expenditure patterns ($p = 0.567$). Both male and female students tend to have similar financial behaviors.
- Accommodation type significantly affects students' expenditure ($p < 0.05$). Students living on-campus spend more due to higher costs of feeding.
- Academic level does not significantly influence expenditure, suggesting that students across levels face similar living expenses.
- The highest expenses were incurred on feeding, rent, and transportation, while the least spending was on entertainment and learning materials.

➢ *Conclusion*

Based on the findings, the study concludes that students' expenditure patterns are largely influenced by their

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residential location, but not by gender or academic level. Students who live on-campus tend to spend more due to higher cost. The research also concludes that most students spend a major portion of their allowance on food, transport, and accommodation-related expenses.

Therefore, the university management and policymakers should recognize that financial challenges differ among students depending on where they live. Awareness programs and support systems should be designed to guide students on financial discipline and efficient resource management.

➢ *Recommendations*

Based on the findings of this study, the following recommendations are made:

- *Financial Management Training:*

Since there is no significant difference in spending among residence types, the issue is not where students live, but how they manage money.

The university should organize regular financial literacy workshops and seminars to help students learn budgeting, saving, and responsible spending habits to help all students handle their allowances more effectively.

- *Improved Campus Accommodation:*

More affordable hostels should be provided to reduce the financial burden on off-campus students who spend more on rent and transport.

- *Student Support Scheme:*

Hostel students recorded the highest average expenditure, possibly due to social and feeding expenses.

The university should introduce affordable meal services and basic supplies inside hostels to reduce unnecessary outside spending and promote cost-saving among students.

- *Parental Guidance:*

Parents and guardians should monitor and guide their wards' financial activities to ensure that allowances are used wisely and for academic-related purposes.

- *Maintain Balanced Welfare Policies Across all Residence Types*

Since all residence groups spend almost equally, the university should maintain equal welfare attention to all student categories whether they stay in hostels, with family in Damaturu, or in YBC quarters ensuring access to affordable food, internet, and transportation facilities.

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