

# Insight

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## Studying during rises in the cost of living

### Introduction

Inflation in the UK is at an almost 40-year high, principally driven by increases in the prices of energy, fuel, food and non-alcoholic drink.<sup>1</sup> Although current predictions suggest that inflation and energy costs will fall during 2023, the recent rises in the cost of living have had an impact on many, and university and college students are no exception.<sup>2</sup> In research published by the Office for National Statistics (ONS), 92 per cent of higher education students reported that their cost of living had increased compared with last year, in line with the statistic for all adults.<sup>3</sup>

To understand these issues better, the Office for Students (OfS) has commissioned a poll of students and held roundtable discussions with university and college representatives, student representatives and higher education mission groups and representative bodies.

This brief examines the results of the poll and how far its findings are confirmed by other published evidence on students' experiences of cost of living rises, and gives an account of the views expressed in the roundtable discussions.

The brief thus presents findings from a range of

research, often conducted at pace and using a self-selecting sample of the student population. The results should be interpreted with caution. It is possible that the views of this subset of students differ from the views of students more generally, either because of random variation or because surveying a sample of volunteers introduces bias.

### Findings of the polling for the OfS

The OfS commissioned Savanta to conduct a student poll on the cost of living. 4,021 students on the Youthsight panel responded to an online poll between 23 January and 15 February 2023. For more information about methodology, see 'Evaluation report of the cost of living research in 2023'.<sup>4</sup>

Rises in the cost of living have had a reported impact on many of the students polled. Almost one in five respondents said that they had considered dropping out of university or college because of such increases. This is particularly the case among postgraduate students (24 per cent of whom have considered dropping out, compared with 13 per cent of undergraduates) and disabled students (30 per

### Summary

Recent rises in the cost of living are affecting many in the UK, and higher education students and their institutions are reporting a significant impact. This brief outlines the results of our information gathering on the effect on students of these price increases, including a commissioned poll and roundtable discussions, as well as summarising other recent research in this area. It also examines some of the actions by universities and colleges to mitigate the effects of the situation on their students.

cent of whom had considered it, compared with 14 per cent of those without a disability).

Nearly half of responding students (43 per cent) say they have cut back on spending on food shopping over the last six months. Over half (56 per cent) have reduced what might be seen as non-essential spending (such as takeaways and nights out) in the same period. In both cases postgraduate students were more likely to report taking these measures: 52 per cent were cutting back on food and 66 per cent on social spending,

The Office for Students is the independent regulator of higher education in England. We aim to ensure that every student, whatever their background, has a fulfilling experience of higher education that enriches their lives and careers. We regulate to promote quality, choice, competition and value for money in higher education, with a particular remit to ensure access, success and progression for underrepresented and disadvantaged groups of students.

compared with 39 per cent and 51 per cent respectively among undergraduates.

Awareness of the support provided by universities and colleges to alleviate cost of living pressures appears to be varied. Over a third of the students polled reported being aware that their university or college provided hardship funding, bursaries and other financial support (38 per cent), and financial advice and guidance to alleviate the cost of living (36 per cent). Almost one fifth (19 per cent) said that they were not aware of any support, though this figure varied somewhat between type of study, year of study and type of institution. Students from minority ethnic backgrounds were more likely to be unaware of the support that their university or college provided (28 per cent, compared with 17 per cent of white students).

Just under half of responding students (44 per cent) agreed that their university or college has done enough to support students with cost of living issues over the last six months. However, over a quarter (27 per cent) disagreed, and agreement was substantially lower among disabled students and those from minority ethnicities. Of those with a disability, 25 per cent agreed that there was enough support while 38 per cent disagreed (compared with 49 per cent and 24 per cent respectively of those without a disability). 26 per cent of black and minority ethnic students agreed while 33 per cent disagreed, compared with 48 per cent and 25 per cent respectively among white students.

2,235 respondents (56 per cent) had received support from their university or college to help with the cost of living rises. Of these students, over four in five (85 per cent) reported that this support has enabled them to succeed on their courses. Almost nine in ten students without a disability (87 per cent) said that the support they received from their university or college has enabled them to succeed on their

## Action by the OfS and government

During the 2022-23 academic year, the OfS is distributing £261 million of its government funding to universities and colleges to contribute to work on access and participation, which can include hardship funding. In January, the government announced an additional £15 million in hardship funding, which the OfS is also distributing in the 2022-23 academic year.

This reallocation from other grants is in recognition that cost of living pressures are affecting students, and that demands on hardship funds have increased this year. It will provide temporary additional support for higher education students who are facing hardship, particularly where needed to support them to continue and succeed in study.

Universities and colleges must distribute the funding to students based on an assessment of their hardship and may not place constraints on how the students spend the money.

courses. However, the percentage for disabled students is lower, at 74 per cent.

Fuller information is available in 'Evaluation report of the cost of living research in 2023' and the associated data download.<sup>5</sup>

## Other research

These findings reflect those seen in a range of research conducted into the specific impact on higher education students, by a number of other organisations, since cost of living pressures became more evident in 2022. This growing body of evidence suggests that, while financial concerns among students are not a novel issue, students are facing many new financial pressures stemming from cost of living rises.

Polls undertaken by the ONS and the Sutton Trust both found that over half of students report being in a worse financial situation compared with the previous year. 50 per cent of students in the ONS poll reported their income decreasing a little or a lot, while in the Sutton Trust poll 57 per cent said their financial situation had worsened.<sup>6</sup> A report by the student financial wellbeing platform Blackbullion found that the shortfall between students' income and their needs was 39 per cent larger in 2023 than in 2022.<sup>7</sup>

A student poll carried out for Universities UK in July 2022 found that 67 per cent of students

were either 'fairly concerned' or 'extremely concerned' about managing their living costs.<sup>8</sup> The ONS research, conducted early in 2023, found that 91 per cent of students were either somewhat or very worried about rises in the cost of living. Only 2 per cent reported that they were not at all worried about them. Half of students reported having financial difficulties, with 16 per cent categorising these as major.<sup>9</sup>

Blackbullion's survey suggested that these financial problems are causing stress and worry for many students.<sup>10</sup> The survey found that 87 per cent of students were worried about money, with 58 per cent of those who were saying that this had negatively affected their mental health.<sup>11</sup> Research by the National Union of Students (NUS) found that nine in ten students reported that their mental health had been affected by cost of living rises.<sup>12</sup> A Student Minds survey found that this was the primary issue affecting students' mental health.<sup>13</sup>

In efforts to manage financially, some students are cutting back their spending on essential items such as food, or trying to reduce their use of energy at home.<sup>14</sup> 34 per cent of respondents to the Blackbullion survey said that they were going hungry, while 16 per cent were limiting how much they spent on personal hygiene.<sup>15</sup> The Sutton

Trust poll in January 2023 found that 63 per cent of students reported cutting back on food and essentials. 28 per cent had skipped meals to save money, while 43 per cent reported cutting back on their use of electricity, gas or other fuel in their homes.<sup>16</sup>

Attendance on campus is declining amid concerns about travel costs. 28 per cent of students in the ONS research reported travelling to their university or college less frequently, and 25 per cent were attending lectures remotely where possible.<sup>17</sup> The Sutton Trust's poll found that 16 per cent of students travel to campus less, to save on transport and other costs. On the other hand, some students are spending more time on campus so they can use energy (such as heating) for free, instead of adding to their energy bills at home. 14 per cent of students in the same poll reported travelling to campus more often for free energy use.<sup>18</sup> In the ONS survey, 34 per cent of students reported that they were not attending additional course-related events that came with a cost, such as field trips and conferences.<sup>19</sup>

As well as reducing their spending on essential items, students are also cutting back on activities that are often categorised as non-essential, such as socialising and taking part in sports and in student societies.<sup>20</sup> Research suggests that this and other aspects of 'belonging' are an essential factor in student continuation and success.<sup>21</sup> The Sutton Trust's poll found that 47 per cent had stopped or reduced going out socially with friends, and 9 per cent had reduced their attendance at or dropped out of student societies.<sup>22</sup>

Students are also taking on new debt in response to cost of living pressures; this was the case for 30 per cent of the students responding to the ONS's research. 71 per cent of them reported that this was because their student loan was not enough to support living

## Actions by universities and colleges: Financial assistance

Participants in our roundtable discussions told us of the financial assistance measures their universities and colleges had put in place in response to cost of living rises. These include:

- increasing the budget for hardship funds, widening their eligibility criteria and streamlining the application process
- dividing hardship funds into different pots to meet different needs (for example, a health fund, a digital fund, a travel fund)
- working with student representatives to design hardship funds, with the aim of tackling the stigma of asking for help
- creating communications to highlight financial assistance opportunities for students
- one-off payments to every student with a household income under a specified level
- financial support with paying energy bills
- bursaries for learning resources, including electronic equipment and creative materials, and specialist software
- distributing care packages, including study supplies
- practical support to preserve students' access to mobile internet data
- providing bus passes for students, or running free campus shuttle buses
- reducing the cost of graduation.

costs.<sup>23</sup> Many students are taking on part-time employment or increasing their work hours to manage financially.<sup>24</sup> In a more recent supplementary poll for the Sutton Trust, about half of undergraduate respondents said that they had missed classes for paid work during this academic year, with 6 per cent adding that they often do this.<sup>25</sup>

Students report that such financial pressures may be making it less certain that they will complete their studies. Just under a quarter of students responding to the Sutton Trust in January said they are less likely to finish their degree because of rises in the cost of living, although it is too early to confirm this on the basis of data from universities.<sup>26</sup> 9 per cent of the Blackbullion respondents said that they had considered dropping out of university in response to financial pressure.<sup>27</sup>

Some of the published literature identifies a differential impact of cost of living pressures

on specific student groups. Research findings published by Universities UK showed that postgraduate students, particularly research students, are more likely to be concerned about managing their living costs.<sup>28</sup> Blackbullion's report suggested that the average monthly shortfall between income and costs was significantly higher for women - £607, compared with £487 for men - and increasing faster.<sup>29</sup> The Sutton Trust poll identifies a particular impact on students from lower socioeconomic backgrounds. For example, it found that these students were more likely to report skipping meals to save on food costs (33 per cent, compared with 24 per cent of students described as 'middle-class').<sup>30</sup>

## Outcomes of the roundtable discussions

To set the outcomes of polling on cost pressures in higher education in an informed

context, the OfS convened four roundtable discussions in December 2022 and January 2023.<sup>31</sup> These were attended by student representatives, staff from universities and colleges, and officers of higher education sector representative bodies and mission groups.<sup>32</sup> Earlier discussions with our student panel informed their structure.

By holding these discussions, we aimed to add detail to the published research and to the polling we commissioned. We wanted to understand how those represented by the groups we met with felt cost pressures were impacting on students and their experience of higher education, including any differential impact they had observed on certain student groups. We also wanted to find out more about how universities, colleges and students' unions are responding to help students.

Attendees were not required to supply evidence for their views, and these may not be shared by the OfS.

Roundtable participants told us of a variety of interventions put in place by universities, colleges and students' unions to ease cost of living pressures.

These included:

- providing warm spaces (such as opening libraries for 24 hours a day, seven days a week)
- reorganising the structure of learning (for example, condensed timetables to allow for part-time work and reduce travel costs)
- providing financial assistance (for example, increasing hardship funds and providing bursaries)
- meeting food needs (for example, subsidised or free canteen food)
- offering pastoral and emotional support (to help with the stress and anxiety caused by the economic climate)

## Actions by universities and colleges: Meeting food needs

Participants in our roundtable discussions told us how their universities and colleges are helping students with rising food costs. These include:

- providing free and subsidised meals and hot drinks on campus (for students and staff)
- opening food banks
- providing microwaves, fridges and hot water for students to be able to cook on campus
- bulk-buying foods so that students can buy from their university or college at a cheaper price
- distributing food vouchers
- providing community food cupboards ('take what you need').

- offering support with housing costs (such as freezing the rent costs in university-owned accommodation)
- offering subsidised travel (such as bus passes or free campus shuttle buses)
- offering subsidised extracurricular activities (such as free or subsidised access to sports facilities).

Examples of some of these interventions by universities and colleges are included throughout this brief.

Participants reported that many of these measures are costly over time, and may not be sustainable as longer-term solutions. Participants also observed that universities and colleges could be facing rising costs (such as increases in energy bills), and this may limit their financial capacity to help students in these ways.

Participants also suggested that there is sometimes a stigma attached to asking for or receiving financial assistance. They felt that some students may not be coming forward for help, even though they are struggling financially.

Roundtable participants related a range of experiences for students in the current climate. These largely echo the major themes highlighted in the polling

and wider literature. Although it is hard to disentangle these cost of living effects from any ongoing consequences of the coronavirus pandemic, it seems probable that both have had an impact.

### Cost of living pressures

Participants reported increased demand for student hardship funds, with some students finding it hard to meet the cost of household bills, food, and medical prescriptions, as well as higher rents. Some students report feeling the pressure not only to support themselves, but also to provide for their parents and other family.

Rents for student accommodation in the private sector have risen substantially and are expected to continue to rise. There are shortages of student accommodation in some areas, which the participations said may lead students to rent accommodation further away from campus.

Travel costs were a common theme in the roundtable discussions. While some bus fares have been reduced recently, some disabled students and some at rural campuses and on placements have no alternative to using cars for commuting, with associated petrol and parking costs. Travel costs are often reportedly a bigger issue for commuter students. They are

also a more acute challenge for students required to complete placements (for example as part of healthcare, medical and teaching courses).

### **Increases in uptake of part-time work**

All participants reported that more students are taking on paid employment alongside their studies, including increasing the hours they work. Although existing research suggests that students who work during term feel as though they have greater control of their lives, potentially enhancing their long-term education and employment prospects, participants were concerned that students felt pressured into choosing between work and study, reducing their capacity to benefit from higher education. Some universities are offering part-time jobs that arise within the institution internally to students before advertising them to the local communities.

Students and staff expressed fears that the pressures of having to balance study and work are particularly difficult for students with caring responsibilities. Those who are parents are less able to take on part-time work. Participants spoke of seeing more students bringing babies and toddlers onto campus because they can no longer afford childcare, or the travel to childcare locations. They believe that the speed with which these changes have come on may have forced students to change what seemed to be settled financial plans.

In all the roundtables, there was a recognition that part-time employment is more difficult for students on work placements, and for international students, whose visas may restrict such work.

### **Impact on studies**

Participants were concerned that financial pressures and a less rewarding experience of higher education may make continuing their studies less appealing to students than paid employment. Some also suggested that these

## **Actions by universities and colleges: Provision of warm spaces**

Contributors to our roundtable discussions told us how their universities and colleges are providing warm spaces on campus for students, to help them with rising energy prices. These include:

- opening warm spaces on campus, such as libraries, for 24 hours a day, seven days a week, and in some cases during university holidays
- providing warm spaces with free hot drinks available
- providing warm spaces where students can charge electronic devices
- providing adapted spaces where student parents and carers can bring children.

factors may lead to prospective students withdrawing their applications to study or deferring their places.

Some spoke of a noticeable decline in attendance on campus, which they attributed at least in part to higher travel costs. They said that some students are requesting condensed timetables to reduce travel expenses and facilitate part-time jobs. This ran counter to the approach by some universities of spreading out attendance requirements instead, to encourage greater integration into campus life. There are also sometimes 'hidden' costs in participating in certain courses, including purchasing specific technology, creative materials, or books, which some participants suggested were increasingly seen as a burden by some students.

### **Missing out on a full student experience**

Participants told us that financial concerns and increased time spent doing part-time work have led many students – particularly those from disadvantaged backgrounds – to disengage from co-curricular activities (such as field trips and internships) and extracurricular activities (such as sports or social clubs), which are seen as an important part of the higher education experience.

### **Impacts on different groups of students**

Contributors to the roundtable discussions suggested that there was an uneven impact among students of rises in the cost of living. They believe that these challenges may also have exacerbated some pre-existing issues, including those facing students from low-income households, and the pressures of balancing work and study. They suggested that students who are already part of financial support schemes that have been uplifted are to some extent insulated from the full impact of cost of living rises.

Roundtable participants mentioned the difficult financial situation of those postgraduate students whose funding has not been increased in recognition of cost of living increases. As well as facing the standard pressures, postgraduates may also be on placements, or have additional course costs, or caring responsibilities. Participants think that as well as increasing their expenses, some of these factors may limit their accommodation choices based on proximity.

Participants also drew attention to a group of students said to be 'just about managing'. These are students in a middle-income group who are not eligible for assistance, but who they believe are struggling financially. They said that many of these students are now taking

on more part-time work, but are finding studying and working increased hours challenging. They believe that these students may have been used to relying on family and friends to help them financially, but that such help is no longer available because these support networks are facing their own cost of living pressures.

Finally, the roundtable discussions suggested that international students are also particularly affected by the current economic climate. Many are said to be finding that the money they budgeted for study in the UK is not enough, but unable to take on more part-time employment because of limits in the number of hours their student visas permit them to work. Some participants spoke of concerns that some international students may not be aware of the financial assistance available to them, or that the stigma attached to asking for financial help may be a barrier to some of them coming forward.

## Conclusion

The findings of our information gathering exercise align with earlier research that suggests that the cost of living is an increasing issue for higher education students across many groups, with some more strongly affected than others. It seems that there may be particular reason to be concerned about the effect on women, postgraduates, disabled students, international students, students with caring responsibilities and those from lower socioeconomic backgrounds. We have undertaken this work so that universities and colleges can better understand the scope of these potential issues and see the solutions that have been implemented across the higher education sector.

Universities, colleges and students' unions have worked innovatively and at speed to help alleviate these pressures, with additional help from government for their hardship funds.<sup>34</sup> These responses have been diverse, and

the support available has varied from university to university. The mitigating activities listed in this brief are examples of what can be achieved, but may not all be sustainable over a long period. There is important work to be done in communicating to all students what support is available, and helping to remove such stigma as may be associated with accepting it.

The OfS has been working to bring together higher education sector and student perspectives and add to the growing evidence of how students are experiencing cost of living rises. We have been working with our student panel, have convened four roundtable discussions and have commissioned a poll of students. The findings from this work are discussed above, and more detail is available to download alongside this Insight brief, in the 'Notes on roundtable discussions', 'Evaluation report of the cost of living research in 2023' and the associated data download.<sup>35</sup>

Our existing arrangements for access and participation plans include a requirement for universities and colleges to engage with their students and understand their needs. In our recent consultation on how we regulate equality of opportunity, we proposed that universities and colleges should consider our equality of opportunity risk register when setting objectives for their access and participation plans. This means that universities and colleges will need to consider how best to mitigate any problems that may arise from cost of living issues, and ensure that these do not impact equality of opportunity among their students.



# Notes

<sup>1</sup> Office for National Statistics (ONS), released 15 February 2023, '[Consumer price inflation, UK: January 2022](#)'. This refers to the annual inflation rate based on the Consumer Prices Index including owner occupiers' housing costs. The highest rate in over 40 years was in October 2022.

<sup>2</sup> Bank of England, '[Why is inflation expected to fall quickly during 2023?](#)', February 2023. In this brief, for the sake of readability, we have used 'universities and colleges', or sometimes simply 'universities', to refer to what our regulatory framework and other more formal documents call 'higher education providers'.

<sup>3</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)', Table 1a: Cost of living. 229,475 higher education students at universities in England were invited to take part in the Student cost of living insights study, an online survey conducted between 30 January and 13 February 2023. The response rate was low: 0.9 per cent with 1,964 respondents. ONS also released '[Public opinions and social trends, Great Britain: 8 to 19 February 2023](#)' on 24 February 2023; this survey presents social insights and opinions data representative of all adults in Great Britain.

<sup>4</sup> Savanta, March 2023, 'Cost of living research winter 2023' (published by the OfS) and data download at '[Insight brief 17: Studying during rises in the cost of living](#)'.

<sup>5</sup> Savanta, March 2023, 'Cost of living research winter 2023' (published by the OfS) and data download at '[Insight brief 17: Studying during rises in the cost of living](#)'.

<sup>6</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)', Table 5a: Income and Expenditure; The Sutton Trust, January 2023, '[Cost of living and university students](#)'. Savanta Comres on behalf of the Sutton Trust surveyed 1,050 current undergraduate students via its student omnibus, in January 2023. The student omnibus is weighted to be representative by gender, course year and university group (Russell group, post-1992 and pre-1992 universities, and specialist institutions).

<sup>7</sup> Blackbullion, released 28 February 2023, '[Student money and wellbeing report 2023](#)'. Poll by Censuswise of 1,000 university students, carried out in January 2023.

<sup>8</sup> Universities UK, September 2022, '[Don't overlook students in cost of living crisis, say university leaders](#)'; Savanta ComRes, 3 September 2022, '[Student's cost of living poll: Universities UK](#)'. Poll by Savanta ComRes on behalf of Universities UK. 1,050 students currently in higher education took part in an online survey in July 2022. Data was weighted to be representative of students currently in higher education by age, gender, undergraduate and postgraduate, and region of university.

<sup>9</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)', Table 1a: Cost of living and Table 2a: Financial impact.

<sup>10</sup> Frampton, N, November 2022, Money and Mental Health Policy Institute, '[How the cost of living crisis is affecting students' money and mental health](#)'. Online survey with a representative sample of 1,037 students.

<sup>11</sup> Blackbullion, released 28 February 2023, '[Student money and wellbeing report 2023](#)'.

<sup>12</sup> National Union of Students (NUS), November 2022, '[Cost of living crisis: HE students](#)'. Online survey in October 2022 of 4,524 higher education students.

<sup>13</sup> Student Minds, July 2022, '[Student Minds research briefing: July 2022](#)'. Voxburner conducted a survey on behalf of Student Minds of 500 university students in July 2022. The sample includes undergraduate and postgraduate students, UK-domiciled and international students and was designed to be broadly representative of the UK student population in terms of age, gender and level of study.

<sup>14</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)'; NUS, November 2022, '[Cost of living crisis: HE students](#)'; The Sutton Trust, January 2023, '[Cost of living and university students](#)'.

<sup>15</sup> Blackbullion, released 28 February 2023, '[Student money and wellbeing report 2023](#)'.

<sup>16</sup> The Sutton Trust, January 2023, '[Cost of living and university students](#)'.

<sup>17</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)', Table 3a: Education impact.

<sup>18</sup> The Sutton Trust, January 2023, '[Cost of living and university students](#)'.

<sup>19</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)', Table 3a: Education impact.

<sup>20</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)', Table 1b: Behaviours due to the rising cost of living; NUS, November 2022, 'Cost of living crisis: HE students'; The Sutton Trust, January 2023, '[Cost of living and university students](#)'.

<sup>21</sup> Blake S, Capper G and Jackson A, Pearson/WonkHE, '[Building belonging in higher education: Recommendations for developing an integrated institutional approach](#)', October 2022; Jackson A, '[What have we learnt about student belonging and inclusion?](#)', Higher Education Policy Institute, May 2022.

<sup>22</sup> The Sutton Trust, January 2023, '[Cost of living and university students](#)'.

<sup>23</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)', Table 2a: Financial impact.

<sup>24</sup> ONS, released 24 February 2023, '[Cost of living and higher education students, England: 30 January to 13 February 2023](#)', Table 1b: Behaviours due to the rising cost of living; The Sutton Trust, January 2023, '[Cost of living and university students](#)'; Blackbullion, released 28 February 2023, '[Student money and wellbeing report 2023](#)'.

<sup>25</sup> The Sutton Trust, March 2023, '[New polling on the impact of the cost of living crisis on students](#)'. Savanta surveyed 1,803 undergraduate students in England.

<sup>26</sup> The Sutton Trust, January 2023, '[Cost of living and university students](#)'.

<sup>27</sup> Blackbullion, released 28 February 2023, '[Student money and wellbeing report 2023](#)'.

<sup>28</sup> Universities UK, September 2022, '[Don't overlook students in cost of living crisis, say university leaders](#)'; Savanta ComRes, 3 September 2022, '[Student's cost of living poll: Universities UK](#)'. Poll by Savanta ComRes on behalf of Universities UK. 1,050 students currently in higher education took part in an online survey in

July 2022. Data was weighted to be representative of students currently in higher education by age, gender, undergraduate and postgraduate, and region of university.

<sup>29</sup> Blackbullion, released 28 February 2023, '[Student money and wellbeing report 2023](#)'.

<sup>30</sup> The Sutton Trust, January 2023, '[Cost of living and university students](#)'.

<sup>31</sup> For more details on methods and findings, see OfS, March 2023, '[Study during rises to the cost of living: Notes on roundtable discussions](#)' at 'Insight brief 17: Studying during rises in the cost of living'.

<sup>32</sup> For more detail and a breakdown of participants see OfS, March 2023, 'Study during rises to the cost of living: Notes on roundtable discussions' at '[Insight brief 17: Studying during rises in the cost of living](#)'.

<sup>33</sup> Bell T, '[Is it such bad news that more students are having to take on termtime jobs?](#)', The Observer, 28 January 2023; Chang G, '[How is university students' paid work associated with their locus of control?](#)', Research in social stratification and mobility Volume 83, February 2023.

<sup>34</sup> Department for Education, January 2023, '[Cost of living boost for students](#)'.

<sup>35</sup> OfS, March 2023, 'Study during rises to the cost of living: Notes on roundtable discussions' and data download at '[Insight brief 17: Studying during rises in the cost of living](#)'.