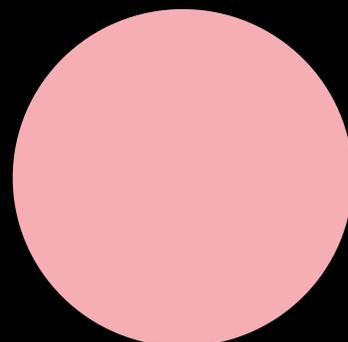
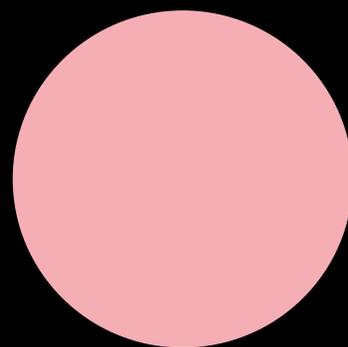


16 March 2023

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# Evaluation report of the cost of living research in 2023



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Savanta cost of living research  
commissioned by the OfS

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# 1. Executive summary

## 1.1 Context

The Office for Students commissioned this piece of research to investigate issues around the cost of living felt by students over the last six months. In particular, the impact of the cost of living was assessed on mental wellbeing, physical wellbeing, academic experiences and social life for undergraduates and postgraduates. Students were also asked about their own financial situation, and their awareness of provisions by their higher education provider to alleviate the impacts of the cost of living. This report presents the findings from this research.

## 1.2 Research methodology

Savanta conducted fieldwork online between 23 January and 15 February 2023 using the YouthSight panel and another respected panel provider following a stratified sampling approach. The sample frame was designed to provide a representative picture of current undergraduates and postgraduates by:

- Age
- Level of qualification studying for
- Gender
- Region
- Provider type
- Study mode
- Distance learning

The following groups were also targeted but treated as soft quotas to ensure that subgroups were represented while retaining fieldwork feasibility:

- Ethnicity
- Socioeconomic status
- Nationality
- Deprivation
- Area of study
- Current residence
- Disability

To provide a robust sub-sample size for groups of interest, a larger overall sample of 4,021 respondents was used. Owing to the nature of the size of the sample, this resulted in a slightly less representative overall sample for certain quota groups; however, this is addressed by a weighting scheme based on the above target groups. Figures referenced in the report are weighted percentage counts while base numbers are unweighted.

We have analysed data at a total level as well as by study stage (undergraduate and postgraduate). Selected significant subgroup/demographic differences have also been displayed based on what was noted as a priority group.

Any significant differences reported are at a 95% confidence level. Throughout, any subgroup differences listed are considered meaningful and relevant to this research.

*Age: respondents were coded as either under 21 or 21+.*

*Ethnicity: respondents were coded as either white or ethnic minority (ETM), the base for individual non-white groups is small, combining the data allows for more robust comparisons to be made.*

To ensure high data quality, the following standard data assurance practices were implemented, which can be found listed below:

- Removal of speeders/flatliners.
- Removal of bad open-end responses, including any obscene language/strange answers/jargon.
- Removal of relevant IDs, preventing any respondent from entering the survey twice.
- As two panel providers were used, data responses were crosschecked between the two to spot for any anomalies in responses.
- For Q3 the data was checked more thoroughly and cross referenced between panel providers to see any differences.

Please note when referring to this document, percentage counts were used. In particular, note that for Figure 2a/2b, the total percentage count for some columns does not equate to 100%, where applicable responses for ‘Don’t know’ were excluded. Percentage counts written as \*% account to greater than 0% but lesser than 1%.

### 1.3 Key findings

Two fifths of students (42%) are given money by their parents, guardians or other family members to support them with housing costs. Students are most likely to say they are given money once a month.

The cost of living has most negatively impacted students’ mental wellbeing (56%) and social life (54%) over the last six months. In response to the cost of living students have cut back most on social costs (56%), buying new clothes (51%) and spending on the food shop (43%). Furthermore, over half (58%) of students say the impact of cutting back on activities has had a negative impact on their mental and/or physical health. While at the same time, over one in six (17%) have considered dropping out because of the impact of the cost of living.

When it comes to awareness of provisions, their university or college provides to alleviate the cost of living, over a third are aware of hardship funding, bursaries and so on (38%), and financial advice and guidance (36%). However, almost one fifth (19%) of students say they are not aware of any support and over a quarter (27%) of students are aware of support but have not accessed the listed forms of support available to them.

Finally, just two out of five (44%) students agree that their university or college has done enough to support students with cost of living issues over the last six months, while over a quarter (27%) disagree.

### 1.4 Methodological annex

The sample has been designed to provide a view across a number of different demographics and student characteristics. The composition of these groups within the two subgroups (undergraduates and postgraduates) is summarised below.

During fieldwork, quotas were set to guarantee numbers on age, gender, study level, year of study, provider type, study mode and distance learning across all groups. Additionally,

quotas were set on ethnicity, socioeconomic grade, nationality, deprivation, area of study, current residence and disability. Other groups were monitored during fieldwork, but no quotas were set.

The population demographics have been cross checked against HESA/UCAS data and where the proportion within a subgroup has fallen out more than 10% from the population statistics, weighting has been applied to bring it within this range.

The table below details the demographic breakdown for postgraduates and undergraduates by age, sex, ethnicity, socioeconomic status, year of study, nationality, study mode, distance learner, domicile, provider type, deprivation, area of study, current residence and disability.

Category	Options	Undergraduates	Postgraduates
<b>Sample size (n)</b>		3,033	988
<b>Age</b>	Under 21	1,769	46
	21+	979	1,227
<b>Sex</b>	Female	1,373	866
	Male	1,312	389
<b>Ethnicity</b>	White	2,213	962
	Ethnic minority	528	286
<b>SEG**</b>	ABC1	1,990	917
	C2DE	758	356
<b>Year of study</b>	1st year	720	-
	2nd year	1,123	-
	3rd year	604	-
	4th year	241	-
<b>Nationality</b>	UK domiciled	2,291	1,057
	International	432	197
<b>Study mode</b>	Full-time	2,479	590
	Part-time	250	670
<b>Distance learner</b>	Distance learner	201	182
	Non-distance learner	2,507	1,047
<b>Domicile</b>	London and South	1,451	552
	Midlands and Eastern	431	213
	North	665	368

Category	Options	Undergraduates	Postgraduates
	Outside England	202	141
<b>Provider type</b>	Small Level 4/5	21	12
	Specialist: other	50	39
	Low or unknown tariff	1,082	515
	Specialist: creative	87	44
	Large Level 4/5	20	15
	Medium tariff	696	290
	Postgraduate	23	17
	High tariff	768	341
<b>Deprivation</b>	Did not receive FSM	1,898	865
	Did receive FSM	712	299
<b>Areas of study</b>	STEM	1,686	542
	Non-STEM	973	663
<b>Current residence</b>	Living with parents/relatives	603	259
	Not living with parents/relatives	2,245	1,050
<b>Disability</b>	Without disability	2,173	969
	With disability	473	265

Among current students the sample contains undergraduate and postgraduate students from 284 different higher education institutions.

\*\* ABC1 is defined as those (or parents/guardians) in the following occupations: Higher and intermediate managerial, administrative, professional occupations or supervisory, clerical and junior managerial, administrative, professional occupations

C2DE is defined as those in the following occupations: Skilled manual occupations or semi-skilled and unskilled manual occupations, unemployed and lowest grade occupations

## 2. Financial support

This section covers financial support provided to students from parents, guardians or family members. We asked participants a series of questions to gauge proportions of students who are receiving different types of financial support, how often and how much.

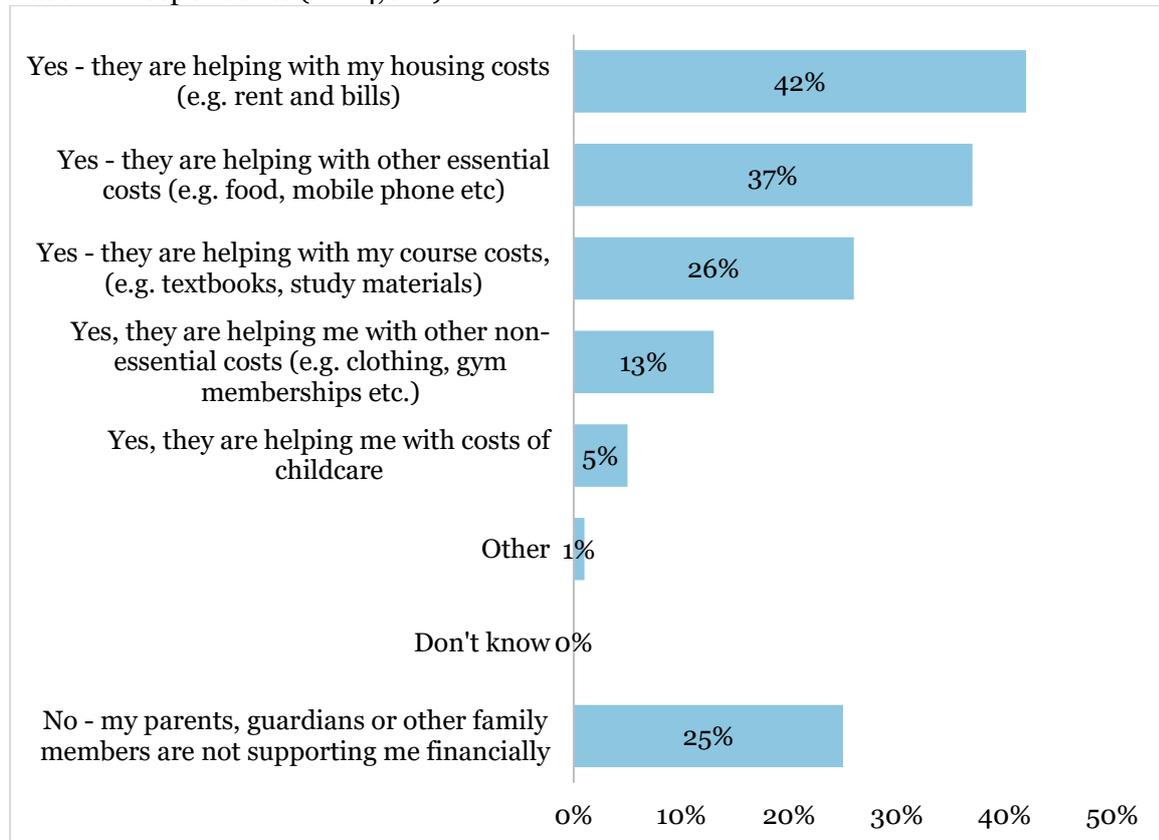
We asked the following questions:

1. Whilst studying, are your parents, guardians or other family members giving you any money to support you?
2. How often are your parents, guardians or other family members giving you money to support you financially?
3. When you receive money, how much money are your parents, guardians or other family members giving to support you financially?

Figure 2.1 is a bar chart that shows the proportion of students who are given money to support them financially with the forms of listed costs including ‘housing costs (e.g. rent and bills)’, ‘other essential costs (e.g. food, mobile phone)’, ‘course costs (e.g. textbooks, study materials)’, ‘other non-essential costs (e.g. clothing, gym memberships etc.)’, and costs of childcare.

**Figure 2.1 Proportion of students given money to support them financially (% selected)**

Base: All respondents (n = 4,021)



Q1. While studying, are your parents, guardians or other family members giving you any money to support you?

- Around two fifths (42%) of students say they are given money by their parents, guardians, or other family members to support them with housing costs, and other essential costs (37%).
- While a quarter (25%) of students say their parents, guardians or other family members do not support them financially.
- Over a third (35%) of students with a disability **do not** receive money from their parents, guardians, or other family members to support them, compared with a fifth (22%) of students without a disability.

Table 2a/2b below compares the frequency of money given for the listed forms of support, which are ‘housing costs (e.g. rent and bills)’, ‘course costs (e.g. textbooks, study materials)’, ‘other essential costs (e.g. food, mobile phone)’, ‘costs of childcare’, and ‘other non-essential costs (e.g. clothing, gym memberships)’, against the amount of money given ranging from below £100 to over £1,000 per time ranging from once a week, twice a month, once a month, once every two months, once every term, and once every year.

**Table 2a/b Frequency and amount of money given\* (% selected)**

Base: Those who are supported financially (n = 1,777)

		<b>Q2a/b. Yes, they are helping with my housing costs (e.g. rent and bills): Frequency and amount of financial support for housing costs (e.g. rent and bills) (n = 1,777)</b>	<b>Q2a/b. Yes, they are helping with my course costs, (e.g. textbooks, study materials): Frequency and amount of financial support for course costs, (e.g. textbooks, study materials) (n = 1,235)</b>	<b>Q2a/b. Yes, they are helping with other essential costs (e.g. food, mobile phone): Frequency and amount of financial support for other essential costs (e.g. food, mobile phone) (n = 1,602)</b>	<b>Q2a/b. Yes, they are helping me with costs of childcare: Frequency and amount of financial support for childcare costs (n = 240)</b>	<b>Q2a/b. Yes, they are helping me with other non-essential costs (e.g. clothing, gym membership): Frequency and amount of financial support for other non-essential costs (e.g. clothing, gym membership) (n = 556)</b>
<b>&lt;£100</b>	Once a week	4%	1%	11%	6%	4%
	Twice a month	1%	2%	3%	3%	2%
	Once a month	5%	3%	10%	2%	8%
	Once every two months	1%	2%	2%	*%	4%
	Once every term	2%	3%	1%	*%	4%
	Once every year	*%	1%	*%	0%	1%
<b>£100&gt;&lt;£500</b>	Once a week	4%	4%	4%	11%	4%
	Twice a month	3%	7%	5%	16%	5%

		<b>Q2a/b. Yes, they are helping with my housing costs (e.g. rent and bills): Frequency and amount of financial support for housing costs (e.g. rent and bills) (n = 1,777)</b>	<b>Q2a/b. Yes, they are helping with my course costs, (e.g. textbooks, study materials): Frequency and amount of financial support for course costs, (e.g. textbooks, study materials) (n = 1,235)</b>	<b>Q2a/b. Yes, they are helping with other essential costs (e.g. food, mobile phone): Frequency and amount of financial support for other essential costs (e.g. food, mobile phone) (n = 1,602)</b>	<b>Q2a/b. Yes, they are helping me with costs of childcare: Frequency and amount of financial support for childcare costs (n = 240)</b>	<b>Q2a/b. Yes, they are helping me with other non-essential costs (e.g. clothing, gym membership): Frequency and amount of financial support for other non-essential costs (e.g. clothing, gym membership) (n = 556)</b>
	Once a month	21%	16%	20%	21%	20%
	Once every two months	6%	5%	2%	4%	5%
	Once every term	5%	7%	3%	3%	3%
	Once every year	1%	1%	*%	*%	*%
£500 < £1,000	Once a week	2%	2%	2%	3%	*%
	Twice a month	2%	6%	3%	8%	2%
	Once a month	9%	15%	13%	12%	13%
	Once every two months	3%	4%	2%	1%	2%
	Once every term	4%	3%	1%	2%	2%
	Once every year	*%	1%	*%	1%	1%

\*Please note that the percentage counts are used in Figure 2a/2b, although for some columns the total percentage count does not equate to 100%, where applicable responses for 'don't know' were excluded. Percentage counts \*% account to greater than 0% but lesser than 1%.

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Q2a/b. How often are your parents, guardians or other family members giving you money to support you financially? When you receive money, how much money are your parents, guardians or other family members giving to support you financially?

- Students who receive money from their parents, guardians, or other family members to support them are most likely to say they are given money once a month. Almost half (47%) say once a month they receive money to help with other non-essential costs (e.g., clothing, gym membership), and (47%) with other essential costs (e.g., food, mobile phone).
- While nearly two fifths (37%) say they receive money for course costs and housing costs once a month.
- One in five (22%) students receive money from their parents, guardians or other family members to support them with childcare costs once a week, while over a quarter (28%) receive money twice a month.
- A sixth (16%) of students who receive money from their parents, guardians or other family members to support them receive over £1,000. While just over one in ten (13%) students receive between £401 and £500.

### 3. Cost of living impact

This section covers the impact of the increase in the cost of living on students. We asked participants a series of questions to gauge the impact on students' wellbeing, social life and academic experience, whether they have had to cut back on any activities and the proportion of students who have considered dropping out owing to the cost of living.

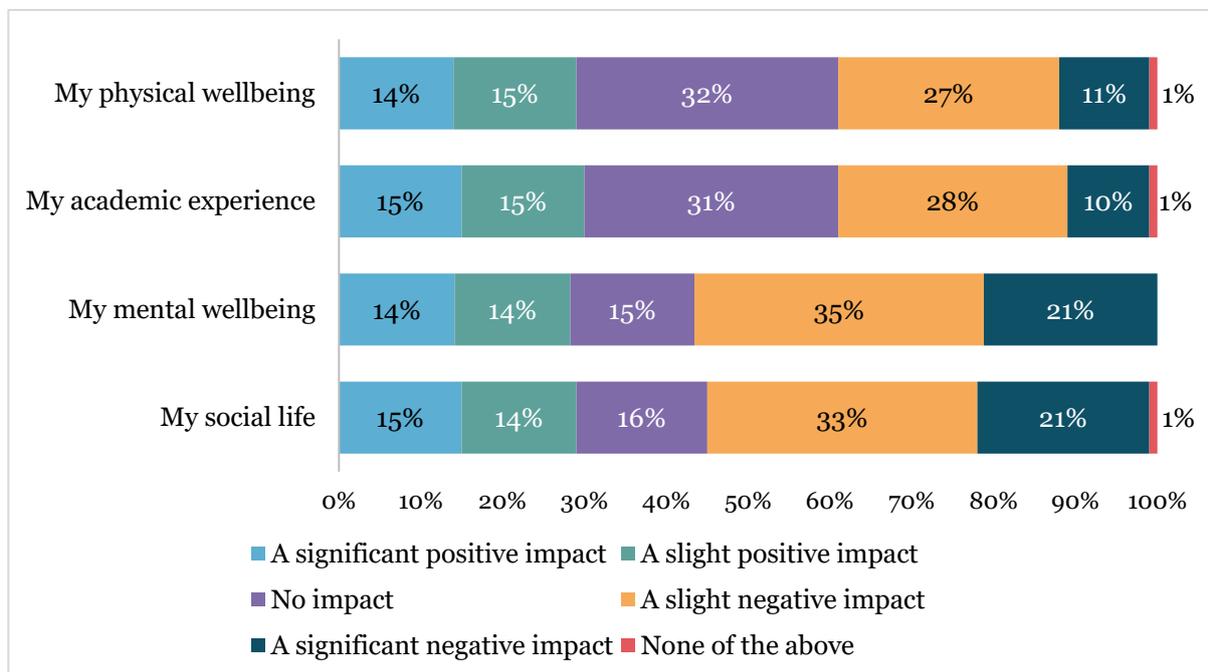
We asked the following questions:

- For each of the following statements, to what extent do you think the cost of living has had an impact on you over the last six months?
- Have you cut back on any of the following in the last six months, due to the rise in the cost of living?
- You said you were doing less of some activities, how much, if at all, do you think this has impacted your ability to succeed on your course?
- You said you were doing less of some activities, how much, if at all, do you think this has impacted your mental and/or physical health?
- Have you considered dropping out this year because of increases in the cost of living?

Figure 3.1 is a stacked bar chart that shows how much the cost of living has had an impact in four different areas over the last six months. The four areas covered are 'my physical wellbeing', 'my academic experience', 'my mental wellbeing' and 'my social life'.

**Figure 3.1 Cost of living impact over the last six months** (% selected)

Base: All respondents (n.= 4,021)



Q3. For each of the following statements, to what extent do you think the cost of living has had an impact on you over the last six months?

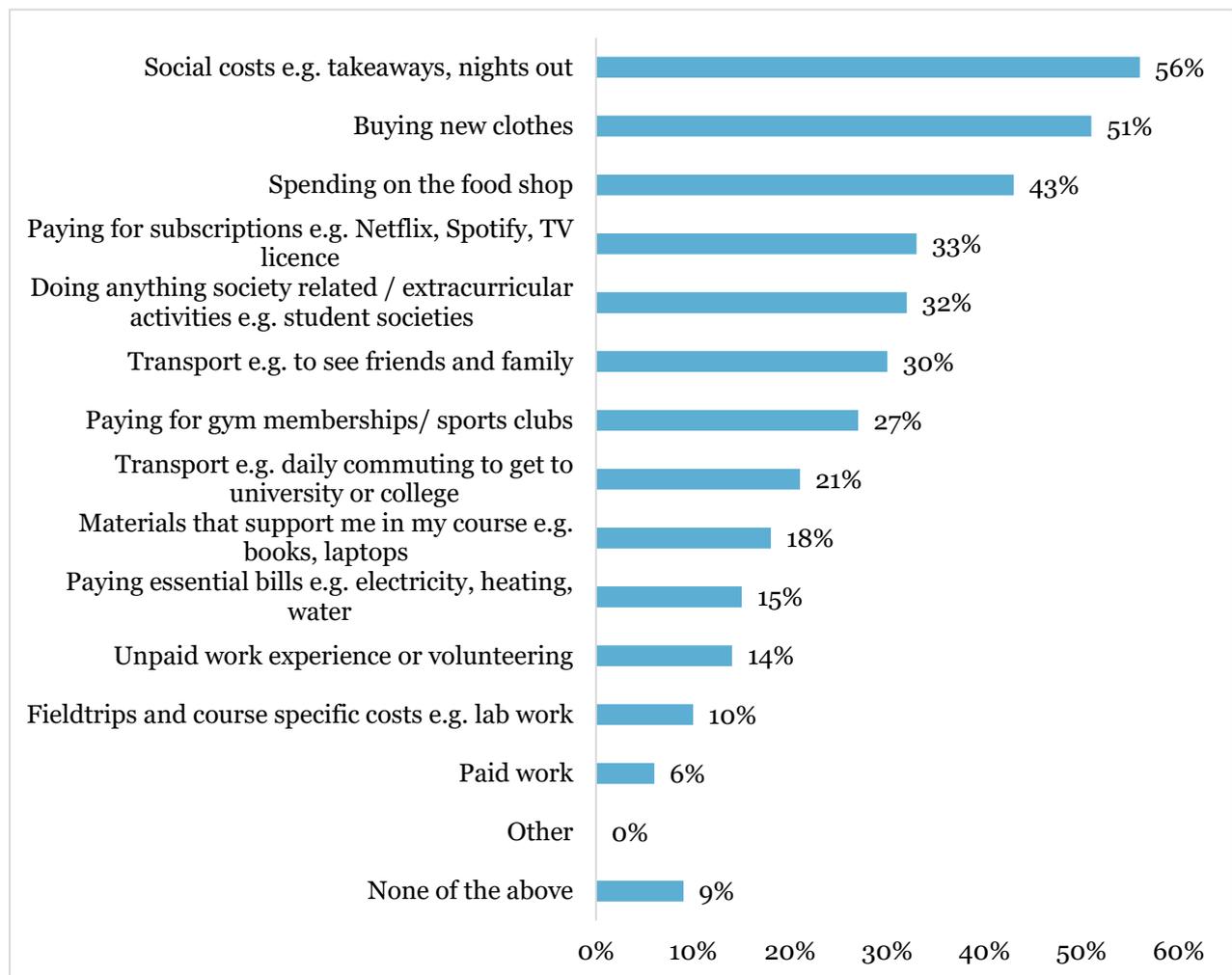
- Over half of students say the cost of living has had a negative impact on their mental wellbeing (56%) and their social life (54%) over the last six months.
- While nearly a third of students say the cost of living has had no impact on their academic experience (31%) and their physical wellbeing (32%).

- Students with a disability say that the cost of living has negatively impacted their mental wellbeing more than students without a disability (79% and 49% respectively).

Figure 3.2 is a bar chart that shows the activities students have cut back on in the last six months owing to the cost of living. The following activities are listed: ‘Social costs e.g. takeaways, nights out’, ‘Buying new clothes’, ‘Spending on the food shop’, ‘Paying for subscriptions e.g. Netflix, Spotify, TV licence’, ‘Doing anything society related/extracurricular activities e.g. student societies’, ‘Transport e.g. to see friends and family’, ‘Paying for gym memberships/sports clubs’, ‘Transport e.g. daily commuting to get to university or college’, ‘Materials that support me in my course e.g. books, laptops’, ‘Paying essential bills e.g. electricity, heating, water’, ‘Unpaid work experience or volunteering’, ‘Fieldtrips and course-specific costs e.g. lab work’ and ‘paid work’.

**Figure 3.2 Activities cut back on in the last six months, owing to the rise in cost of living** (% selected)

Base: All respondents (n = 4,021)



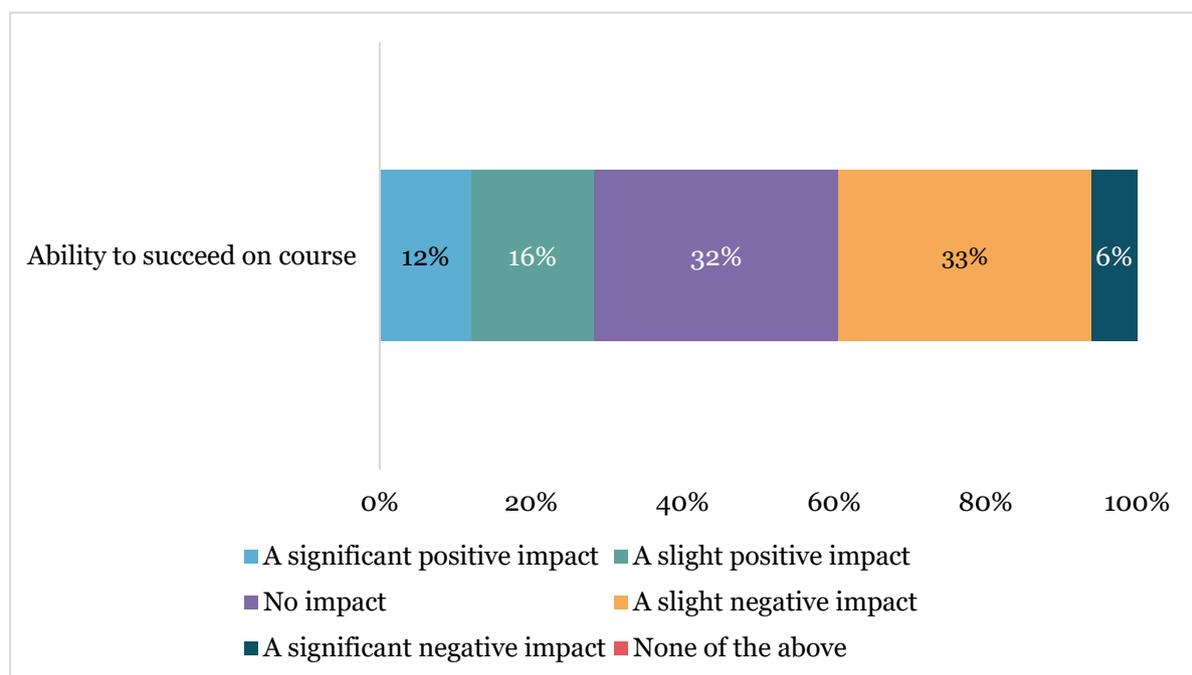
Q4. Have you cut back on any of the following in the last six months, due to the rise in the cost of living?

- Over half (56%) of students have cut back on social costs such as takeaways, nights out and buying new clothes (51%) over the last six months, while over two fifths (43%) have cut back on spending on the food shop.
- Almost seven in ten (68%) women have cut back on social costs owing to the cost of living and over half (56%) have cut back on spending on the food shop. While nearly two in five men (38%) have cut back on social costs and just over a quarter (27%) have cut back on spending on the food shop.

Figure 3.3 is a stacked bar chart that shows the impact cutting back on activities has had on students' abilities to succeed on their course.

**Figure 3.3 Impact of cutting back on ability to succeed on course** (% selected)

Base: Those who are cutting back on activities (n = 3,690)



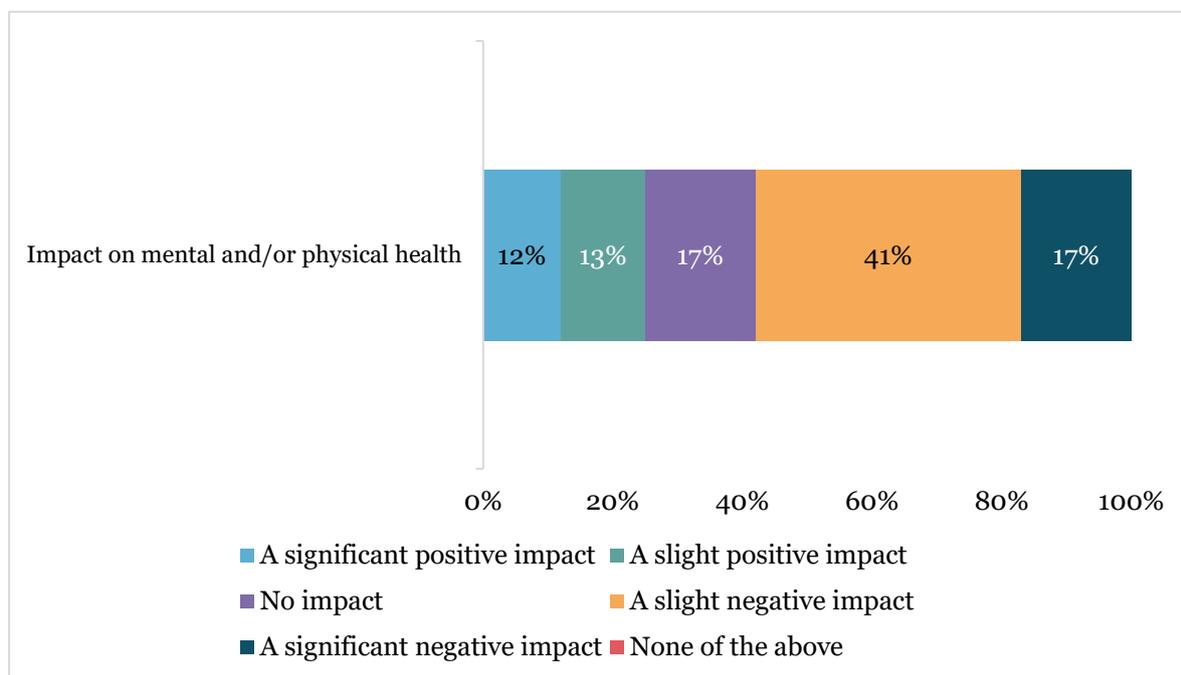
Q5a. You said you were doing less of some activities, how much, if at all, do you think this has impacted your ability to succeed on your course?

- Nearly three in ten (29%) students say the impact of cutting back on activities has had a positive impact on their ability to succeed on their course. While, two in five (39%) say it has had a negative impact.
- Nearly half (48%) of distance learners say that doing fewer activities has positively impacted their ability to succeed on their course, while only a quarter (26%) of non-distance learners say it has positively impacted their ability to succeed.
- Doing fewer activities has positively impacted the ability to succeed of one third of students without a disability (33%), a figure that is double that of students with a disability (15%).

Figure 3.4 is a stacked bar chart that shows the impact cutting back on activities has had on students' mental and/or physical health.

**Figure 3.4 Impact of cutting back on mental and/or physical health (% selected)**

Base: Those who are cutting back on activities (n = 3,690)



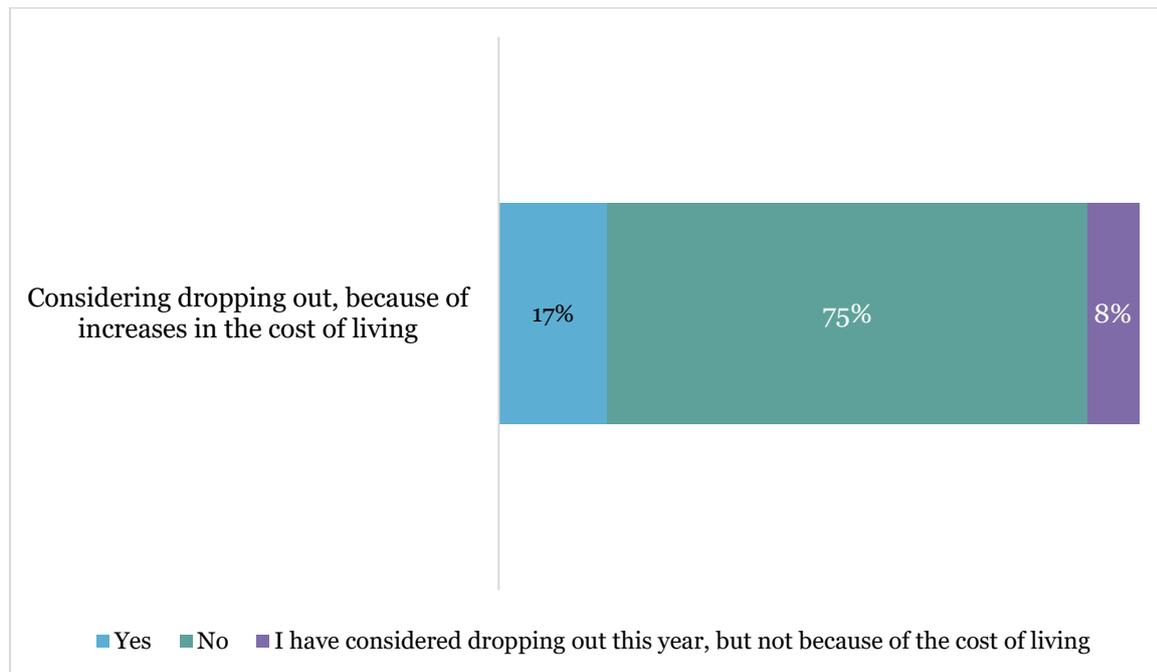
Q5b. You said you were doing less of some activities, how much, if at all, do you think this has impacted your mental and/or physical health?

- Over half (58%) of students say the impact of cutting back on activities has had a negative impact on their mental and/or physical health, while a quarter (25%) say it has had a positive impact.
- Three quarters (74%) of women say the impact of cutting back on activities has had a negative impact on their mental and/or physical health, compared to a third (33%) of men.
- Almost four out of five (78%) of students with a disability say the impact of cutting back on activities has had a negative impact on their mental and/or physical health, compared to over half (53%) of students without a disability.

Figure 3.5 is a stacked bar chart that shows the proportion of students who have considered dropping out owing to increases in the cost of living.

**Figure 3.5 Consideration of dropping out, owing to increases in cost of living (% selected)**

Base: All respondents (n = 4,021)



**Q6. Have you considered dropping out this year because of increases in the cost of living?**

- Over one in six (17%) students have considered dropping out because of the increases in the cost of living, while three quarters of students (75%) have not.
- A quarter of postgraduates (24%) have considered dropping out because of the increases in the cost of living, compared to just over one in ten (14%) of undergraduates.
- Students with a disability are twice as likely (30%) than students without a disability (14%) to consider dropping out owing to the increase in the cost of living.

## 4. Money management

This section covers students' access to financial support and resources provided by their university or college. We asked participants a series of questions to gauge how confident they are about managing their money, their awareness of resources provided by their university or college, the proportions of those who have received forms of support and the impact on their ability to succeed on their course.

We asked the following questions:

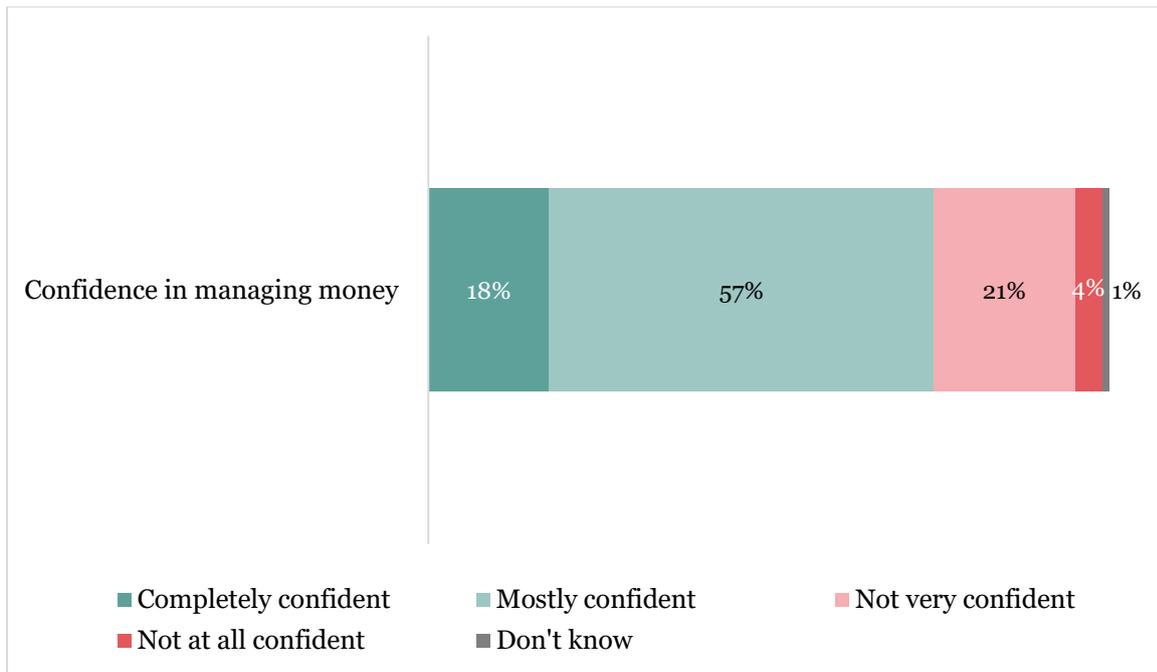
- How confident do you feel about managing your money?
- Are you aware of any of the following that your university or college is doing to alleviate the cost of living?
- Have you received any of the following forms of support that your university or college provides to alleviate the cost of living?
- You said you have accessed some cost of living support from your university or college. To what extent has it enabled you to succeed on your course?
- To what extent do you agree with the following statement?  
My university or college has done enough to support students with cost of living issues over the last six months.
- Do you currently receive any of the following forms of student finance?
- You said you were receiving some financial support. How much does this cover day to day (e.g. housing, food and clothing) costs?

Figure 4.1 is a stacked bar chart that shows how confident students feel about managing their money.

**Figure 4.1 Confidence in managing money** (*% selected*)

Base: All respondents (n = 4,021)

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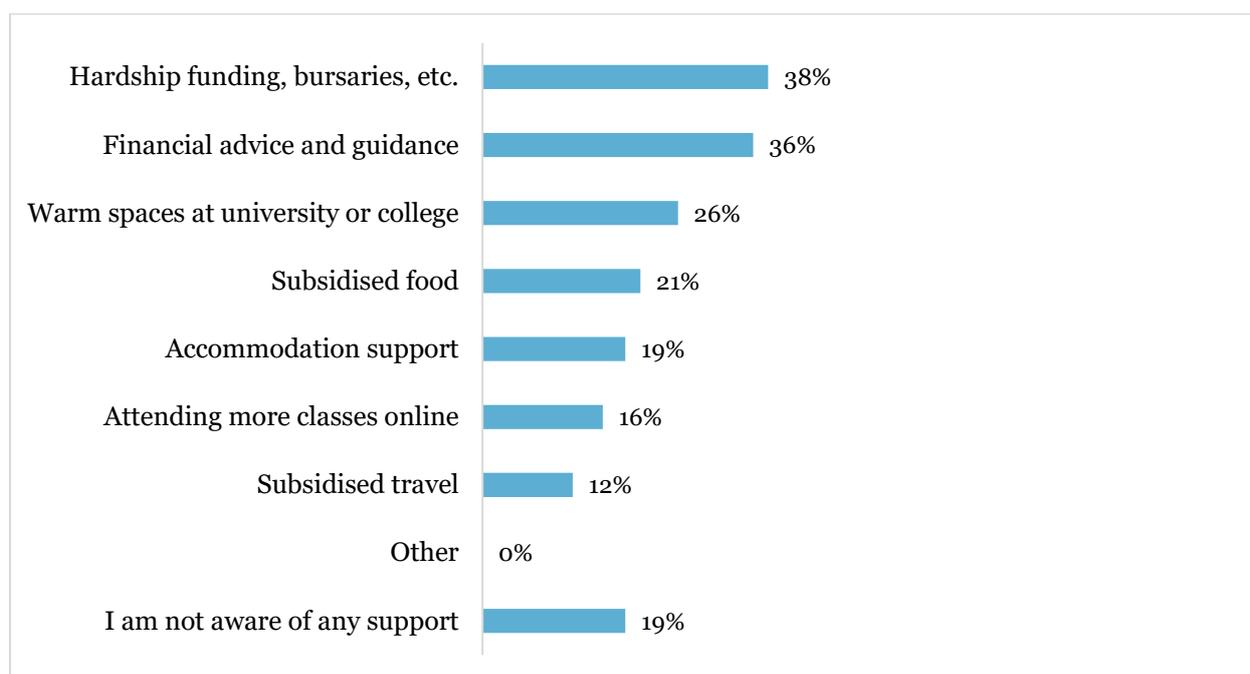
**Q7. How confident do you feel about managing your money?**

- Almost three quarters (74%) of students say they feel confident managing their money, while a quarter (25%) say they feel unconfident managing their money.
- Nearly eight out of ten of students under 21 (79%) say they are confident about managing their money compared with just under seven out of ten students over 21 (71%).
- Students with a disability are twice as likely (40%) to say they are unconfident about managing their money than students without a disability (21%).

Figure 4.2 is a bar chart that shows student awareness of support provided by their university or college to alleviate the cost of living. The different forms of provision listed include: ‘Hardship, funding, bursaries, etc.’, ‘Financial advice and guidance’, ‘Warm spaces at university or college’, ‘Subsidised food’, ‘Accommodation support’, ‘Attending more classes online’, ‘Subsidised travel’ and ‘other’.

**Figure 4.2 Awareness of support provided by university or college to alleviate the cost of living** (% selected)

Base: All respondents (n = 4,021)



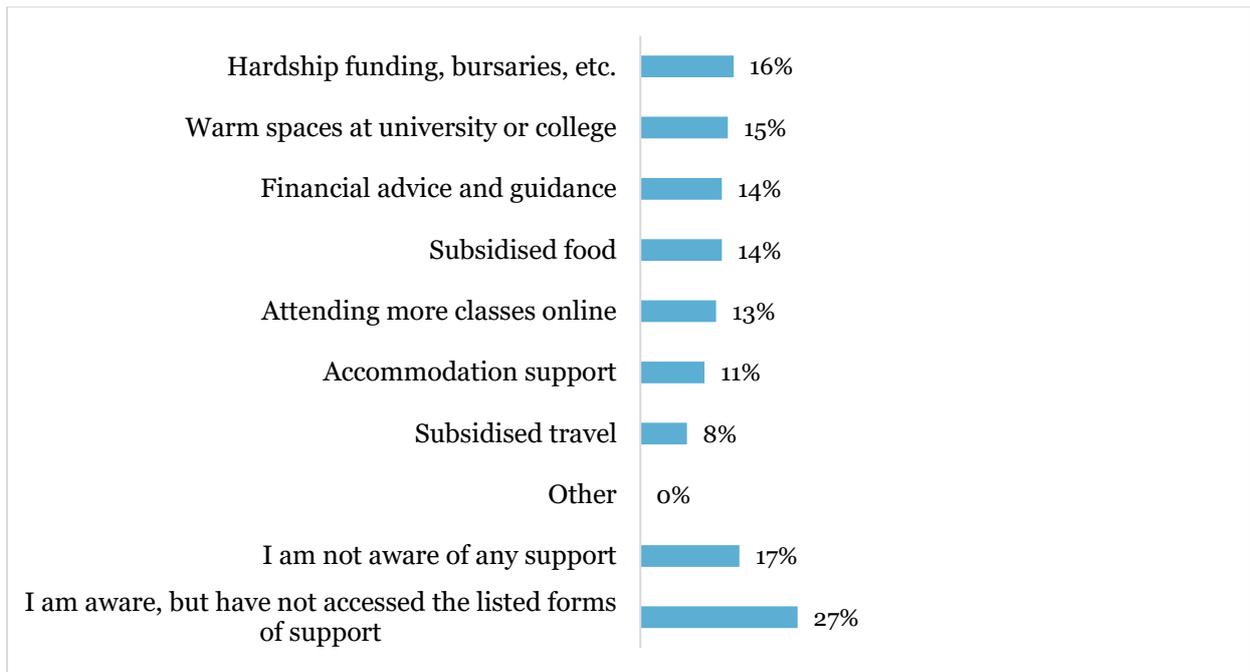
Q8a. Are you aware of any of the following that your university or college is doing to alleviate the cost of living?

- Over a third of students say they are aware that their university or college provides hardship funding, bursaries and so on (38%) and financial advice and guidance (36%) to alleviate the cost of living, while almost one fifth (19%) of students say they are not aware of any support.
- Nearly nine in ten men (89%) say they are aware of support the university is providing to alleviate the cost of living, compared to only three quarters of women (75%).
- Those who identify as an ethnic minority (72%) are ten percentage points less likely to say they are aware of any support that their university provides than those who identify as white (83%).

Figure 4.3 is a bar chart that shows the proportion of the listed forms of support received by students from their university or college to alleviate the cost of living. The different forms of provisions listed include: 'Hardship funding, bursaries, etc.', 'Financial advice and guidance', 'Warm spaces at university or college', 'Subsidised food', 'Accommodation support', 'Attending more classes online', 'Subsidised travel' and 'other'.

**Figure 4.3 Forms of support provided by university or college to alleviate the cost of living** (% selected)

Base: All respondents (n = 4,021)



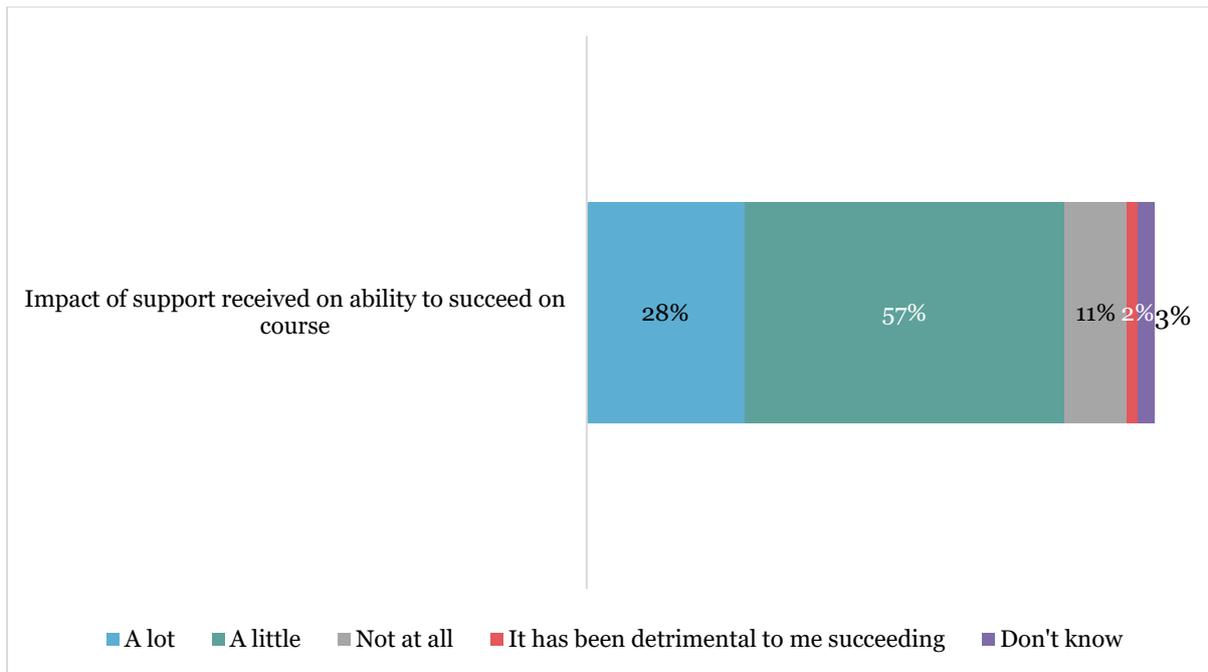
Q8b. Have you received any of the following forms of support that your university or college provides to alleviate the cost of living?

- Under one in ten students have received subsidised travel (8%), while a sixth are accessing hardship funding, bursaries and so on (16%), accessing warm spaces at university or college (15%), and getting financial advice and guidance (14%) and subsidised food (14%) to alleviate the cost of living.
- Over a quarter (27%) of students are aware of support but have not accessed the listed forms of support.
- Three in five (61%) undergraduates say they received support from their university or college to alleviate the cost of living, compared with under half (44%) of postgraduates.
- Only two in five (42%) women say they received support from their university or college to alleviate the cost of living, compared with almost three quarters (74%) of men.

Figure 4.4 is a stacked bar chart that shows those who have accessed some form of support for the cost of living from their university or college the impact of support on their ability to succeed on their course.

**Figure 4.4 Impact of support received by university or college on ability to succeed on course** (% selected)

Base: Those who have received support from university or college to alleviate cost of living (n = 3,433)



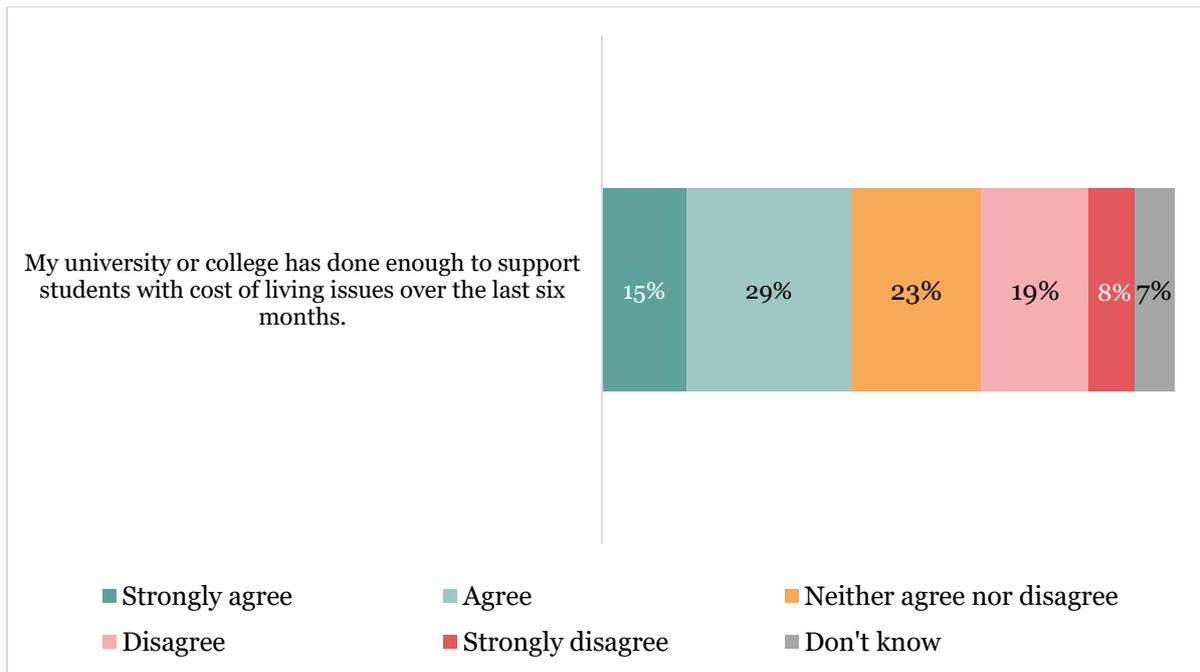
Q8c. You said you have accessed some cost of living support from your university or college. To what extent has it enabled you to succeed on your course?

- Over four out of five (85%) of those who have received support from their university or college to alleviate the cost of living say it has enabled them to succeed on their course.
- Nearly nine out of ten (87%) of students without a disability say that the support they received from their university has enabled them to succeed on their course, compared with almost three quarters (74%) students with a disability.
- Similarly, over nine out of ten (92%) of male students say the support they received from their university has enabled them to succeed on their course, compared with over three quarters (77%) of female students.

Figure 4.5 is a stacked bar chart that shows student agreement on the following statement 'My university or college has done enough to support students with cost of living issues over the last six months.'

**Figure 4.5 Student perception on whether their university or college has done enough to support students** (% selected)

Base: All respondents (n = 4,021)



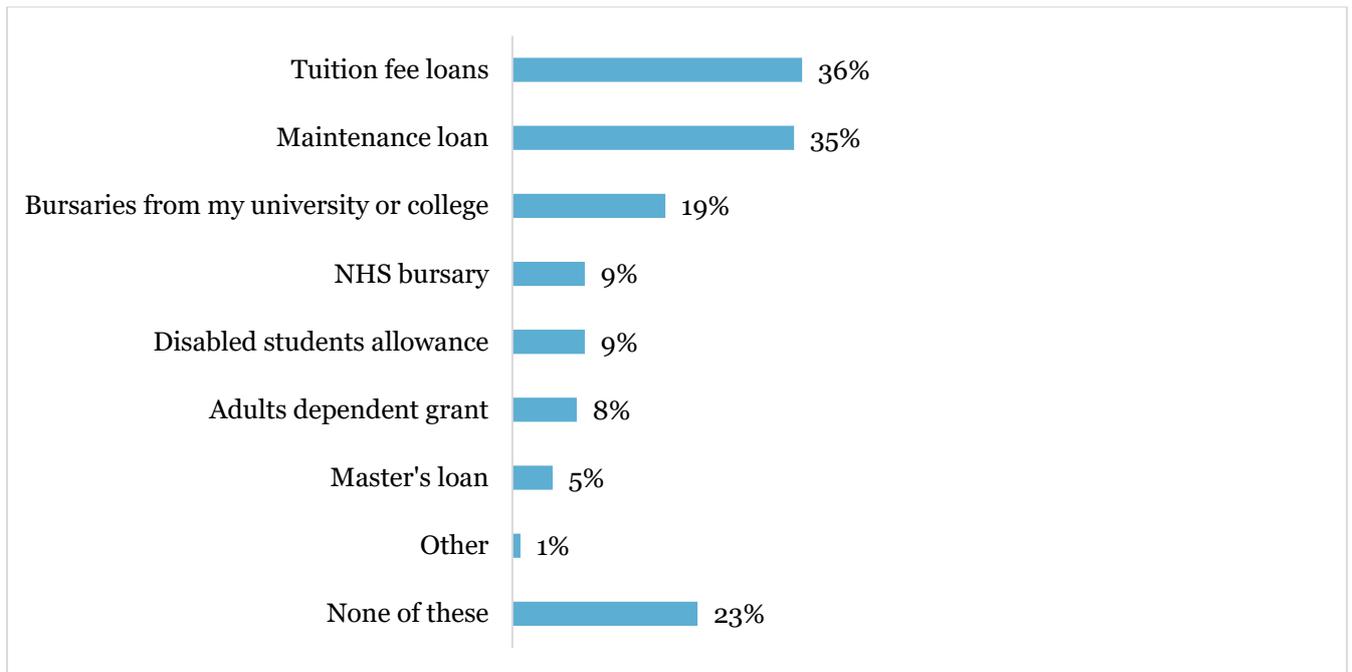
Q9. To what extent do you agree with the following statement: My university or college has done enough to support students with cost of living issues over the last six months.

- Over two out of five (44%) of students agree that their university or college has done enough to support students with cost of living issues over the last six months, while over a quarter (27%) disagree.
- Almost half (48%) of undergraduates agree that their university or college has done enough to support students with the cost of living over the last six months, compared with a third (34%) of postgraduates.
- Almost two thirds (65%) of men agree that their university or college has done enough to support students with the cost of living over the last six months, compared with just over a quarter (28%) of women.
- Over half (53%) of students studying a STEM subject agree that their university or college has done enough to support students with the cost of living over the last six months, compared with a third (33%) of non-STEM students.

Figure 4.6 is a bar chart that shows the proportion of students who have received the listed forms of student finance: 'Tuition fee loans', 'Maintenance loan', 'Bursaries from my university or college', 'NHS bursary', 'Disabled students allowance', 'Adult dependents' grant', 'Master's loan' and 'Other'.

**Figure 4.6 Student finance received** (% selected)

Base: All respondents (n=4021)



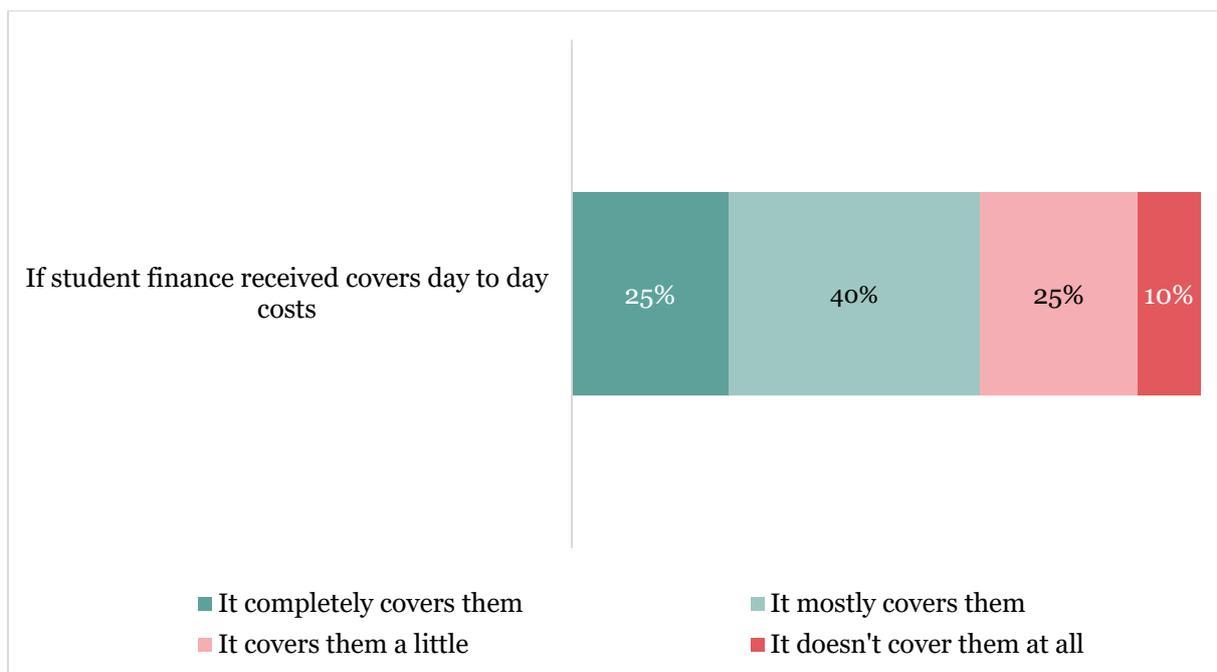
Q10a. Do you currently receive any of the following forms of student finance?

- One third of students have received tuition fee loans (36%) and maintenance loans (35%), while almost one fifth (19%) have received bursaries from their university or college.
- Nearly half of students under 21 receive tuition fee loans (46%) and/or maintenance loans (49%), compared with nearly a quarter of students over 21 (27% and 23% respectively).
- Students with a disability are more likely to receive tuition fee loans (41%) and/or maintenance loans (47%) than students without a disability (34% and 32% respectively).

Figure 4.7 is a stacked bar chart that shows for those who have received any form of student finance how much it has covered their day-to-day costs (e.g. housing, food and clothing).

**Figure 4.7 Student finance received, covering day-to-day costs** (% selected)

Base: Those who receive any form of student finance (n = 3,204)



Q10b. You said you were receiving some financial support. How much does this cover day-to-day-costs (e.g. housing, food and clothing)?

- Almost two thirds (66%) of students say the student finance they receive covers their day-to-day costs, while one in ten (10%) say it doesn't cover them at all.
- Over half (52%) of students with a disability say the student finance they receive **does not** cover their day-to-day costs, compared with just under a third (31%) of students without a disability.
- Over four in five men (82%) say the student finance they receive does cover their day-to-day costs compared to only half (52%) of women.