

**"My grades from the last few years have gone down."**

How the cost of living crisis is jeopardising the student experience for those most affected

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# Impact Report

The University of Nottingham Students' Union  
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Research Practitioner



# Foreword

*In the words of one of our respondents:*

*"We're all suffering in different ways because we don't have enough money."*

Financial hardship cuts deeply into every area of life. It is exhausting, both physically and mentally, when overworked and burdened with constant worry. It is isolating, when some can afford to socialise and others can't. It is damaging academically, when paid hours must take priority.

As a Students' Union, we have worked hard to lobby, directly support, and signpost students to help ease some of these difficulties. However, there is a long way to go. This report does a deep dive into the nuances of financial hardship that students so often face in silence.

In 2022 the National Student Money Survey reported that students are facing higher inflation rates than the national average, with living costs increasing 14% since the previous annual survey (Brown, 2022). Maintenance loans have not reflected this spike and students are predicted to be £1500 worse off in 2023/24 (Weale, 2023). This means that young people, especially those from poorer backgrounds, are becoming less and less able to afford university.

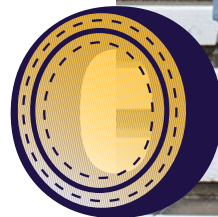
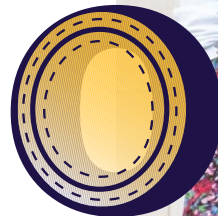
At UoNSU, we started the year by endeavouring to find out which students are struggling with the Cost of living Crisis and in what ways. In some areas, our summer, autumn and winter surveys saw the number of students facing difficulties increase in each survey. Over 40% found it 'difficult' or 'very difficult' to afford essential expenses in winter. Shockingly, in the Russell Group's (2023) research report that was released in March, they found that the average student respondent to their survey fell below the UK poverty line.

Difficulties that were once felt deeply by students from less advantaged backgrounds are now felt widely by a much larger demographic. With lack of adjustment to the salary thresholds for loans and bursaries, the gap is widening between those in need of support and those who receive it.

And, unfortunately, this is only the beginning. The average student rent in Nottingham is rising by 6% in the next academic year. This doesn't account for the substantial shift in the student market away from bills-included contracts and towards ones where students will now have to pay for their own energy on top of rent. The next academic year is likely to bring a whole host of new challenges to the average student, and we must come together to take action.

Even though the cost of living crisis has taken up the majority of my year as a sabbatical officer, I don't think I had truly realised the magnitude of its impacts until we started this research. When students are part of a statistic, it is too easy not to recognise the suffering that sits behind the numbers. And when financial hardship is so wrapped up in shame, we often do not witness this suffering first hand. As you read this report, whether you are a politician, University leader, or personal tutor, I ask you to picture a face and life behind every quote and every story; hearing about the barriers that these students have faced to access education broke my heart. I would like to dedicate this report to them; if our recommendations are acted upon, their bravery in speaking out will alleviate some of the pressures from those who follow them.

**Daisy Forster - UoNSU Community Officer**



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# Executive summary

## Aims, context, and methodology

This report aims to demonstrate the impact of the cost of living crisis on some of our students who are facing financial difficulties. We hope this will create a more insightful understanding of these students' lived experiences to foster more comprehensive, appropriate mechanisms of support. In real terms, the financial support and income many students receive has declined. In part this can be attributed to the cost of living crisis, with many students saying this made their experience with living costs harder. Data for this report was collected from students who said that they found living costs difficult, with a particular focus on international and mature students who we previously found to face more cost of living challenges than others. The methods included a survey, interviews (x6), and focus groups (x4), engaging 265 participants overall. The study focused on four key areas of impact: mental health, physical health, education, and social life and relationships.



## Barriers and challenges

We found that there is no universal experience of the cost of living crisis, and that different groups of students face varying barriers in relation to their finances. These are frequently contextual and intersectional:

- Some undergraduate UK students are in a 'squeezed middle'. In these instances, circumstances mean that families can only provide small amounts of financial support, but the students themselves only qualify for minimum maintenance loans.
- Some students reported strained relationships with family support structures but would not be classified as 'estranged students'. These individuals cannot access parental financial support.
- Student parents are currently dealing with large increases in the cost of childcare and frequently have inflexible budgets. In this instance, childcare costs must be prioritised by these students, leaving budgetary gaps elsewhere.
- International students face additional pressures, including limits on their working hours, higher tuition, and family support.
- Some students face barriers that limit their ability to take on additional paid work, including visa requirements, inflexibility of placements, and disability or persistent ill-health.

## Impact

Participants spoke about everyday struggles such as missing out on meeting friends, worrying about living costs, feeling cold at home, and being unable to concentrate on their work. However, they also experienced more severe and tangible impacts such as social isolation, mental and physical health issues, and worsened grades. These cumulative impacts make cost of living difficulties a significant cause for concern for many students who are struggling. The pervasiveness of this is not to be underestimated; in all cases, students struggling with living costs felt some sort of impact on their mental health, physical health, education, social life, and relationships. These impacts affected both the 'student experience' and their wider lives. It is unsurprising then that 37% of students struggling with living cost difficulties considered leaving university to some extent.



## Support



### Childcare:

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Student parents feel that a better support system would be beneficial, including a childcare subsidy. Student parents also feel that being considered 'unemployed' in terms of government funded childcare hours was a significant barrier in need of change.



### PhD students:

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The stipends for some PhD students, particularly those who have children, are frequently not high enough to deal with the rising cost of living. All stipends should be increased and formulated in line with the UK's real living wage. PhD students with children should also qualify for childcare funding as proposed above.



### International students:

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The UK is more expensive than some international students expect, and high levels of inflation mean that calculations and decisions that were made before study are increasingly out of date. For these students, easier access to hardship funding, particularly for those on a one year course, and when inflation is high, as well as better financial guidance prior to confirming their course, may be beneficial.



### Placement students:

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Placement students, including medicine students, have limited time to do paid work, worry about a maintenance loan decrease at the end of the year, feel minimum support from the University (considering their payment of tuition fees), and have high expectations of (unpaid) placement work from providers. There needs to be a significant restructure of funding for placement students, in terms of the support they receive, and compensation for the time they are on placement.





## The maintenance loan and bursary:

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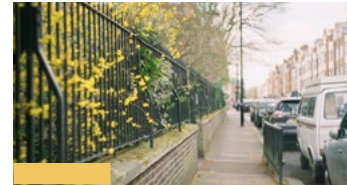
Some students receive only a low or minimum maintenance loan despite getting little to no support from parents. The 'squeezed middle' are largely affected here; some parents could not afford to support students financially as much as needed, which is frequently not accounted for in loan or bursary funding. The bursary was also reported to be difficult to live on. Raising the maintenance loan and bursary in line with inflation, as well as lowering the threshold for the maintenance loan and bursary, is recommended in this instance. For some students strained relationships with parents mean they are without parental financial support, suggesting eligibility for and conceptualisations of 'estrangement' need reconsidering.



## Hardship funding:

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Hardship funding is theoretically perceived as useful. However, findings suggest that there is poor awareness of it, and that eligibility requirements lack transparency. Additionally, some students do paid work to support their living costs, which negatively impacts them, but feel that this makes them ineligible for hardship funding as they may not necessarily be considered as strictly facing 'financial hardship' because of this. Considerations here would be advisable.



## Housing:

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There are significant concerns about the pricing of housing available to students. Affordability needs to be considered, particularly in terms of the new Student Living Strategy and of applications for new builds.



## Other support:

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While other forms of support may be helpful for some in the short term, they should be considered as alleviating the effects of the cost of living, rather than a solution to supporting students:

- More free or affordable food
- Cheaper transport
- More free or affordable events
- More affordable access to sports participation

## About this report

The cost of living crisis is clearly affecting students. In the University of Nottingham Students' Union's most recent all student surveys, around 20 to 30% of students consistently found the cost of living difficult. Mature and international students were particularly affected here.

From these surveys, the actions our students are taking in response to the living cost increase (e.g. spending less on both essentials and non-essentials) are relatively well understood, but the effect that this is having on them in terms of their health, wellbeing, social relationships, and education, among other things, is not well explored. The ways students are perceiving and experiencing the support they receive is also relatively unexamined. As a result, the following research questions have been identified for this study:

1. For students who are finding the cost of living difficult or face challenges in relation to the cost of living, including mature and international students, how are they experiencing the impacts of this?
2. For students who are finding the cost of living difficult, including mature and international students, how can services and institutions, including the University of Nottingham and the Students' Union, better support them?



# Methodology

## Research methods

A survey, interviews with international and mature students (x6), and focus groups (x4) were used to understand the experiences of students who said that they were finding living costs difficult (see Appendix: Table A1 for method breakdown). Four areas of impact were focused on for this study, identified in all student survey and bespoke survey findings to be areas of concern for students:

Where statistically significant differences between groups exist in our bespoke survey, these will be reported.

Our all student termly data conducted on the cost of living since Summer 2022 is used to inform our bespoke research and will be mentioned in the report at times to support findings, but it is not a core focus of this report<sup>1</sup>. Where findings are reported they will be explicitly referenced (see Appendix: Table A3 for sample details).

## Ethics

Ethics were considered in full prior to beginning the research in terms of confidentiality, informed consent, mitigating harm to participants (particularly in relation to discussing sensitive subjects), and right to withdraw from the study.

<sup>1</sup>This report can be made available upon request.



Graphic A: Areas of impact focused on for this study

## Sampling and recruitment

Through various communication channels, students who said that they are finding the cost of living difficult this academic year (22-23) were invited to complete our bespoke survey via a link and sign-up to the focus groups and interviews via a form. Interview participants were invited from this based on the interview target sample of two mature, international students; two mature, UK students, and two international, young students (see Appendix: Table A1 for methodology details).

Students were also invited to select their preferred focus groups and indicate availability. The purpose was to give all students in the sample pool the opportunity to attend a focus group where possible<sup>2</sup>, but considerations were also made surrounding demographics to make sure it was an inclusive sample based on study level, mature-status, and domicile.

265 participants<sup>3</sup> were engaged in the research overall from the survey (n=234), interviews (n = 6), and focus groups (n = 25) (see Appendix: Table A2 for demographic breakdown). This included 130 international students and 72 mature students. This sample has been deliberately weighted to include more international and mature students than is typical within our student population, based on findings from our previous work on cost of living.

## Limitations and notes

There are some important notes around demographical representation:

- Interviews with mature and international students aimed to have an equal balance of postgraduate and undergraduate students due to the different ways these degrees can be funded. This was not possible because of participant availability. This means that our qualitative findings about mature and international students largely relate to the postgraduate experience, though one mature undergraduate and three international undergraduate students were consulted in focus groups.
- Additionally, all postgraduate taught students we spoke to in interviews and focus groups, and 90% of the postgraduate survey sample, were international students. While this is somewhat reflective of wider student demographics, this does unfortunately limit our understanding of experiences with the Government Postgraduate Taught Loan which only UK students are able to access (Gov, N/A).
- There is significant overlap between mature and international groups both in the sample and wider population. While this is not an issue as such, this does mean it is harder to identify the reasons for different experiences between these groups.

<sup>2</sup>This meant that individual students were not able to come to multiple consultations, unless there were issues getting enough participants for a given consultation.

<sup>3</sup>This is total number of times students participated rather than unique participant numbers. Some students may have completed both the survey and attended focus groups and interviews. In a few cases to increase participant numbers, some students joined multiple qualitative consultations.





# 1. Setting the Scene

*"Living costs have skyrocketed this year"*  
*What is contributing to cost of living difficulties?*

## The nationwide 'cost of living crisis'

In general, the 'cost of living crisis' describes "the fall in 'real' disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021." (Hourston, 2022). It has also been documented that "[a]ctual inflation has run above 5% since October 2021 and more than 10% since October 2022" (UK Parliament, 2023). This increase was certainly reflected in our data; in our all student termly surveys, 65 - 75% of students reported experiencing a cost of living increase from the previous month, while consultation participants frequently spoke about cost increases.

This was identified by most all student survey respondents to be largely due to essential expenses increasing, including food, bills, and rent, as well as travel costs. This is unsurprising; in Nottingham, average monthly rent for new lets has risen by 10.9% in the past year alone (Peachey, 2023)<sup>5</sup>. The increase in rent was echoed by some focus group participants, noting rent increases going up by £20 a week. Parent students also mentioned increases in childcare costs during consultations.

## Limitations and notes

In our all student termly surveys, students who reported experiencing living cost increases were more likely to find the cost of living difficult, though living cost increases are not the sole cause of the issues students face. As will be discussed later, support and income students receive has declined in real terms largely as it has not risen in line with inflation.

Cost increases both throughout the year and across long periods were found to create challenges. For many students in our interviews and focus groups, increases in prices during their degree either led to or worsened difficulties. Largely, this meant that when participants budgeted to go to university, or for the next year of their course, the budgeted costs did not reflect the actual prices, which had increased:

*"Everything is a lot more expensive. I'm the kind of person who likes to budget at the start of the year, but the budget has gone out of the window because everything's changed."* [p. 23]

For international students who were adjusting to the relatively high cost of living in the UK and price increases, this was perceived as particularly challenging. Economic changes also meant that month to month, participants struggled to budget as they were uncertain about what their living costs, such as bills, would be.

<sup>5</sup> This is for the council area. Prices in other areas student live in have also risen, for example Buxton prices have risen by 10.3%.

## Challenges related to some student demographics

While there were some shared difficulties among participants, we found that there is no universal experience of the cost of living crisis, and that different groups of students face varying barriers in relation to their finances:

\* **UK undergraduate students in the 'squeezed middle':** For some undergraduate UK students, their parents were unable to provide as much financial support as expected despite them being given a small or minimum maintenance loan, creating a 'squeezed middle'. Often, these loans are largely or entirely being spent on accommodation.

\* **Students with strained relationships:** Some participants on low or minimum maintenance loan were not supported by their parents financially due to strained relationships. This does not qualify as full estrangement for funding purposes, but for the purposes of the students it frequently does.

\* **International students:** International students' funds are mostly used for tuition fees. They also reported having added expenses in the first few months of living in the UK such as warm clothes.

\* **Students who work part-time:** Zero-hour contracts meant that participants were not always guaranteed a stable income so were not always certain of how they could pay for essentials.

\* **Students who are parents:** High costs of childcare and being less able to be flexible with the budget while caring for a child caused challenges.

\* **Low-income students:** 15% of students finding the cost of living difficult had no savings or no access to savings.

\* **Students who are working:** While around 40% of students finding the cost of living difficult reported working to afford living costs, many had barriers to undertaking paid work, such as:

- Difficulties finding jobs to fit around their course.
- **Students who have persistent or chronic illness, mental health issues, or neurological disorders,** needing to reduce types or hours of work they can do, and/or finding it difficult to maintain a job.
- **International students** finding it difficult to get jobs, with one suggesting that cultural and social barriers made this difficult. International students in our sample were 1.6 times more likely than UK students to say they had not worked this academic year.
- **International students** having limited working ability due to visa restrictions.
- **Parent students** needing to balance paid work with childcare.
- **Those on time demanding courses** (such as Medicine) lacking time to do paid work.
- **Those on NHS and vocational courses** with placements (such as Medicine and Nursing students), especially 9-5 placements, either being unable to work or being limited to late shifts and weekends.
- **Postgraduate Research students** sometimes being unable to work due to restrictions around their course.

There are intersectional and contextual considerations to be made here:

\* **Some groups were more likely to face certain challenges.** We know that mature students are more likely to face cost of living challenges, but the reasons here seem to be largely multi-factorial and intersectional rather than purely down to the age of the student. For example, the mature students we spoke to were more likely to be undertaking a postgraduate research degree than non-mature students and were more likely to tell us they had children and a mortgage. Although this does not reflect the situation for all mature students, it is important to consider that some groups are more likely to have particular experiences when considering how to support them.

\* **Many students faced multiple challenges.** For example, some students are working part-time alongside formal placements due to a lack of family financial support. Issues with placements, family financial support, and part-time work all compound one another.

<sup>6</sup>Please refer to our all-student cost-of-living report, available upon request.







## 2: The difficulties

*"I thought I could scrape through my daily expenses but that has not happened"*

*Where are these students facing difficulties?*

Many students do not have enough to afford living costs; the findings from our all student surveys concerningly suggested that about 9% of students (n = 40) have a weekly budget of £20 or less after rent<sup>7</sup>, and that 20% of students (n = 115) have a weekly budget of £20 or less after both rent and bills<sup>8</sup>.

Where students have £20 or less after rent and bills, the majority (90%) said they pay for all or most of their own groceries, and these students on average had £10.87 a week left over. In many instances, students reported a negative weekly budget in our surveys<sup>9</sup>. It is therefore unsurprising that in our cost of living survey, students finding living costs difficult were struggling to afford both essentials and non-essentials. 78 - 97% of these students said that they were finding paying for accommodation, food, heating, socialising, travelling, and non-essentials, difficult to some extent. In all cases, most students found this moderately to extremely difficult, though students were more likely to find having money left for non-essentials the most difficult. These students have very little budgetary flexibility.

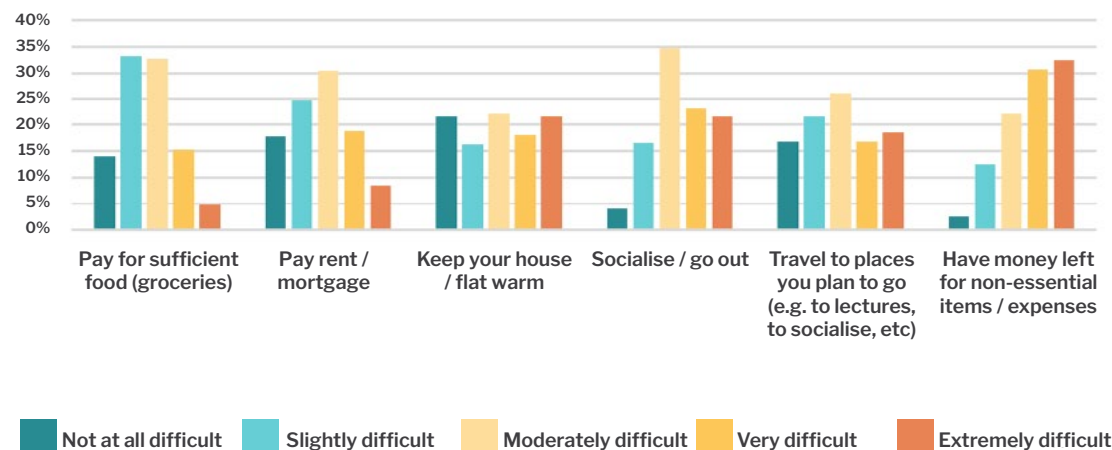


Chart A: How difficult have you found it to do the following things due to living cost difficulties this academic year

Focus group and interview participants echoed facing difficulties across all these areas and were reducing spend to afford essentials. At points, some of these students were unable to afford essentials, had to borrow money, or had to ask for an advanced work payment to pay rent. One participant, for example, said they had to turn off the hot water because they could not afford it.

There were some significant differences between groups. Mature student respondents in some ways had more difficulties, or found it more difficult, to keep their accommodation warm, socialise<sup>10</sup>, travel, and have money left for non-essential items. There was some nuance here; while mature students were more likely to find keeping their house warm difficult, non-mature students were 13% more likely to find it extremely difficult. Largely, the difficulties mature students were more likely to face such as socialising and travelling relate to areas where the budget can be flexible. For two out of three mature students we interviewed, key challenges were having child related costs meaning that much of the core budget (e.g. food) could not be flexed.

International student respondents were also statistically more likely to face challenges with socialising and travelling in some respects. There was distinction in these findings; while international students were more likely to find socialising or going out extremely difficult, they were also more likely to find it slightly or not at all difficult. It was suggested in consultations that international students may not have expected UK costs to be as high as they were meaning that they may have needed to make more cuts to non-essentials than UK students.

<sup>7</sup> Autumn survey 2022-23 (October 2022)

<sup>8</sup> Winter survey 2022-23 (January 2023)

<sup>9</sup> Winter survey 2022-23 (January 2023)

<sup>10</sup> In this case there was little difference in whether students found it difficult or not, but mature students were twice as likely to find it extremely difficult.

### 3: Impact on Mental Health

*"Looking after your mental health and happiness and being stress free just is not an option anymore"*

Our findings suggest that cost of living difficulties contributed to participants feeling stress, anxiety, low mood, isolation, and exhaustion. This issue is widespread; 94% of students experiencing living cost difficulties felt that their mental health had been negatively impacted by living cost difficulties to some extent, with almost half feeling this to a large extent.

*Cost-of living difficulties are causing some students to feel stressed*

Over 90% (n = 201) of respondents reported feeling stress and anxiety this academic year due to cost of living issues. When survey respondents were asked to use three words to describe the impact cost of living difficulties had on them, "stress" (n = 78) was the most commonly used word, followed by 'worrying' (n = 53), and anxiety (n = 44). The word 'concerning' was also mentioned (n = 10).



Graphic B: What three words would you use to describe the impact that living cost difficulties have had on you, since the beginning of the academic year.<sup>12</sup>

<sup>12</sup> 517 words were coded in total. Similar words, e.g., “stress” and “stressed” were collated.



Students struggling with the cost of living were also asked: On a scale of one to ten, how concerned have you felt about your finances this academic year? (1 = Not at all concerned, 10 = Extremely concerned), with an average score of 7.5. Nearly all students within our sample worried about their financial situation within the last two weeks of being surveyed, with around 20% worrying about it every day or almost every day. These findings suggest that the impact that the cost of living is having on some students' stress levels is both frequent and significant.

Focus group and interview consultations reaffirmed these findings, with participants speaking of the "struggle" they have experienced, feeling they must be "constantly fighting all the time". Participants mentioned feeling stressed about being responsible for their finances, and the stress of trying to alleviate their situation (e.g. by trying to get a job). One reflected this sentiment, noting that cost of living worries are "always in the back of your mind". For those with pre-existing mental health issues such as anxiety, stress often worsened this.

### *Some students feel anxious about the future*

Participants were particularly stressed about the uncertainty of affording living costs in the future, sometimes expressing feeling helpless:

**"I am so stressed all the time. I cannot plan for anything in future" [P. 8]**

**"Is there going to be an end to this? [...] What is the future [going to be like? That's an additional anxiety." [P. 2]**

Some participants were worrying about paying their next month's rent as well as rent for the next academic year. Affording future accommodation, was a "heavy load", especially when being encouraged to look for housing early, with one participant saying:

**"Come September, will I be able to pay my bills next year? It's quite stressful to be choosing [accommodation for next year] now [...] six months [in advance], not knowing what your situation will be." [P. 18]**

Others noted feeling stressed due to financial uncertainty as a result of being on a zero-hour contract and dealing with fluctuating prices:

**"The only time I could kind of figure out my budgeting was having me and my mum sit down and physically write [it] out on a piece of paper. And I'm pretty sure I was crying the whole way through. Like it's so intense having to figure out, [...] because you're not even guaranteed shifts at this age. You don't have [a stable income]. [...] So it was pretty intense." [P. 7]**

## *Some students are experiencing low mood, mental exhaustion, and isolation*

On top of everyday worries about living costs, participants reported experiencing a detrimental impact on their wellbeing with some becoming visibly upset when discussing cost of living issues. These issues are widespread: nearly 50% of survey respondents reported experiencing lower wellbeing (n=103), while around 40% experienced low self-esteem (n = 84). Participants in focus groups and interviews also echoed this, reporting that cost of living difficulties caused low mood, feelings of isolation, anxiety, and mental and emotional exhaustion, with one saying that they feel like a "failure".

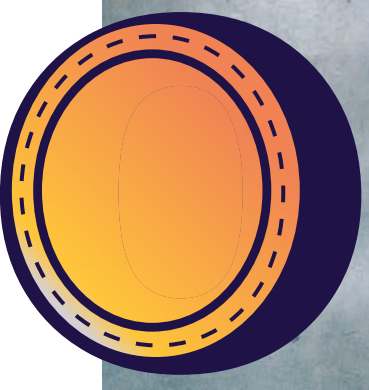
Participants in many cases reported trying to avoid thinking too much about living costs on a day-to-day basis, to try to manage their emotions:

**"If I do think about it too much I would get quite upset". [P. 4]**

For international students facing living cost difficulties, the cost of living was compounded with other challenges they faced when coming to university, such as cultural shock. This led to accounts of significantly lower levels of wellbeing, with students isolating themselves:

**"I remember not talking to my family for days [whereas before I used to talk to them every day] because I was so exhausted, tired, and sad. I knew if I'd call them, I would cry in front of them and have a mental breakdown. So, I became a bit distant." [P. 5]**

These difficulties meant that one student felt they could not improve their mental health via medical intervention. This student felt they had to "put a band aid on it and just try and survive until [they] can get a regular job and a stable life."



## 4: Impact on Education

*"[My education is] not the priority it should be"*

Over 60% of students struggling with the cost of living felt that their grades and/or education had been negatively impacted to some extent, with 10% feeling this to a large extent. In our interviews and education focus group, most students expressed that while they wanted to be more engaged in their course, living cost difficulties did not allow for this.

The detriment of living cost difficulties on education were mostly found to either be due to students being unable to focus or having time limitations due to cost of living difficulties.

### *Cost of living issues are distracting some students from their education*

Participants frequently mentioned that cost of living worries and responsibilities preoccupied their minds and meant that paying attention to their course was challenging.

Almost 50% of survey respondents experienced low concentration when studying this academic year due to living cost difficulties (n = 104); a finding reaffirmed in focus groups and interviews:

**"My focus has been shifted from studies to managing my finances" [P. 6]**

**"Your attention gets divided in a lot of directions because of the cost of living" [P. 5]**

For some students, cost of living difficulties on top of other challenges relating to academia, such as learning difficulties, culminate to make concentrating on studies even harder.

### *Some students have limited time and energy for degree work*

Many participants expressed that doing paid work to afford living costs meant they lacked time and energy for degree work. Around 40% of our survey sample reported doing paid work to help with living costs, averaging just over 12 hours<sup>13</sup> but going up to 40. Of the 80<sup>14</sup> full time student respondents who reported doing paid work during term time and told us the number of hours they worked<sup>15</sup>, about 30% (n = 23) were working over 12 hours, while 10% (n = 8) were working 20 hours or more.



Even more concerningly, three full-time students in our sample were doing 35-40 hours of paid work during term time to support their living costs<sup>16</sup>.

Unsurprisingly then, while over 90% found balancing paid work with their course and other commitments difficult, 35% of respondents said that they had a lack of time for course related work this academic year due to living cost difficulties (n = 76). Participants often described "keeping up" with modules, but not having time to prepare for exams or focus on coursework:

**"I manage my time enough to keep up with the work but not when we have big exams coming up. And I've never prepared enough for that because I can do enough work to catch up on work, but I can never do enough to revise." [P. 18]**

For some students this meant needing extensions:

**"I've got extensions. I'm working in the evenings. I'm going to uni, going to work, and coming back at midnight and doing my coursework. I'm becoming really stressed in comparison to my course mates." [P. 21]**

Multiple participants said that they relied on lecture recordings so that they could do paid work and then catch up on their course later,

but lectures not being recorded in some instances made balancing paid work and studies harder. These students certainly acknowledged that watching lecture recordings meant that they did not get their desired educational experience in terms of engagement.

However, that some students who were undertaking paid work were still struggling financially suggests that without putting their paid work above their studies, many struggling students would not be able to afford to undertake a degree. This was described by one student as a "catch-22".

Balancing studies and paid work were made even harder for those who also had placements, with one medicine student reporting working 9am to 5pm placements as well as late shifts for paid work, leaving little to no time for studying. For one student, undertaking paid work, and having a child, while also undertaking a PhD, meant their ability to go to the office and meet colleagues was severely limited. They felt this affected their engagement with their course.

<sup>14</sup> One out of the 80 did not comment the number of hours they worked but worked in term time, meaning 81 students worked during term time.

<sup>15</sup> This means either only in term time or during and out of term time

<sup>16</sup> This was reported by two undergraduate students and one postgraduate research student.

## *Cost of living difficulties are a threat to continuation and completion for some students*

Perhaps even more concerningly, 37% of students struggling with living costs had thoughts of leaving university due to the cost of living difficulties they faced. In this, 15% had thoughts of leaving 'to a large extent'<sup>17</sup>.

Although our sample inherently excludes those who have not continued at university, focus group and interview discussions provided insight into the ways that living cost difficulties could or had affected their degree. Even though no students in interviews had immediate plans to drop out of university, there were instances where living costs were a significant barrier for some students in undertaking a degree. This included:

- One student got their PhD offer and almost declined it, largely due to concerns about being able to afford childcare.
- Another student's university experience was shortened, as they entered thesis pending early to avoid paying additional course fee costs.
- One student noted that the only reason they could afford to study next year is because of receiving inheritance from a relative dying.
- Another student had to take a week of annual leave from their PhD "as things [with the cost of living] were just too hard". Though this is not an example of a student leaving university, it shows the difficulties of undertaking a degree whilst dealing with cost of living difficulties.

## *The cost of living difficulties are a threat to degree outcomes for some students*

Not only is being unable to afford university a potential risk to completion, but findings also suggested that living cost challenges worsening performance was a possible risk. We heard from one student who had to retake two modules, attributing this to cost of living challenges. This appeared to be worsened by the demanding nature of their degree, which last year they balanced with three jobs. Another student noted that their attainment had worsened:

**"I'm not doing as well in exams, my grades from the last few years have gone down." [P. 8]**

## *Hidden costs and access to enhancement activities are an issue for some students*

A few participants were also concerned about the hidden cost of study, and their own ability to access enhancement activities. Examples include having to miss conference opportunities due to costs, an inability to take up networking and internship opportunities, or being priced out of some of the more interesting enhancement activities, such as placements abroad.

<sup>17</sup> UK students were more likely than international students to say they had thoughts of leaving University.

# 5: Impact on Physical Health and Wellbeing

## *"I have felt my physical health alter"*

Throughout focus groups and interviews, we heard students experiencing issues relating to health, including inability to sleep and rest, afford food, and do exercise, among other things. In more severe cases, living cost difficulties contributed to medical issues. These issues do not seem to be isolated to focus group and interview participants; in our cost of living survey 71% felt that their physical health had been negatively impacted by living cost difficulties in some way, with 25% feeling this to a large extent.

## *Some students are struggling to afford food that is healthy and high enough in calories*

Food insecurity was a big issue: 86% of students struggling with living costs found it difficult to pay for sufficient food to some extent (groceries), with over half finding this moderately to extremely difficult.

**"I ran out of food money last month, but I couldn't ask [my parents] for more... you just feel like a burden." [P. 25]**

Unsurprisingly then, over half of students in our sample reported having a poor diet due to the cost of living this academic year (n = 118). A few students noted they had lost weight due to not being able to afford enough food. It was also highlighted by an international student that when they first moved to the UK, needing to buy warmer clothing meant that they did not have enough money to afford food for the first month. For a few students, time limitations made their diet poor; one had time to only eat one meal a day due to balancing their course and paid work which meant they lost weight.

**"I'm not eating very healthy, I'm not eating very nutritious, I'm just scraping through my days. And I've lost weight. I'm not eating proper meals." [P. 6]**

Some students also found affording healthy groceries to be a significant challenge, with a few saying they felt their health alter and that their immune system had worsened. Affording fruit and vegetables was noted to be a challenge particularly when trying to make sure they eat enough calories. One student also noted that they could not cook as much as they wanted due to time constraints from paid work and degree work. They felt this negatively impacted their ability to eat healthily.

### *Some students exercise less due to living cost challenges*

Gym, society, and University sports group costs were seen as unaffordable, with one student saying they had to stop attending fitness classes due to lack of money. For many students, needing a gym membership was also a barrier to joining sports teams.

### *Being unable to afford heating is affecting some students' wellbeing*

Many students who paid their own bills also said they had not used heating throughout winter which made them physically uncomfortable. This is unsurprising as 78% of students in our sample said they are finding it difficult in some way to keep their accommodation warm due to living costs<sup>18</sup>. Particularly for international students coming from warmer environments, who lacked money to buy warmer clothing, this was a challenging adjustment.

### *Cost of living difficulties are contributing to medical issues for a few students*

For some students cost of living difficulties were harming their physical health. The following medical issues were noted in this case:

- One participant reported that their house had developed damp and mould as they could not afford to put the heating on. This meant that their asthma worsened, and they had to take an inhaler "god knows how many times a day". The student recalled: "I could not walk up the stairs without getting out of breath." Although other issues here certainly need to be acknowledged relating to the landlord's responsibility to deal with damp and mould<sup>19</sup>, that living cost issues seem to have affected a student's health in this way is worrying.
- Other health issues mentioned included stress related illnesses from worrying about living costs, such as shingles, stomach pain, alopecia, and eczema.

<sup>18</sup> This does not include N/A responses meaning that students who do not pay their own bills can self-filter in this instance. N/A responses are not included in the percentage count.

<sup>19</sup> In this case, the student said that the landlord was not willing to deal with damp and mould.



## *Cost of living difficulties are detrimental to some students' ability to rest and sleep*

Participants, especially those undertaking paid work to support living costs, said they were unable to find time to rest or do things to improve their wellbeing. If they did, some felt guilty.

**"You're just left with you know the huge amount of placement [work] and then all your free time you've got [is] to work to fund just to eat." [P. 8]**

**"If I have free time, I feel guilty that I'm not working to be alleviating that stress. So [when] you do have time to relax its stressful and not relaxing because I feel like I should be using my time productively." [P. 21]**

75% of students in our sample also reported that the cost of living had negatively impacted their sleep quality and quantity. In a few cases, insomnia was mentioned to be an issue. In our focus groups and interviews, we found this was for a variety of reasons such as worrying about living costs, lack of time to sleep due to paid work, and being too cold due to not being able to afford heating.

**"Since this job started, I am probably sleeping four or five hours a night to manage my studies and my work. Time is something I don't have, even during the weekend." [P. 6]**

**"When it's just me figuring out everything on my own [...] that's really bad and those nights are incredibly long because sleep does not come [...] it's incredibly hard to still try and function." [P. 4]**

Predictably then, feelings of being "mentally and physically exhausted" were reported by a few students:

**"Last year one of my key phrases was 'I am the most exhausted I have ever been in my life, emotionally and physically.'" [P. 3]**

## 6: Impact on Social Life and Relationships

*"I don't go out because I don't have any money to spend anywhere"*

### *Many students are socialising less*

96% of participants in our bespoke survey found it to some extent difficult to afford to socialise and go out, with over 20% finding it extremely difficult. These students often spoke about how they either avoid or limit spend on socialising as it is not prioritised in their budget, with many feeling like the cost of socialising would need to be taken from their food budget. Many students who did paid work also lacked time to socialise, with one having unsociable hours and others feeling guilty when they used their time for socialising rather than working. Parent students particularly felt socialising was an even lesser priority in terms of time and money.

**"Most of the time I just skip events and do not join in." [P. 2]**

*Some students are missing out on seeing friends and family*

This meant opportunities to spend time with others was restrained and students felt they were missing out, with some limiting socialising to once a month and feeling guilty when they go out. Disconcertingly then, nearly 90% of students in our sample felt their social life had been negatively impacted by the cost of living to some extent, with nearly half feeling this to a large extent. Most participants spoke about not being able to see friends and family due to travel costs and the expense of socialising. Trains being expensive in this instance was commonly mentioned. Some students noted feeling embarrassed when they could not afford to see friends:

**"It's embarrassing to say I can't afford [to go out with friends]. Instead of saying I can't afford it [I say] 'ohh sorry, I'm busy'. I'm not. I just [...] can't afford to keep going out." [P. 8]**

## *The student experience is being jeopardised for some*

Avoiding spend on socialising also meant there was limited opportunity to get to know others when beginning a course, as participants told us they would have to decline invitations from people they meet.

We know for some first years, finances were a particular challenge: in the all-student Autumn Survey 2022/23 (October 2022), when first years were asked, 'what has made it difficult for you to settle into University this year' around 17% cited finances as a reason, suggesting that financial difficulties are affecting a sizeable proportion of students in terms of adapting to University life.

Cost of living challenges not only affected participants in terms of settling in but also their enjoyment of University life and 'student experience':

**"We're privileged to be at university but I think [people] are even more privileged to enjoy university." [P. 7]**

One student echoed this feeling, saying:

**"That whole part of my social life from first and second year has gone." [P. 8]**

The ability of participants to be involved with the local community was also certainly limited, with one participant saying that they stopped volunteering due to needing to focus on paid work.

## *These students' social health is poor due to these challenges*

Many participants felt that these challenges relating to social life all had a negative impact on their wellbeing:

**"My own social health at the moment is rubbish and I know that affects my mood levels, and my sense of self-worth." [P. 3]**

**"I have to socialise. I can't stay in a bubble. It is mentally exhausting [...] I count my days and they just pass in the blink of an eye." [P. 5]**

Participants described the ways in which not being able to go out led to them feeling socially isolated. Two participants noted that they often compare themselves to peers who they perceive as "fine" financially, which feels "a little bit alienating, a little bit isolating, because I can't talk about it". Unsurprisingly then, over half of surveyed students experienced feelings of loneliness (n = 111), due to living cost difficulties this academic year.

## *Cost of living challenges are worsening some students' relationships*

Being unable to socialise had a subsequent effect on existing relationships. Almost 70% of students in our sample felt that one or more of their relationships had been impacted to some extent by the cost of living. UK domicile students were more likely to say their relationships had been impacted in this case, possibly due to having more pre-existing relationships in the UK than international students. Participants told us about the ways their relationships were impacted:

**"Some friends are not [as close] anymore." [P.14]**

**"When I am too tired, too frustrated, I don't want to talk to anyone [...] so sometimes people think I don't give enough time for anyone, but I don't have the time to do anything else." [P. 6]**

Outside of socialising, a participant felt that they were not able to spend as much time with their child as they wanted to due to having to undertake long hours of paid work, something that felt very emotional to them. Some students also found that they could not support their friends and family in ways they would like to.

## *Cost of living issues are causing tension and arguments*

More severely, there were some accounts of cost of living issues causing tensions in relationships. Around 40% of students in our sample reported experiencing conflicts or tensions with others they knew this academic year due to living cost difficulties (n = 91). This ranged from day-to-day frustrations about living costs, to arguments with partners and housemates. One individual, for example, noted how themselves and their partner feel they have to check with each other before making small purchases (e.g. of £5). With their spouse on maternity leave this became more challenging as they had an even lower income.

Another mature student noted that cost of living issues caused arguments with their spouse:

**"It has affected us as a couple, it [has] affected our relationship. [...] It has caused things like arguments like, 'I wish we could [afford to] move', 'when are you going to finish your PhD'." [P. 3]**

A few undergraduate participants noted tensions over bills, feeling their home situation is more "hostile" because of it. They felt that tensions would not have arisen to the same extent if bill prices had been as high.

**"It's kind of sad because I know that if there wasn't this cost of living [crisis], [tensions] wouldn't really come up. It can kind of cause annoyed feelings towards each other, which wouldn't have risen [without living cost issues] [...]." [P.13]**



## 7: What do students struggling with living costs say about existing support

*"We're all suffering in different ways because we don't have enough money"*

Support funds	What students say
<b>Maintenance loan and bursary</b>	<p>"Just because my parents are in alright [paying] jobs, it doesn't mean they can afford to pay my rent... there's nothing if you have parents with okay [paying] jobs [...] My parents have to afford their bills and can't afford mine as well" [P. 25]</p> <p>"I come from a wealthy background and get minimum student loan, but my parents don't help me" [P. 21]</p>
<b>PhD funding</b>	<p>"[...] I couldn't somehow live on the stipend they've given me" [P. 4]</p> <p>"The stipend system in general in the UK is quite difficult to live off and hence I have to work part time. I have to [have] extra income sources to tie myself over" [P. 2]</p>
<b>Placement students (including medicine and nursing students)</b>	<p>"I'm on a nursing course so it's hard to work alongside being on placement, doing 12.5 hour [...] shift[s]." [Survey comment, P. 118]</p> <p>"[I am] unable to work as I have class every day and since it's a medical course, [I am] not able to find [many] part time job[s] for 20 hours [at the] weekend" [Survey comment, P. 103]</p>
<b>International students</b>	<p>"To be honest, I do not fully think that [the] uni is giving what they are taking from overseas students." [P. 11]</p> <p>"Being an international student, there are so many extra costs involved. For example, [I have] extremely high tuition fee[s]. I also need to spend [money] on summer storage and accommodation [...]" [Survey comment, P. 156]</p>
<b>Hardship funding</b>	<p>"I don't know if they make the application [for hardship funds] difficult on purpose but it feels like you have to jump through hoops to get it" [P. 23]</p> <p>"I don't think I qualify for the hardship fund because I am on a year-long course" [P. 16]</p>
<b>Childcare support</b>	<p>"When you've already got £1000 going out of your £1400 stipend every month [for childcare], and food prices going up £20 a month, it is ghastly. What would help is if that £1000 was £500". [P.4]</p> <p>"If you're a PhD student you are considered to be unemployed but cannot access benefits or child tax... or can access it but would have to give back the same amount in tax." [P. 2]</p>
<b>Housing costs</b>	<p>"I have the minimum maintenance loan as well and it covers half of my accommodation [...] obviously they can't increase the maintenance loan, but something needs to be done about house prices" [P. 16]</p> <p>"The majority of money is going to the cost of accommodation, so anything left is used for daily expenses" [P. 17]</p>

## 8: Recommendations

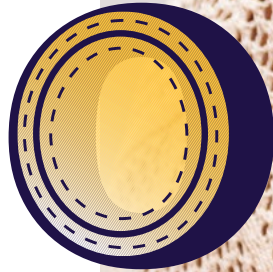
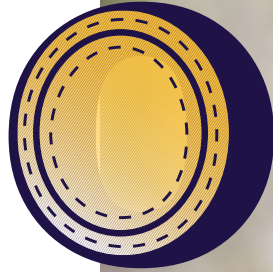
*"We're all suffering in different ways because we don't have enough money"*

### *Core support*

Although difficulties faced by students were certainly in part caused or worsened by the cost of living crisis, that some students are struggling with living costs is not a phenomenon unique to the crisis. The struggles of students from low socio-economic backgrounds and those in the 'squeezed middle' have been previously documented. A deeper consideration of the shortfalls of long-term policy and lack of support mechanisms are therefore necessary and should be considered, though recommendations will largely focus on changes to support in real terms. Ultimately, our findings call for more appropriate, comprehensive, and proactive forms of support.

**"Maybe they could just help students out in a permanent, longer-term way, from the start of their degree rather than risking people dropping out halfway."**

To make sure improvement is widespread, involvement and action from multiple stakeholders including the University, Government, Students' Union, and funding bodies, is necessary. Additionally, many of our recommendations are around increasing financial support and income in line with inflation; we strongly recommend that there are mechanisms in place for this to be consistently reviewed in future so that students do not continue to be financially worse off in real terms.



What / who	The issues described	Recommended change
PhD stipend	Many PhD students felt that the stipend was difficult to live on, particularly for those with extra expenses, such as children.	Lobby UoN and other funding bodies to increase their living wage in line with UKRI's new 2023/24 minimum stipend of £18,622 (UKRI, N/A).
Maintenance loan and bursary	<p>The maintenance loan is not enough for students to live on in many cases.</p> <ul style="list-style-type: none"> <li>While some students told us that their maintenance loan only covered around half of their rent, NUS (2021) data suggests that on average 84% of the maintenance loan goes towards rent, with a £36 budget remaining (NUS, 2022).</li> <li>Student loan rates increased by 2.3% this academic year (2022-23), and by 3.1% the previous year (2021-22)<sup>20</sup>, whereas “[a]ctual inflation over those years has run above 5% since October 2021 and more than 10% since October 2022” (UK Parliament, 2023). This means that “Students are now considered 20% worse off” (UK Parliament, 2023).</li> </ul>	Lobby the government to increase the maintenance loan by 13.7% in line with inflation (UK Parliament, 2023).
	One student noted that they received the bursary two weeks late, making paying for essentials harder and more unreliable.	The University bursary payments need auditing to make sure that bursaries are paid on time.
	Some students are receiving minimum or low maintenance loan and no bursary but have little or no parental support as parents cannot afford it.	Lobby the government to adjust the maintenance loan thresholds to represent changes in household income boundaries over time.

<sup>20</sup> This is based on OBR predictions.



What / who	The issues described	Recommended change
	Some students are receiving low or minimum maintenance loan but do not receive family support due to strained relationships.	Lobby UoN and other funding bodies to increase their living wage in line with UKRI's new 2023/24 minimum stipend of £18,622 (UKRI, N/A).
	Students receiving the University's Core and Potential bursaries feel this is not enough to live on. The bursary has not increased in real terms.	The University's bursaries should be increased in line with inflation, with adjustments to household income boundaries. This represents a rise of around £150 per student on the Core Bursary, and £300 for those in receipt of both the Core and Potential Bursaries.
Childcare support	Parent students struggled to afford childcare costs, expressing that they want support before reaching the point of crisis. One student suggested that childcare subsidies would be useful. They felt that support should apply to all nurseries as they did not want to take their child out of a nursery where they had made bonds.	To introduce a subsidy on childcare for student parents, including for students with children outside the University of Nottingham's Nursery. This funding should match similar provision for employed parents until government changes rules on childcare allowances.
	Students are considered unemployed when it comes to childcare meaning that they do not receive the free hours that a person working receives. This means students must take time out of studying for childcare or they have to pay out of pocket on an already low budget.	To lobby government to allow full-time students to receive any government subsidised childcare in the same way as employed parents.

What / who	The issues described	Recommended change
Support funding (The hardship fund, student crisis fund, childcare support fund)	<p>Currently, students feel that Hardship Funding is inaccessible and may not properly allow them to have dignity in the process.</p> <p>Many students who felt they were facing difficulty did not think they were eligible for hardship funding (see Appendix: Table A4).</p> <p>Hardship funding appears to only recognise more severe financial issues. This does not reflect the reality many students face; that although they have funds in their account and may be able to survive month to month, doing so is challenging and precarious.</p> <p>Many students felt they would have to stop working in order to be eligible, which they felt to be risky.</p> <p>International students also felt that they did not have support for the difficulties they were facing and unless they were in final year are only eligible for hardship support if they have experienced a 'significant' unexpected change in circumstance'.</p> <p>The childcare support fund was also perceived to rely on students to be unable to pay for childcare to access it.</p>	<p>Financial support for facing challenges relating to living costs (e.g. having to work long hours to support themselves), but not necessarily 'hardship' should be considered.</p> <p>In line with recommendations above, a childcare subsidy for student parents should be available regardless of hardship. As such, a core recommendation is currently to repurpose this funding for proactive support in line with government funding, and with prioritisation for students in the Day Nursery. Where hardship does exist, the childcare support fund should not consider spousal income.</p> <p>Make hardship funding more available for international students, especially those on one-year courses who may not have planned for inflationary increases or expected UK costs to be as high. The definition around 'significant unexpected change in individual financial circumstances' should be clarified, making sure it takes in to account economic changes and price rises which could lead to hardship.</p> <p>Additionally, where hardship funding is for those who have not had an unexpected change in financial circumstances but where funded students were not provided with the money they need to live (in the case of the maintenance loan, bursary, and stipend), the University should be proactive in identifying and supporting these students rather than leaving the onus on the student to apply. This should be the case until students are given the baseline support that they need.</p>

What / who	The issues described	Recommended change
	Whether the funds amount to enough financial support for students when they are able to receive it is not well understood. The small number of students we spoke to who received it found it useful but were clearly still facing difficulties.	Review the amount of money for hardship grants and funding to ensure it properly meets the needs of students who apply.
	There is a lack of awareness of the existence of the fund (see Appendix: Table A4).	Communications about the hardship fund need to be more effective and widespread. Students should be made aware of it once they begin their degree, alongside other support available for students' experiencing difficulties. Communications should make sure they cater to different groups where eligibility requirements are different.
	There is a lack of awareness and understanding of eligibility requirements. The process needs to be made more transparent. Guidance notes are helpful, but without contacting anyone certain things are not clear, such as what needs to be proved in order to access hardship funding. Many students felt that they had to prove they had zero funds in their account, which prevented them from applying. Many of the students had little time to research this.	The hardship fund eligibility and application process need to be more transparent. Students should be able to have a clearer idea about whether they may be eligible before speaking to anyone or completing the application. All Hardship Funding guidance and application forms should be rewritten to ensure clear and accessible criteria, with easy access for students. This should be done in partnership with students, to ensure service design that meets student needs and wishes for dignity.
	One student noted that because the hardship fund evidence required proof of tenancy agreement, as a mortgage holder they were uncertain about eligibility. Although there is more accuracy in the guidance notes, the main page of the website currently does state that students need evidence of tenancy agreement before applying.	Update language used to make sure that it applies to all eligible students. Students should be consulted in this process.

What / who	The issues described	Recommended change
	A student disclosed that having to rely on their husband for extra money feels infantilising but that eligibility criteria for financial support usually takes in to account spousal income.	Review how household income is dealt with in hardship funding, ensuring dignity is upheld for students.
International students	It seems that international students may not have an accurate representation of UK living costs before coming to the UK.	The University should have clear guidance on living costs for all students, which is reflective of inflation and real living costs, and factors in expenses for the beginning of the year such as buying warm clothing (for students from warmer countries). This should be reviewed annually with a transparent methodology and be made publicly available in an easy to access form and not hidden within the University website. Existing students, including international students, should be consulted in this to make sure that guidance is reflective of what students need.
Students including medicine (and nursing) students	Placement students, including medicine students, reported having limited time to do paid work, worrying about a maintenance loan decrease at the end of the year, and feeling unfairly compensated considering limited tuition they are given, and placement work they are required to do. This is particularly significant considering that students sometimes must fund their own placement and travel costs.	The NHS, DfE and Student Finance England should restructure support funding for students on medical placements, incorporating increased funding for those who cannot work part-time due to their course contents and placements. This may be via the reintroduction of maintenance grants, or through access to additional loans funding.
Housing prices	Housing prices in Nottingham have risen by 10.9% in the last year (Peachey, 2023). For many students who are given the maintenance loan, either their entire maintenance loan was being spent on housing or their maintenance loan only covered half of their accommodation costs. Where parents cannot help as much with costs this created challenges. Students we spoke to were keen for support in relation to housing costs.	Nottingham's Student Living Strategy should prioritise affordable student housing within the city, with planning guidance for affordable housing to be placed into Supplementary Planning Guidance for Purpose-Built Student Accommodation. This should be based on a proportion of no more than 55% of the maximum student loan.





## *Other support and initiatives*

Short term mechanisms of support should be viewed as a 'band-aid' in the short term rather than a genuine solution to the cost of living issues students are facing. To be clear, we consider any efforts to undertake the following recommendations a way of helping to ease the symptoms of living cost difficulties, but in no way a contribution to much needed long-term change to make sure students are supported in a way which is stable, reliable, and comprehensive.



Area	Issue	What can be done?
Travel	Students struggling with living costs in some cases had little money left over for travelling and found it expensive.	£2 bus tickets to be extended across the city on a permanent basis.
Undertaking paid work	<p>There were a few issues related to paid work:</p> <ul style="list-style-type: none"> <li>• Students taking on paid work on zero-hour contracts are unable to have a consistent income and lack stability.</li> <li>• International students struggled to get jobs, with some finding the cultural barriers and lack of social network a challenge.</li> <li>• Other students said that finding appropriate jobs that could fit round their course was difficult, especially on Unitemps.</li> </ul>	<p>The University should have clear guidance on living costs for all students, which is reflective of inflation and real living costs, and factors in expenses for the beginning of the year such as buying warm clothing (for students from warmer countries). This should be reviewed annually with a transparent methodology and be made publicly available in an easy to access form and not hidden within the University website. Existing students, including international students, should be consulted in this to make sure that guidance is reflective of what students need.</p>
Physical health	Students lack time (due to paid work) and money to cook food, cannot always afford enough food, and cannot always afford healthy food. Students also struggle to make time to exercise and pay for certain facilities, such as gyms.	<p>Create easier ways for students to get free or cheaper food. This could include giving away food that would otherwise go to waste for free and considering expanding the free breakfast initiative to lunch time. On a wider scale, £1-£2 hot meals available for students would also be beneficial.</p>
Education	Some students, including one undergraduate student, felt they were missing out on conference opportunities as they could not afford them. For some, costs (including conference, accommodation, travel, and childcare costs) were either partially or not at all covered.	Nottingham's Student Living Strategy should prioritise affordable student housing within the city, with planning guidance for affordable housing to be placed into Supplementary Planning Guidance for Purpose-Built Student Accommodation. This should be based on a proportion of no more than 55% of the maximum student loan.
Social life and mental health	Some students struggled to, or were unable to, afford social activities. Students found, however, that social activities were beneficial to their mental health.	Schools should increase initiatives across the board to hold free events for students where possible.

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# Appendix A

## Other support and initiatives

### Appendix A1: Methodology

Method	Purpose	Target sample
Survey (x1)	Students struggling with living costs in some cases had little money left over for travelling and found it expensive.	£2 bus tickets to be extended across the city on a permanent basis.
Interviews (x6)	To scope the interview and focus group questions and inform the focus group themes. This will also help to identify significant differences between groups.	Those who found the cost of living difficult this academic year (22-23)
Focus groups (x4)	To understand lived experiences of mature and international students finding the cost of living difficult.	Two international, non-mature students; two mature, home students; and two international, mature students, who found living costs difficult this academic year (22-23)

Table A1: Bespoke cost of living research methodology

## Appendix A2: Demographics

Demographic type	Demographic <sup>21</sup>	Focus groups (n=25)	Interviews (n=6)	Total (FG/Int) <sup>22</sup>	Survey (n=234)
Mature status	Mature	10	4	14	25%
	Non-mature	15	2	17	75%
Domicile <sup>23</sup>	UK	11	2	13	52%
	International	14	2	17	75%
Study level	Foundation year	0	0	0	2%
	Undergraduate taught	13	1	14	65%
	Postgraduate taught	9	2	11	23%
	Postgraduate research	3	3	6	10%
Widening participation indicator <sup>24 25</sup>	Yes	9	3	12	22%
	No	14 <sup>26</sup>	3	17	78%

<sup>20</sup> The 'prefer not to say' responses were transformed in to blank cells.

<sup>21</sup> Total participants rather than unique participant demographics are used here. A few participants were involved in multiple consultations. In this case, demographic data for them has been counted twice.

<sup>24</sup> Widening Participation indicators in this case include the following: Receiving a university bursary, receiving free school meals, being in care for over 3 months before attending university. Not having a widening participation indicator in this case means the participant selected 'none of the above'.

<sup>25</sup> It is also important to note that for international students some of the widening participation indicators may not apply, for example they do not have eligibility for the UK bursary or may not have free school meals in place where they went to school.

<sup>26</sup> Those who responded 'unsure' or 'prefer not to say' have not been reflected in the numbers.

Table A2: Bespoke cost of living research methodology

### Appendix A3: All student termly survey data

Method	Purpose	Sample Size
Summer survey 2021/22	May to June 2022	279
Autumn survey 2022/23	October 2022	1261
Winter survey 2022/23	January to February 2023	903

Table A3: Bespoke cost of living research methodology

## Appendix A4: Hardship funding

Why have you not received any of the above (hardship) support provisions from the University. Tick all that apply	Sample Size
I was not aware of the support	132
I am not eligible for any	92
The application(s) to get support is too difficult	22
None of the support offered would help with the cost-of-living difficulties I am facing	15
I applied but my application(s) was not approved	3
I have no idea	1
Not sure if I am eligible.	1
DfE funded course complicates matters!	1
I don't want to	1
Grand total	268

Table A4: Why students have not applied for or received hardship funding from the University



## Appendix A5: Forms of funding and eligibility

Funding	Description	Eligibility	Provider
Stipend	Grants, awarded through a competitive process, to cover the fees and living costs of postgraduate students.	Those who have been provided with a grant or award through a competitive process.	UKRI, other funding bodies, or universities
Tuition fee loan	The university or college sets your tuition fees, and the loan is paid directly to them. Students have to pay it back.	UK, Undergraduate students only	UK Government
Maintenance Loan	A means tested loan based on household income. Household income always includes income you get from your own savings, investments or property (for example dividends or rent).	UK, Undergraduate students only. It may include your parents or partner's income. This depends on your individual circumstances. Parents income is included for those financially dependent on parents under the age of 25. Others must prove they are not financially dependents on their parents for this income to be excluded.	UK Government
Bursary	The Core Bursary offers financial support to students from lower income backgrounds during their time at university.	here were a few issues related to paid work:	Nottingham's Student Living Strat should be based on a proportion of no more than 55% of the maximum student loan.

Table A5: How does funding for students work?

Funding	Description	Eligibility	Provider
The Student Hardship Fund	If students are already claiming all the support they are eligible for from the Government – including your student loan – but are still struggling to make ends meet, they may be eligible to apply to the Student Hardship Fund.	<ul style="list-style-type: none"> <li>• Home, (UK) students</li> <li>• Undergraduate students; either full-time or part-time (from 2018 entry), including part-time distance learners, following a higher education course, including sandwich courses and any periods of placement</li> <li>• Postgraduate students; full-time following a course of higher education at a level above first degree, including those who are writing up their thesis and are therefore not attending the institution. Awards for full time postgraduate students are capped at £1,000.</li> <li>• Part-time undergraduates (pre 2018 entry) and part-time postgraduates are eligible for help towards associated course costs only (eg books, printing)</li> <li>• International and EU students can apply to this fund in the FINAL year of study only, or if they experience a significant unexpected change in their individual financial circumstances after starting the course. A one-year Masters PGT course is not considered to be a final year.</li> </ul>	University of Nottingham

Funding	Description	Eligibility	Provider
The Student Crisis Fund	This fund can provide small, interest-free loans to students and research students experiencing financial difficulties because of an unexpected change in their circumstances after admission to the university.	<p>All University of Nottingham students and research students registered and attending a course in the UK:</p> <ul style="list-style-type: none"> <li>• You must be the legal parent/guardian of the child/children receiving childcare</li> <li>• The child/children must live with you</li> <li>• You must evidence financial hardship</li> <li>• There must be an essential need for childcare</li> <li>• Your childcare provider must be registered with Ofsted, unless it is a family member who is not required to register as defined in the Children Act 1989</li> </ul>	University of Nottingham
The Childcare Support Fund	This fund has been set up to contribute to essential registered childcare for students and research students struggling to meet costs while they are studying.	All University of Nottingham students and research students registered and attending a course in the UK.	University of Nottingham





