

COST OF LIVING

**STUDENTS'
UNION**

University of
Manchester



COST OF LIVING: PRIMARY ANALYSIS REPORT 2022



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INTRODUCTION

Since late 2021, the UK has been experiencing a rise in the cost of living and with the recent surge in the energy prices resulting in the cost-of-living crisis. Cost-of-living (CoL) crisis refers to the decline in disposable incomes to spend after adjusting for inflation and after taxes and benefits ([Institute for Government](#)). This situation has worsened in recent months, among other factors, the increase in energy prices resulted in hikes in utility bills, food prices, and transportation costs etc.

This CoL crisis affects poorer households more than higher-earning households and is further exacerbated because the average increase in wages is not being matched to current inflation rates ([Institute for Government](#); [Karjalainen & Levell](#), [MillionPlus](#)).

How does cost-of-living impact students?

The cost of living crisis invariably affects higher-education students. According to research by [Save the Student](#), students are experiencing higher inflation than the national average with 80% students worried about making ends meet. The average maintenance loans outstrips the rising cost of living as evidenced by 66% students reporting the maintenance loans are not sufficient to live on ([Save the Student](#)). Of the respondents surveyed, students also reported financial concerns affects their social life (64%), mental health (59%), diet (47%), sleep (38%), relationships (35%) and academics (31%) ([Save the Student](#)). Research by National Union of Students (NUS) found that 96% students are cutting back on spending because of the CoL crisis and 90% students stated CoL impacting their mental health. Students are also worried about the cost-of-living more than last year ([Savanta ComRes](#)).

How does cost-of-living impact University of Manchester students?

These findings demonstrate students, across the country, are experiencing immense financial hardships that is having a knock-on impact on student mental health, well-being, social life, academics and day-to-day living. In concurrence with the publication of some of these results, the University of Manchester Students' Union (UMSU) Exec Officers were determined to understand the impact of the rising cost-of-living on our students' academics, well-being & mental health, accommodation and wider student experience. Among other inquiries, the exec team were interested to know the financial concerns experienced by our members and how they are currently coping with rise in costs. In turn, the exec officers were keen on utilising this information to collaborate with the University to provide more well-being and financial support to all students experiencing hardships as a result of the cost-of-living crisis.

INTRODUCTION

Considering the lack of existing information on the impact of cost-of-living experienced by students at the University of Manchester, this research aims to investigate the following:

1. Students' **level of concern** of the cost-of-living crisis;
2. Students' **financial concerns** and how are they coping as a result of the cost-of-living crisis;
3. The **impact of cost-of-living** on students' academics, mental health, well-being and student experience;
4. **Awareness of financial support** available by the University of Manchester and the University of Manchester Students' Union and students usage of the University's Living Cost Support Fund;
5. **Students' housing expectations** for next year as a result of the cost-of-living crisis;
6. Number of students looking for **part-time employment** and the hours currently employed students work;
7. The affect of **microwaves and hot water** on campus on student experience;
8. How can the **Students' Union better support students**.

We expect some of our results to align with the findings of existing research particularly on concerns about cost-of-living and finances, financial management strategies, and the impact of cost-of-living on mental health, well-being, academics and general university experience.

This report summarises analyses of quantitative data with insights based on students' responses. It also contains recommendations for the Students' Union and the University. A subsequent report will include analyses of qualitative data.

METHODOLOGY



Survey Design

A survey was designed, via Survey Monkey, to understand the impact of cost-of-living on students' academic performance, well-being, accommodation, and wider student experience. The mixed method survey contained 18 questions with 14 quantitative and 4 qualitative questions. This survey was developed by the UMSU Research and Insight team in consultation with the Exec Officers and members of the Senior Leadership team. For the survey questions, please contact the Research and Insight team at insight.su@manchester.ac.uk.



Demographics

Of students who responded to the survey, the best turnout were Female (63%), U.K. (58%), Undergraduates (62%), and White or White British students (46%) followed by Asian or Asian British students (34%). This represents the wider student demographic at the University of Manchester. 15% respondents stated they have a disability. 26% reported being independent students, 4% student parents and 1% student carers. The best turnout was students from the Faculty of Humanities (43%) and School of Social Sciences (13%).

Data collection

The campaign received 5310 responses (after data cleaning) collected within a 2-week period with a response rate of 10.6%. The survey took around 6 minutes to complete.

The survey was promoted through the 'Cost of Living' campaign as designed by the UMSU Marketing and Communication team. The campaign invited students to participate in the survey through email, SU social media and SU website. The survey was promoted to approximately 50,000 students between 18th October to 28th October with variety of prizes offered as reward for respondents' time and participation in completing the survey.



Survey Analysis

The data was cleaned to include current University students identified by the Student ID numbers provided. Quantitative analysis was carried out on Microsoft Excel where percentages and graphical representation are reported.



KEY FINDINGS

1

COST OF LIVING IMPACT

80% of students are concerned about the cost of living crisis.

Students reported their mental health (67%), well-being (66%) and general student experience (65%) are negatively impacted as a result of the cost of living crisis.

3

FINANCIAL SUPPORT

48% students are unaware of any support available from the university or SU and 97% have not used the Living Cost Support Fund.

4

HOUSING

48% students have, slightly or significantly, lowered their housing expectations and 19% students who are considering changing their expectations to find more affordable homes next year.

2

FINANCIAL CONCERNS

Students are concerned about feeding themselves (61%), socialising with their family and friends (61%), paying rent (51%) and essential bills (53%), transport (52%), paying tuition fees (30%) and affording course materials (25%).

Students are coping with the rising costs by cutting back on non-essential (78%) and essential spending (41%).

Students are borrowing money from family/friends (26%), using overdrafts/credit cards (17%), taking out additional loans (5%). However, some students are falling behind on payment of bills (5%) and loans (2%).

Students are also relying on government support schemes (6%), food banks (2%) and university's financial support (6%).

5% of students are considering dropping out of university.

HIGHLIGHTS

5

EMPLOYMENT

59% students are searching for part-time work or are currently employed and looking for more work.

32% of students are currently employed. Students are working, on average, 16 hours per week with 69% students working between 1-20 hours and 31% working between 31-50 hours.

6

HOT WATER & MICROWAVES

87% students agreed having hot water and microwaves on campus improves their student experience.

7

DEMOGRAPHIC DIFFERENCES

Demographic breakdowns reveal students belonging to liberation groups are concerned about rising costs and coping with this cost of living crisis. Their mental health, well-being and general university experience are also negatively impacted by this crisis. Students of liberation groups often experience additional challenges and barriers in accessing support and resources. Therefore, the University and SU should work collaboratively to ensure support and services are widely promoted and easily accessible to students belonging to liberation groups.

Cost of Living Concerns

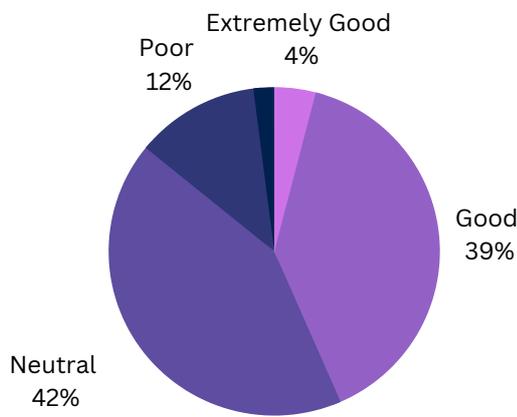


COST OF LIVING CONCERNS

General Well-being

43%

of students reported having good or extremely good general well-being



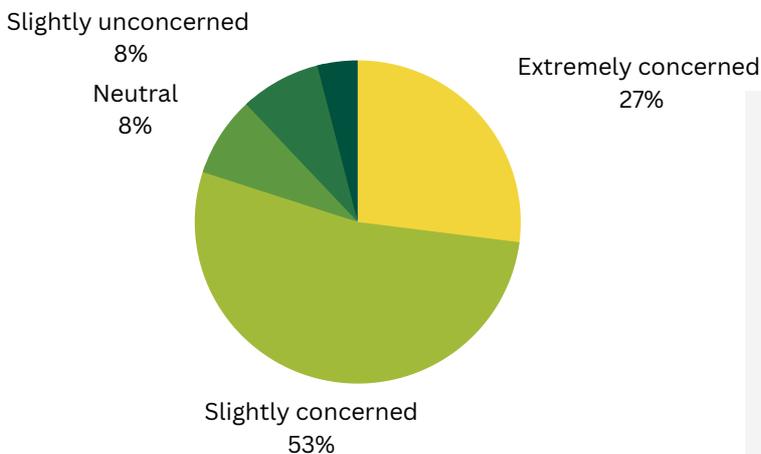
We asked students about their current general well-being (n = 5305).

Most students rated their general well-being good (39%) while 14% students reported a poor or extremely poor general well-being.

Cost of Living Concern

80%

of students were concerned about the cost-of-living situation



We asked students how concerned they were about the cost-of-living crisis (n = 5310).

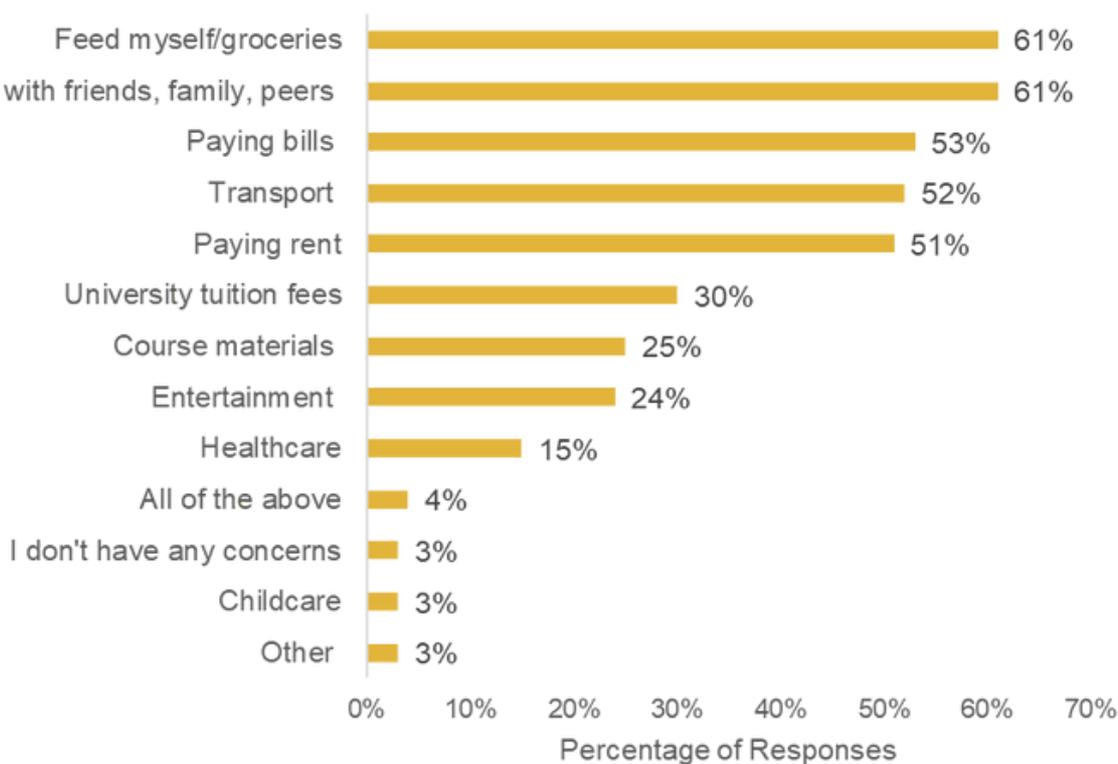
Most students were slightly concerned (53%) with some students extremely concerned (27%) about the rising cost-of-living.

COST OF LIVING CONCERNS

Financial Concerns

We asked students what is concerning them about their finances (n = 5310). Most students were concerned about feeding themselves/groceries (61%), socialising with friends, family, colleagues & peers (including societies, sportsclub, meals, drinks etc) (61%), paying bills (electricity, gas, internet, water etc) (53%), transport (52%) and paying rent (51%).

Among other financial concerns, students were worried about paying university tuition fees (30%) and affording course materials (24%), healthcare (15%) and childcare (3%).



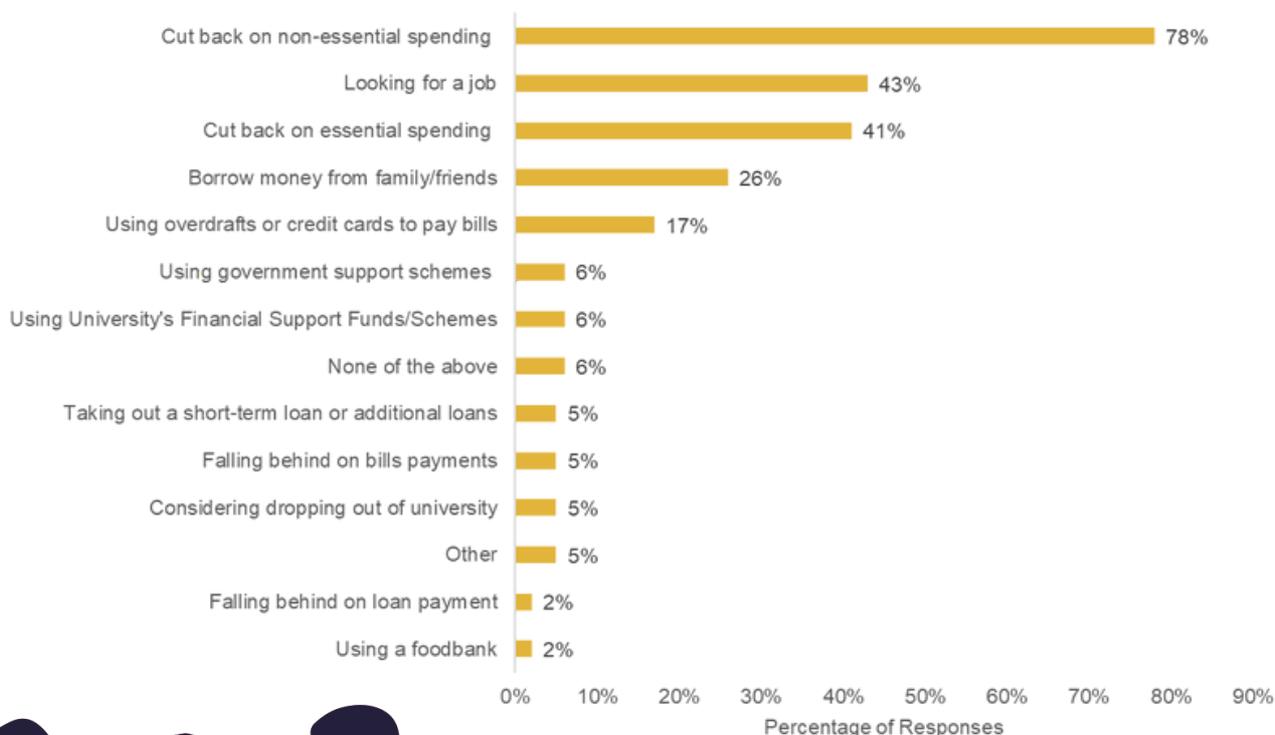
COST OF LIVING CONCERNS

How are students coping with the rising Cost-of-living?

We asked students what are they doing as a result of the cost-of-living situation (n = 5310). Students are cutting back on non-essential spending (entertainment, socialising etc) (78%) and essential spending (rent, utility bills, groceries, healthcare, childcare) (41%) and looking for a job (43%).

Students reported seeking financial support by borrowing money from family/friends (26%) and using overdrafts or credit cards to pay bills (17%).

Students also mentioned relying on government support schemes (6%), using a food bank (2%), taking out additional loans (5%) and dropping out from university (5%). Few students are falling behind on payment of bills (5%) and loans (2%).



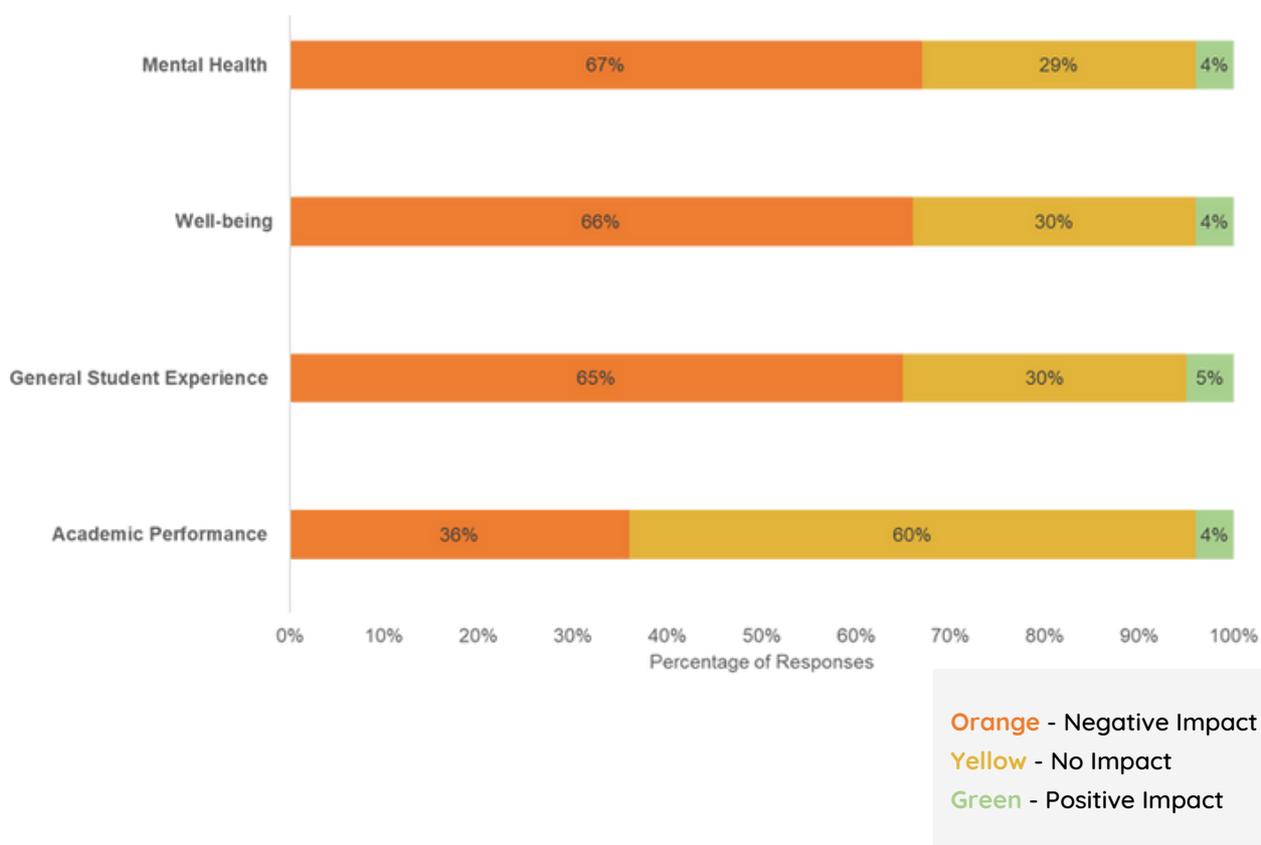
Cost of Living Impact



COST OF LIVING IMPACT

What is the cost-of-living impact on students?

We asked students to tell us the extent to which cost-of-living impacts their academic performance, well-being, mental health & general student experience (n = 4941). Most students stated cost-of-living has negatively impacted their mental health (67%), well-being (66%) and general student experience (65%). In contrast, 36% of students reported cost-of-living has negatively impacted their academic performance with 60% students mentioned the cost-of-living has no impact on their academic performance.



Financial Support



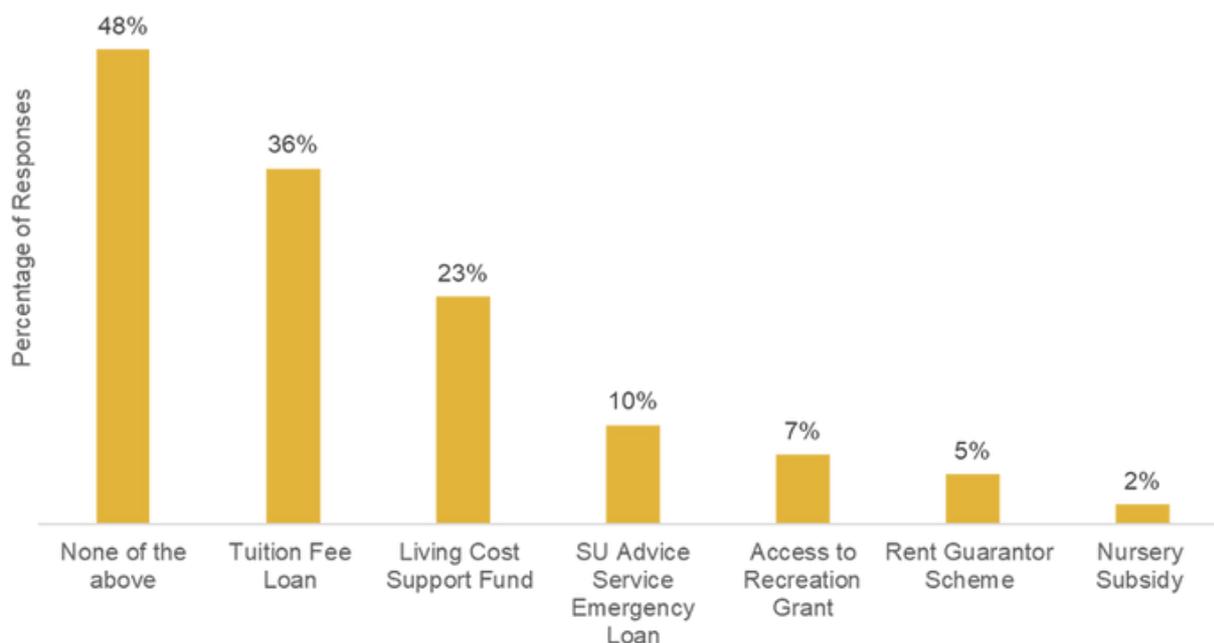
FINANCIAL SUPPORT

Are students aware of financial support available to them?

48%

of students were unaware of any of the University's or SU's financial support

We asked students about their awareness of the various financial support offered by the University and their Students' Union (n = 4800). Of the university's financial support, students were aware of the Tuition Fee Loan (36%), Living Cost Support Fund (23%), Rent Guarantor Scheme (5%) and Nursery Subsidy (2%) respectively. Of the SU's financial support, students were aware of the Advice Service Emergency Loan (10%) and Access to Recreation (7%). However, nearly half of students (48%) were unaware of any of the financial support available for them by the university or students' union.



FINANCIAL SUPPORT

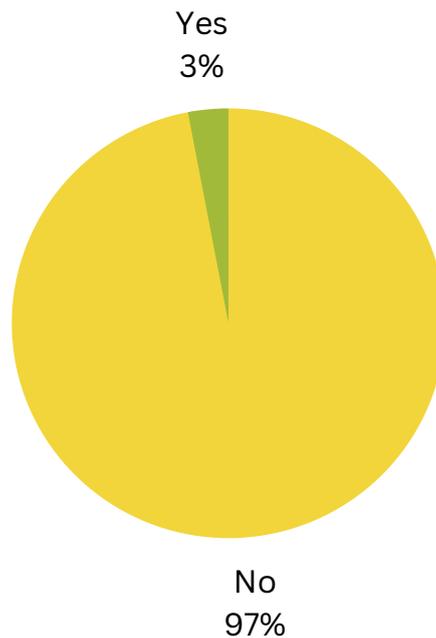


Have students used the Living Cost Support Fund?

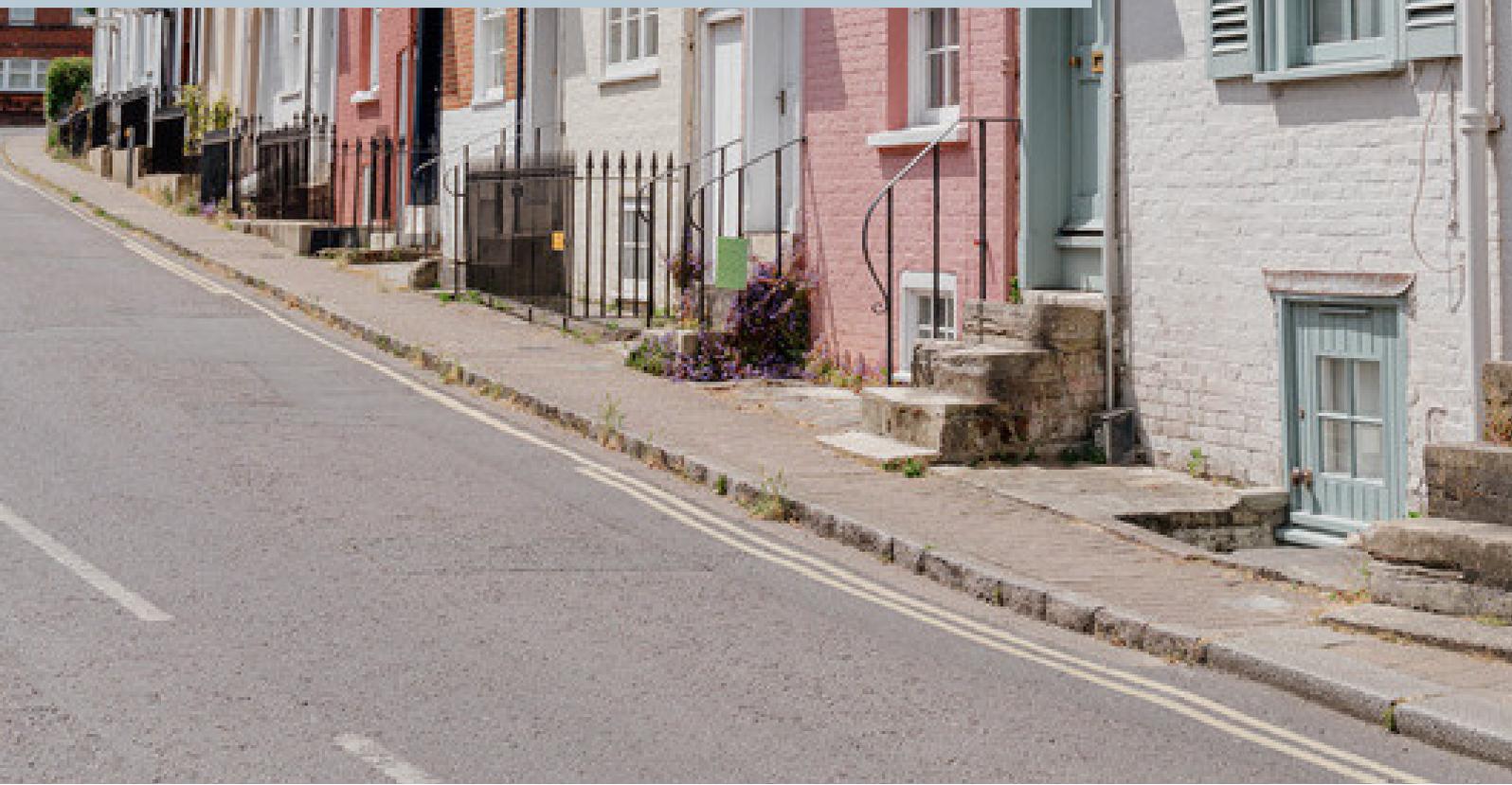
97%

of students did not use the University's Living Cost Support Fund

We asked students if they used the University's Living Cost Support Fund (n = 4861). Majority students (97%) mentioned not using it with only 3% students reported using it.



Housing Expectations



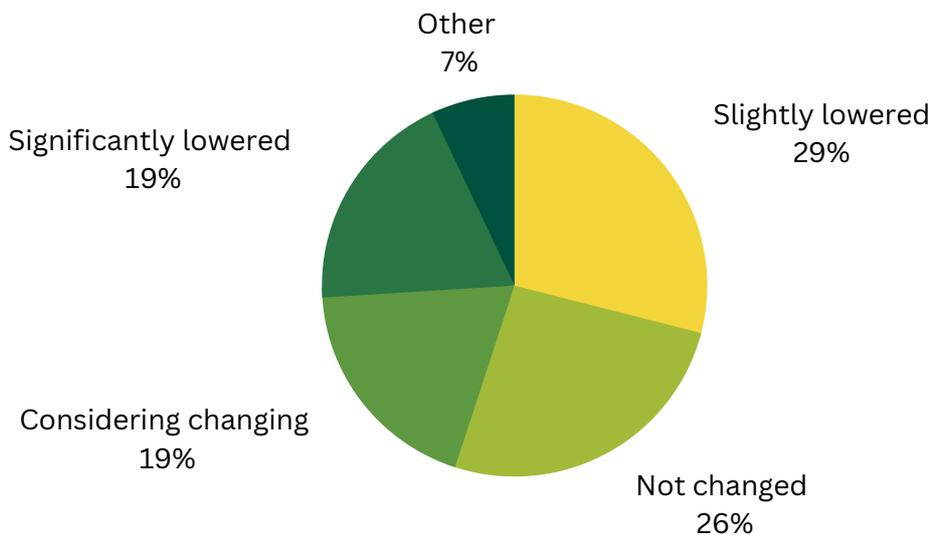
HOUSING

Have students changed housing expectations to find more homes next year?

48%

of students lowered their housing expectations to find more affordable housing

We asked students if they changed their housing expectations to be able to find more affordable housing next year (n = 4756). Most students either slightly (29%) or significantly lowered (19%) their housing expectations to be able to find affordable housing with an additional 19% students are considering changing their expectations. Whereas, 26% students haven't changed their expectations and 7% students provided other suggestions (qualitative responses will be discussed in the next report).



Wider Student Experience



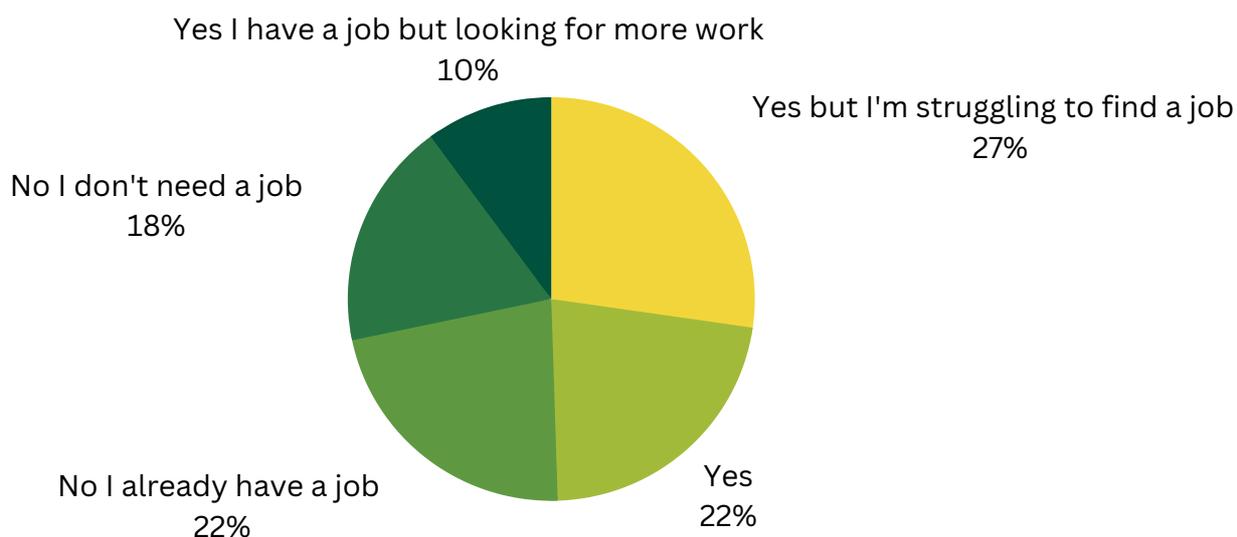
WIDER STUDENT EXPERIENCE



Are students looking for part-time employment?



We asked students if they searching for part-time jobs (n = 4724). Most students (49%) who responded to this question are looking for part-time employment. 10% students stated they already have a job but are looking for more work. 22% students have a job and 18% students mentioned they don't need any work.

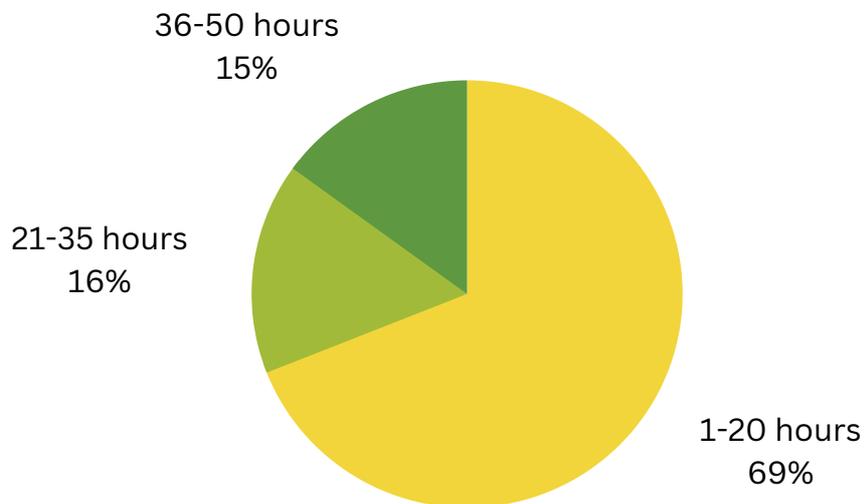


WIDER STUDENT EXPERIENCE

How many hours are students typically working?

16hrs is the average number of hours students typically work in a week

We asked students who are currently employed the number of hours they typically work per week (n = 2305). Students are working 16 hours per week (on average). The highest percentages of typical hours worked per week are 20 hours (11%), 10 hours (8%), 8 hours (6%), 12 hours (6%) and 15 hours (6%).



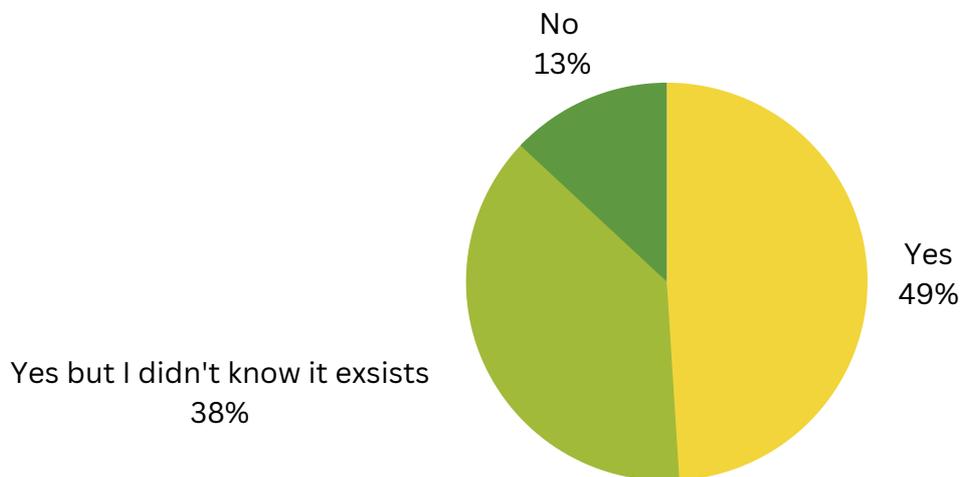
WIDER STUDENT EXPERIENCE

Do microwaves and hot water on campus help improve student experience?

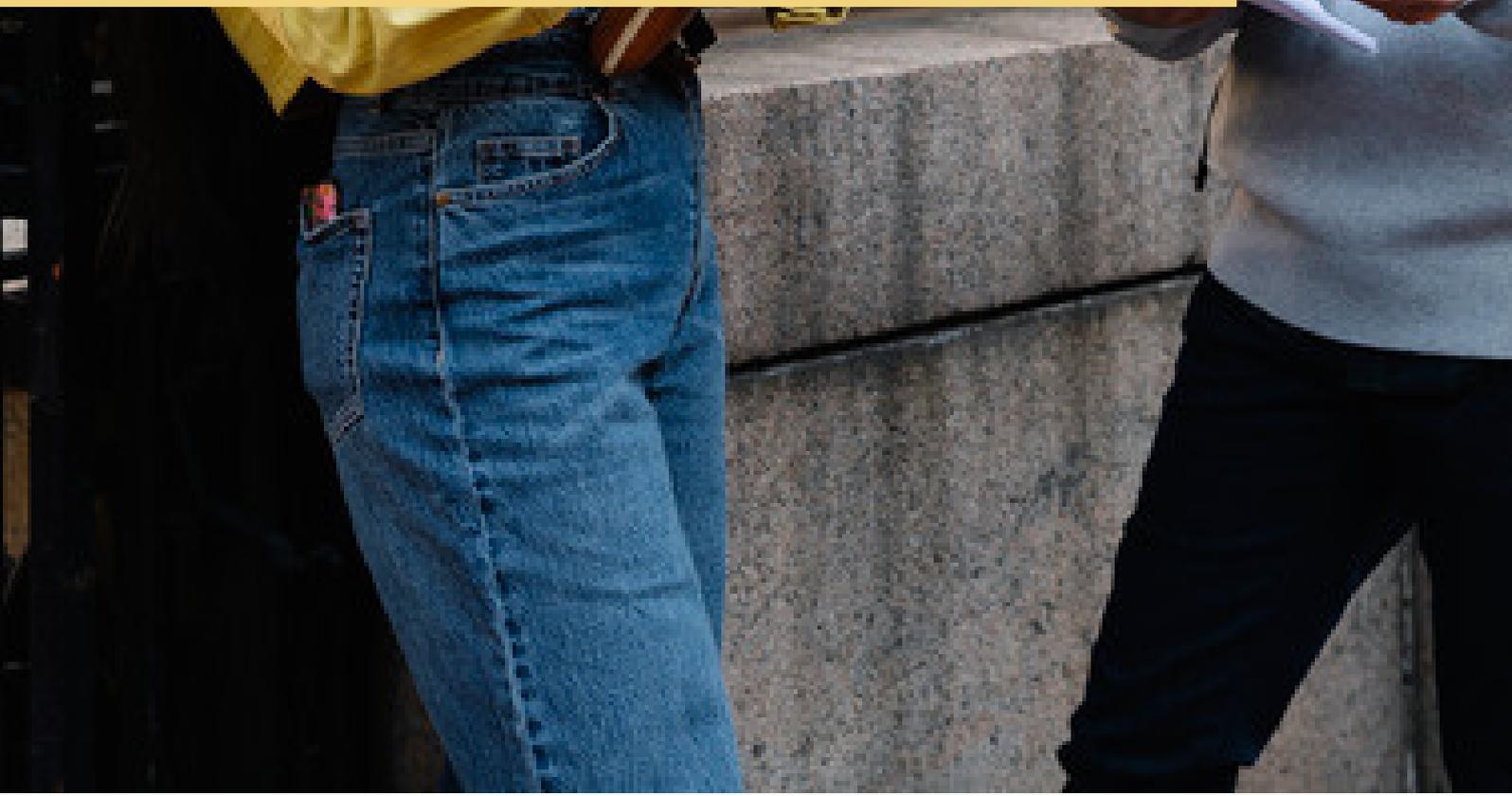
87%

of students think having hot water and microwaves on campus improves student experience

We asked students if having microwaves and hot water on campus improves their student experience (n = 4685). Most students responded positively to the question. However, 38% stated they did not know microwaves and hot water facilities are available on campus. Meanwhile, 13% students responded 'no' to the question.



Recommendations



RECOMMENDATIONS

Recommendations for the University

Financial

Statistics	Recommendations
<p>80% of students are concerned about the cost-of-living crisis. Students are also worried about their finances and are cutting back on paying essential (41%) and non-essential bills (78%).</p>	<p>The university can provide financial support to students worried about the rising cost of living, and especially to students experiencing financial hardships, through continued funding of the Living Cost Support Fund during this cost-of-living crisis.</p>
<p>48% of students are unaware of the financial support available to them by the university. 97% of students mentioned not using the Living Cost Support Fund.</p>	<p>The university can do more to increase awareness of existing financial support like the Living Cost Support Fund, Tuition Fee Loans, Rent Guarantor Scheme and Nursery Subsidy. The awareness campaign should also include accessible information about eligibility, application deadlines, timeline for delivery of funding etc. This helps students who are struggling financially, and eligible to funding, to avail of financial support offered by the university.</p>
<p>Students are equally worried about feeding themselves (61%) and socialising with family/friends/peers (61%). 2% students are relying on food banks.</p>	<p>The university should consider extending the 'Cosy Campus' and 'Winter Warmer Wednesday' initiatives throughout the winter season, and especially during the exam period. So that, students can benefit from enjoying free food, socialise with peers, and study during exam season. The university can also utilise this opportunity to raise awareness of financial, well-being, academic support available to students. Further, the university can support students (e.g. commuter students, independent or estranged students etc) afford food and drinks by subsidising food/drink prices across campus during the cost of living crisis.</p>
<p>Some students are managing their finances by using overdrafts or credit cards (17%), taking out short-term/additional loans (5%), relying on government support (6%) or falling behind on payment of bills (5%) or loans (2%).</p>	<p>The university can support students by raising awareness of existing financial advice services, so that students can receive advice from experts before taking out loans, after falling behind on loans/bills payment or applying for government or university financial support.</p>

RECOMMENDATIONS

Academic

Statistics	Recommendations
<p>Students are worried about paying their tuition fees (30%) and course materials (25%). 5% of students are considering dropping out of university.</p>	<p>In addition to raising awareness of existing tuition fee loans and bursaries, the university should consider increasing the number of bursaries, scholarships and funding available to students, especially to UG, PGT, PGR students, international students, independent students, student parents/carers, and students belonging to minority backgrounds. The university can offer students funding or subsidies to purchase course materials.</p>

Employment

Statistics	Recommendations
<p>59% of students are looking for part-time jobs or are currently employed and looking for more work. Of the students currently employed, students on average are working 16 hours per week with 31% students working between 21-50 hours per week.</p>	<p>In consideration of rising cost of living crisis, students are looking for employment to manage their finances, the university should provide support to students working beyond the university's recommended hours (15 hours or less) instead of penalising students. The university should also dedicate more staff and resources (e.g. funding, career service etc) to support students searching for part-time employment in partnership with the SU Jobshop.</p>

Mental Health & Well-being

Statistics	Recommendation
<p>Students report their mental health (67%) and well-being (66%) are negatively impacted due to the cost of living crisis.</p>	<p>The university can help mitigate against this by raising awareness of existing mental health, well-being and advice services available for students. For example, counselling and mental health service, occupational health, DASS etc.</p>

RECOMMENDATIONS

Accommodation

Statistics	Recommendation
<p>27% of students are worried about being able to pay rent (51%) and utility bills (53%). 48% students have - slightly or significantly - lowered their housing expectations to search for more affordable homes next year.</p>	<p>The university should consider the implications of these figures when looking for areas to financially support students considering accommodation costs make up the largest percentage of a student's personal finances (see Save the Student).</p>

Wider Student Experience

Statistics	Recommendation
<p>87% students reported having hot water and microwaves across campus improves their student experience.</p>	<p>The university can increase availability of microwaves and hot water across all university buildings as a long term initiative. The university should also promote locations and timings for students to access these facilities (e.g. interactive map with timings).</p>
<p>Students reported their general student experience is negatively impacted because of the crisis.</p>	<p>Student facing staff like academic advisors, lecturers, program directors, reslife etc should have resources available to signpost students to relevant support and services if they are experiencing academic, financial, mental health, well-being or academic difficulties can be effectively signposted to relevant support.</p>

RECOMMENDATIONS

Recommendations for the Students' Union

Theme	Recommendations
Financial Support	<ul style="list-style-type: none"> • The SU should collaborate with the university to promote existing financial support (e.g. Living Cost Support Fund) to it's members. • The SU should also promote their own financial initiatives like the SU advice emergency loan fund and the Access to Recreation scheme, so that students who are eligible can avail of this support. For example, the access to recreation funding provides students the opportunity to participate in some student groups and sports clubs, which they would otherwise be unable to try out or continue.

Theme	Recommendations
SU Advice Centre	<ul style="list-style-type: none"> • Students are worried about their finances with their mental health, academic performance and general university experience negatively impacted because of the cost of living crisis. The SU advice centre can provide advice to students on managing their finances, accessing financial support from the university or government etc; advice and resources for students struggling with their mental health/well-being and students experiencing difficulties with their academics. • Considering students are lowering their expectations for housing in order to afford paying rent and bills, the SU advice centre should also provide advice to students who are making concessions on their accommodation choices.

RECOMMENDATIONS

Theme	Recommendations
Employment	<ul style="list-style-type: none"> • Some students are looking for part-time jobs to manage their finances and mitigate against the rising cost of living. The SU can support students by working with the university to promote student staff vacancies (at the university) on the SU Jobshop. • The SU Jobshop can collaborate with the university's career service to organise CV, interview preparation workshops and targeted career fairs (for UG, PGT, PGR students) at the Students' Union premises.

Theme	Recommendations
Wider Student Experience	<ul style="list-style-type: none"> • The SU should continue to offer competitive and student-friendly prices on their food and drink services throughout this crisis, so that students find affordable food options while they are on campus. • The SU Eats is a creative initiative, that should be extended, to support students who would like to cook food at home or for students who are struggling to feed themselves. • The SU should also extend their cosy nights in initiative as a opportunity for students to meet their peers and socialise.

Theme	Recommendation
Awareness of Services	<p>There are many support and advice services within the SU and the University. The SU should work alongside the university to target promote these services to students, especially to students belonging to liberation groups.</p>

DEMOGRAPHICS



SEX & AGE

Out of 4103 respondents,
63% Female and 37% Male

Out of 4106 respondents,
0.4% Under 18 years; 65.4% 18-22 years;
24.5% 23-29 years; 7.9% 30-39 years; 1.3%
40-49 years; 0.4% 50 years and above



FEE STATUS

Out of 4106 respondents,
58% UK students
42% International students (7% EU students)



DISABILITY

Out of 4258 respondents,
15% reported having a disability (includes physical/mobility disability,
mental health and learning difficulties, unseen disabilities)
78% no disability
7% preferred not to say



STUDENT STATUS

Out of 4258 respondents,
26% independent students, 4% student parents, 1% student carers,
0.4% student parents/carers, 61% none of the above, and 7% preferred
not to say.



ETHNICITY

Out of 4258 respondents,
33% Asian or Asian British
5% Mixed or Multiple Ethnicities
5% Black or Black British, Caribbean, African
3% Arab or Arab British
45% White or White British
3% Other ethnicities

DEMOGRAPHICS



LEVEL OF STUDY

Out of 4098 respondents,
62% Undergraduates (UG)
25% Postgraduate Taught (PGT)
13% Postgraduate Research (PGR)



FACULTY & SCHOOL

Out of 4080 respondents,
43% Faculty of Humanities
13% School or Social Sciences
12% School of Arts, Languages and Cultures
10% School of Environment, Education & Development
8% Alliance Manchester Business School

30% Faculty of Biology, Medicine and Health

10% School of Biological Sciences
9% School of Medical Sciences
11% School of Health Sciences

27% Faculty of Science and Engineering

14% School of Natural Sciences
13% School of Engineering

STUDENTS' UNION

University of
Manchester

To speak to someone about our research,
email insight.su@manchester.ac.uk.

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