

# Study during rises to the cost of living

## Notes on roundtable discussions

March 2023

Thank you to the student panel members and roundtable participants who gave their time and expertise to help with this project.

### Contents

<b>Introduction</b> .....	<b>2</b>
<b>Methods</b> .....	<b>2</b>
Table 1: Roundtable attendees.....	3
<b>Views expressed at the roundtables</b> .....	<b>3</b>
Impact on students.....	3
Financial hardship.....	4
Increases in uptake of part-time work.....	4
Mental wellbeing .....	5
Impact on studies.....	5
Missing out on a full student experience.....	6
Housing difficulties .....	6
Differential impact on student groups .....	6
Commuter students .....	7
International students .....	7
Placement students .....	7
Disabled students .....	7
Parents and carers .....	8
‘Just about managing’ students .....	8
Postgraduate students.....	8
Actions taken to ease cost of living pressures for students .....	8
Table 2: Actions taken at universities and colleges .....	8
<b>Conclusion and next steps</b> .....	<b>10</b>

## Introduction

During December 2022 and January 2023, the Office for Students (OfS) held roundtable discussions with student representatives, representatives of higher education providers, and higher education mission groups and representative bodies.

We were keen to learn more about how universities and colleges are taking action to address the impact of cost of living pressures on students. We also wanted to hear about any impact of rises in the cost of living on different groups of students.

The findings from these discussions add to a growing body of evidence on students' experiences of cost of living pressures. They also feed into a wider OfS project that includes work with our student panel, a poll of students and the publication of an Insight brief.

## Methods

The published evidence on students and cost of living pressures has been mostly quantitative, so we chose roundtable discussions to add qualitative research to this growing body of evidence. We convened one roundtable discussion in December 2022 and three in January 2023. The aims of the roundtable discussions were:

- to bring together sector and student perspectives on the impact of the rise in the cost of living on students
- to understand the impact of cost of living pressures on different student groups
- to hear about the measures providers and students' representative bodies are putting in place to mitigate this impact.

The roundtables took the form of online, semi-structured group conversations, each facilitated by a member of OfS staff. The discussion themes were decided after reviewing the published research on students' experiences of cost of living challenges and consulting the OfS's student panel.<sup>1</sup> Participants were provided with the key discussion themes in advance so they could prepare relevant information.

Our main questions were:

- What impact are increases in the cost of living having on students?
- Have cost of living pressures had a differential impact on certain student groups?
- How are higher education providers and student representative bodies responding to the cost of living pressures that students are facing?
- Have the measures that have been taken had any unintended consequences?

The roundtable discussions were recorded and transcribed. We undertook a thematic analysis and used an Excel spreadsheet to organise our findings.

Given the scope of this research project, we were not able to adhere precisely to the provider typology categories, seeking instead to ensure a reasonable overview given the small sample size. Similarly, while we sought to invite representatives from a wide range of regions, not all were able

---

<sup>1</sup> See [www.officeforstudents.org.uk/about/who-we-are/our-student-panel/](https://www.officeforstudents.org.uk/about/who-we-are/our-student-panel/).

to attend, and the numbers did not correlate precisely with the proportions of students in these regions. The OfS does not regulate the activities of students' unions, and so worked with the National Union of Students (NUS) to connect with their representatives, meaning that we were unable to invite those without NUS affiliation.

**Table 1: Roundtable attendees**

Roundtable session	Participation
<b>Roundtable one: Higher education mission groups and representative bodies</b>	Seven representatives took part.
<b>Roundtables two and three: Higher education providers</b>	12 representatives of universities and colleges took part. We used our provider typologies methodology to invite representatives from a range of providers. <sup>2</sup> We ensured that there was representation from a spread of regions and types of location, and also that we had a variety of different sizes of providers in terms of student numbers. Four participants represented high-tariff providers, two medium-tariff, three low or unknown tariff, one small Level 4 and 5 provider, one postgraduate provider, and one other specialist provider.
<b>Roundtable four: Student representatives</b>	We worked with the NUS to invite student representatives. We ensured that there was no duplication of representation with the higher education provider roundtables, allowing us to involve as wide a range of providers as possible. We invited one representative from each category from our provider typologies methodologies. Four representatives were available to take part, representing one high-tariff, two low-tariff and one specialist other institution.

## Views expressed at the roundtables

Please note that the views reported are those expressed by roundtable participants, who were not asked to supply evidence for them. They may not be shared by the OfS.

### Impact on students

Roundtable participants told us that students are experiencing a wide range of negative impacts stemming from rises to the cost of living. The impacts they mentioned can be broadly categorised under the following headings:

- financial hardship
- increases in uptake of part-time work
- mental wellbeing

<sup>2</sup> OfS, 2022, 'Provider typologies 2022: Methodology for grouping OfS-registered providers' (OfS 2022.46).

- impact on studies
- missing out on the full student experience
- housing difficulties.

Some participants observed that not all of these can be definitively linked to cost of living rises, but that associated pressures seem likely to have had some impact at the very least. Some mentioned the ongoing consequences of the coronavirus pandemic as sometimes overlapping with impacts brought about by cost of living rises. They also alluded to differential impacts experienced by some student groups, which will be explored later in this document.

Many participants took the view that the full impacts of the cost of living rises have yet to be seen. They suggested there was uncertainty about how long associated financial pressures may last and whether the cost of living will continue to rise. One participant used the analogy of a 'gathering storm'.

Some indirect positive consequences were mentioned, stemming from conversations and actions related to cost of living rises. Participants suggested that interventions aimed to ease cost of living pressures had brought students together in communal activities (for example, eating together for subsidised meals at canteens). They also mentioned positive examples of partnership work between student representative bodies and higher education providers, and between local businesses and providers (for example, in helping to stock student food banks and providing free spaces for study).

One participant thought that the national conversation around cost of living had enabled more students to talk about financial matters and take steps to improve their financial literacy.

## **Financial hardship**

At a time when the cost of living is rising, increased financial pressures are affecting people across the country and in many walks of life. The roundtable discussions focused on how students specifically are experiencing these pressures. Many participants said that they had witnessed increases in demand for student hardship funds, sometimes including increases in the amounts individual students were requesting. They told us that many students reported that the financial support they receive from family or friends is dropping as they face their own cost of living pressures.

Participants reported that some students are expected to play a pivotal role in financially supporting their parents and other family at this time (adding to the pressure to take on part-time work and contribute money received through student support to help the family as a whole). They referred to students being unable to meet the cost of household bills, food, and medical prescriptions, and suggested that students' engagement in co-curricular and extracurricular activities had also been reduced because of finances.

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

Roundtable participants told us that more students were taking on paid employment alongside their studies. They said that this work is sometimes of a precarious nature and fails to provide financial sustainability, with work shifts not guaranteed or employment terminated at short notice. They talked of students feeling under pressure to work more hours, with some taking on full-time employment alongside their studies or deciding to leave their studies to work full-time. They

reported that some of their students are missing parts of their courses because of their paid employment.

Participants commented that we won't know impact of this increase in uptake of part-time work until later. They felt that pressures of having to balance study and employment may be unsustainable for many students.

## **Mental wellbeing**

There was concern from the roundtables about the impact of cost of living rises on students' mental wellbeing. Participants spoke of a rise in levels of anxiety among students, reflecting their concerns about meeting the growing cost of bills and rent. Some participants mentioned the impact of uncertainty on mental health, and the mental toll of not knowing how much further prices may continue to increase.

Participants spoke of a significant increase in cases of low-level anxiety and low mood encountered by student support teams. They also spoke of how this 'mental load' has a knock-on effect on ability to concentrate on studies and cope with any other challenges arising in everyday life.

## **Impact on studies**

Participants were concerned that financial pressures and an experience of higher education that is both more expensive and less rewarding may make continuing their studies less appealing to students, compared with taking on more paid employment. One representative of a higher education provider believed that there had been a substantial shift from full-time to part-time study, because students needed to take on paid employment or could not afford rising childcare costs while they studied.

Some participants believed that withdrawals of applications between the time students were offered a place at college or university and the start of the course had increased. They also believed that some students have deferred admission to their places on courses in 2022-23 because of financial uncertainty. Their view was that this resulted from many students deciding that it was no longer affordable for them to study. One higher education provider's representative reported a 10 per cent loss between offer acceptance and take-up of a place. This representative told us that in a survey the provider conducted of those who had declined places, about a quarter of respondents cited reasons related to the cost of living.

Some participants told us of a decline in attendance on campus, which they felt could be at least in part attributed to cost of living rises. Some commented that generally students who live further away were not travelling for lectures, probably because of increasing transport costs. Participants told us of students requesting condensed timetables, and that for some courses this had been put into action. This is intended to reduce travel costs and allow students to consolidate their childcare and take on additional part-time paid employment. It could have the knock-on effect of less time for social interaction between students between timetabled lectures or classes.

Participants told us that the sometimes less obvious costs of participating in certain courses are also becoming a burden for many students – for example, the need for specific technology or creative materials for some subjects, or the costs of required books.

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

We were told that financial pressures and worry about future financial challenges have, for some, led to a more limited student experience. Participants said they had witnessed a drop-off in the number of students taking part in academic enhancement activities (such as field trips or internships) and extracurricular activities (such as sports or social clubs). The fees and travel costs for co-curricular and extracurricular activities are not the only potential barriers to participation; participants believed that part-time employment is also diverting students from these enrichment activities. One participant expressed concern that extracurricular activities were becoming exclusively for better-off students. They believed that this could have a knock-on impact on employability, as those students with extracurricular activities on their CV might have an advantage in the post-graduation employment market.

## **Housing difficulties**

The challenge of accommodation costs was a clear theme arising from the roundtable discussions. Participants told us that the cost of student accommodation in the private sector has risen substantially and is expected to continue to rise. They also talked of decreases in the availability of student accommodation in the private sector, as landlords stop renting out rooms because of rising mortgage costs or move into the leisure market. As a result, they believe that students may find they have to rent accommodation further away from campus, which would have implications for travel costs. They suggested that some students are choosing to live at home for financial reasons, and that international students with families coming to the UK may be unprepared for these housing problems.

Participants told us that as energy prices rise, students are also facing the challenge of meeting the costs of utility bills. They felt that this might be especially difficult in shared accommodation, where arguments can arise about how to reduce costs and how to share the cost of bills.

## **Differential impact on student groups**

Participants told us of ways in which cost of living rises have affected many different groups of students, and that for some they have exacerbated pre-existing issues, such as the financial challenges facing students from low-income households. One participant said: 'the cost of living crisis has put a magnifying glass on pre-existing problems and spread problems out.' Participants also spoke of certain groups being to some extent insulated from the full impact of cost of living rises because they are already part of financial support schemes that have been uplifted in the current economic climate. Students who are care leavers were given as an example.

Those taking part in the roundtable discussions spoke of specific groups of students who had been particularly negatively impacted by rises in the cost of living. Those they identified were:

- commuter students
- international students
- placement students
- disabled students
- parents and carers
- students who are 'just about managing'

- postgraduate students.

### **Commuter students**

According to the participants, many students have chosen to live at home to cut living costs. However, for those who commute to university or college, especially those who drive, they said that the cost of travel has increased. Roundtable participants told us that some commuter students are choosing to attend campus less often. They believe this has implications for the quality of these students' academic experience, but also a detrimental impact on their wider experience of campus life. We were told that some are asking for condensed timetables so they don't need to travel daily, or are asking for more online provision.

### **International students**

We were told that many international students are facing financial uncertainties both in their home country and in the UK, and that many are finding that the money they budgeted for study in the UK is now not enough. Student visas limit the number of hours that international students can work and participants believed that some international students are finding that the money they can earn in these limited hours is not sufficient to meet their living costs.

Some roundtable participants spoke of high numbers of international students seeking help with finances, but finding that less financial support is available to them because of their immigration status. Others spoke of international students not applying to hardship funds that are available to them because they don't realise that they are eligible, or because of the stigma attached to talking about financial difficulties.

One participant told us that international students, to save money, are now tending to live with family or friends in areas of town where there are established nationality or faith group communities. They said that this can mean these students are further away from campus and less involved in activities with other students, impacting both their sense of belonging at university or college and the experiential learning that home students gain from interaction with international students.

### **Placement students**

Participants said that placement students are being especially impacted by financial pressures associated with cost of living rises – for example, students who are required to complete placements as part of healthcare, medical and teaching courses. The participants told us that the travel costs to placements can be a burden, and that even where these are reimbursed, students need to find the money upfront and reimbursement can be slow. They suggested that completing placements often means that taking on part-time paid employment is impractical and that options to make extra money are therefore limited or not available.

### **Disabled students**

Participants highlighted the needs of some disabled students, whose everyday costs may be higher than for students without a disability. They say these costs have risen further in the current economic climate. They suggested that students with physical disabilities may need to drive into campus, and their fuel costs have increased.

## Parents and carers

Participants told us that students who are parents or carers are facing challenges with rising childcare costs and in meeting household expenses. They said that this is especially affecting mature students, who are more likely to have caring responsibilities. Participants spoke of more students bringing babies and toddlers onto campus because they can't afford childcare or the travel to childcare. In addition, they observed that the opportunities to earn more money through part-time employment are limited for those juggling caring responsibilities and study.

## 'Just about managing' students

Roundtable participants spoke of a group of students who they described as 'just about managing'. These are students in a middle-income group, who may not be eligible for financial assistance but who they say are struggling to have just enough money to live on. They believe these students may be taking on more part-time work to get by financially, and may be finding coping with the pressures of both work and study challenging. They suggested that these students may have relied on family and friends to help them financially in the past, but that with the members of these support networks suffering their own economic pressures, this option is no longer available to them.

## Postgraduate students

Roundtable participants referred to the situation of many postgraduate students who they say are having to take on more part-time work, and finding that this exacerbates feelings of loneliness in their studies. They suggested that those who are receiving funding from sources other than UK Research and Innovation are not routinely getting uplifts in their funding in recognition of cost of living increases.

## Actions taken to ease cost of living pressures for students

Roundtable participants told us of a range of measures taken by universities, colleges and student representative bodies to ease cost of living pressures. These are summarised in Table 2.

**Table 2: Actions taken at universities and colleges**

Type of measure	Activities
<b>Provision of warm spaces</b>	Opening up warm spaces on campus, some for 24 hours a day, seven days a week, and in some cases during university holidays. This includes libraries, spaces with free hot drinks available, adapted spaces where student parents and carers can bring children with them, and spaces where students can charge electronic devices.
<b>Changes to the structure of learning</b>	Recording lectures for students to access if they have to miss lectures because of part-time work. Continuing to not charge library fines (for many providers, this had been instigated prior to the cost-of-living rises). Reorganising timetables to condense the number of days on campus (so students can take on part-time work and do not have to pay for travel to campus every day).

Type of measure	Activities
<b>Financial assistance</b>	<p>Increasing the budget, widening eligibility criteria, and streamlining the application process, for hardship funds.</p> <p>Working with student representatives to design hardship funds, with the aim of tackling the stigma of asking for help.</p> <p>Communicating financial assistance opportunities to students.</p> <p>Dividing hardship funds into different pots, to meet different needs: for example, a health fund, a digital fund, a travel fund.</p> <p>One-off payments to every student with a household income under a specified level.</p> <p>Financial support with paying energy bills.</p> <p>Bursaries for learning resources, including creative materials, electronic equipment and specialist software.</p> <p>Distributing care packages, including study supplies.</p> <p>Arranging additional data access for mobile phones.</p> <p>Reducing the cost of graduation.</p>
<b>Meeting food needs</b>	<p>Free and subsidised meals and hot drinks on campus (for students and staff).</p> <p>Opening food banks.</p> <p>Providing microwaves, fridges and hot water for students to be able to cook on campus.</p> <p>Bulk-buying foods so that students can buy from university or college at a cheaper price.</p> <p>Distribution of food vouchers.</p> <p>Community food cupboards ('take what you need').</p>
<b>Pastoral and emotional support</b>	<p>Offering personal one-to-one academic support online, including in the evening.</p> <p>Signposting to and offering emotional support.</p>
<b>Housing support</b>	<p>Freezing rent prices in provider-owned accommodation.</p> <p>Establishing partnerships established between local colleges, universities and local authorities to look at offering affordable rent in student accommodation.</p>
<b>Subsidised travel</b>	<p>Subsidised bus passes for travel to campus.</p> <p>Free car parking for students.</p> <p>Free or low-cost bicycle hire for students.</p> <p>Partnerships with local business so students can study in their premises for free, if these are nearer to where they live.</p> <p>Free campus shuttle bus where there are multiple campuses.</p>
<b>Subsidised extracurricular activities</b>	<p>Organising cheap social activities.</p> <p>Free or subsidised access to sports facilities.</p> <p>Hardship funding available specifically for clubs and societies.</p>

Type of measure	Activities
	'Have a go' activities – no requirement to commit to long-term involvement.

Roundtable participants observed that many of these interventions are costly over time, and several questioned how sustainable they would be in the long term. They also told us that universities and colleges are themselves facing increasing costs, such as rising energy bills, and trying to reduce energy consumption to take action on climate change. They believe that this in turn limits the measures they are able take to help students.

Many universities and colleges are monitoring and evaluating the impact of these interventions, and are still in a process of learning about what works and what students value the most. Roundtable participants referred to the stigma that is sometimes attached to asking for financial assistance, and suggested that the name 'hardship fund' might be in itself a barrier to coming forward for help. They also talked of some students not coming forward for help, having decided that they were not eligible for any funding or that there were others worse off than them, when in fact they could benefit from financial assistance.

## Conclusion and next steps

Roundtable participants saw the cost of living as an increasingly urgent issue for their students, with some more strongly affected than others. Universities, colleges and students' unions have worked innovatively and at speed to help alleviate these perceived pressures, but these responses have been diverse, and the support available has varied from university to university.

The mitigating activities highlighted by attendees are examples of what can be done, though some may not 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.