**UUK Student Cost of Living**

*Methodology*

*Savanta ComRes interviewed 1,050 students currently in higher education online between 20th of July and 26th July 2022. Data were weighted to be representative of students currently in higher education by age, gender, undergrad vs. postgrad, and region of university. This weighting scheme was sourced from HESA data. Savanta ComRes is a member of the British Polling Council and abides by its rules.*

*Key figures of interest*

* Two-thirds (67%) of students in higher education **feel concerned** about **managing their living costs**. Those aged 30 years or over are the most concerned (85% concerned). Of those who feel concerned, more than 8 in 10 (85%) are **feeling more concerned** about their living costs **than last year.**

* Of those who feel concerned about managing their living costs, over half (55%) also said this is likely to **impact their ability to continue studying** in the autumn. This is up to over 8 in 10 (86%) among postgraduate taught and down to half (49%) among undergraduates.

* Just over 7 in 10 (72%) agree that **money worries are having more of a negative impact on their mental health** now than at the start of the last academic year. With three quarter (76%) feeling that it has a negative impact on their mental health, those in postgrad taught are more impacted than those in postgrad research (76 vs. 49%).
* When reviewing a list of different living costs, students cited **utilities / energy bills** (64% concerned), **rent/mortgage/accommodation** (62% concerned), and **food** (59% concerned).

* Nearly 9 in 10 (88%) have **received financial support** over the past 12 months. In fact, 62% have received state financial support and 34% have received university financial support. Over half (52%) have received a maintenance grant/ loan, 4 in 10 (38%) received contributions from friends/family, and 3 in 10 received a bursary/ scholarship.

* Nearly everyone (96%) that benefitted from **financial contributions from friends/family** say that it was **helpful to manage living costs and attend university**.
* Three quarters (75%) of students feel confident that they will be able to manage their finances over the next 12 months – but almost a quarter (23%) **do not feel confident**. Those in postgraduate research degrees are significantly more likely say they aren’t confident (39%), as are part time students (36% vs 22% for full time students) and mature students (49% of those aged 30+).
* The top consideration among all students to help them manage their living costs is to look for **part-time work/increase their working hours** (53%).
* The vast majority (96%) anticipate needing to make **changes in the autumn**, that they've not had to do previously. Half (49%) would go out less with friends and family.
* Two thirds of students (67%) would turn to their **family for advice** if they were concerned about their living costs while a student. Half (52%) would turn to their **university**, and a third (31%) to their friends.

*Full survey results*

**Q1. Thinking ahead to the start of next term, how do you feel about managing your living costs while at university or another higher education institution?** *Base: All respondents (n = 1051)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total** | **Age 18-20** | **Age 21-24** | **Age 25-29** | **Age 30+** |
| **NET: Concerned** | **67%** | **55%** | **79%** | **73%** | **85%** |
| **NET: Relaxed** | **15%** | **19%** | **14%** | **8%** | **9%** |
| Extremely concerned | 19% | 11% | 19% | 37% | 32% |
| Fairly concerned | 48% | 44% | 60% | 36% | 53% |
| Neither concerned nor relaxed | 17% | 26% | 6% | 19% | 3% |
| Fairly relaxed | 12% | 15% | 12% | 7% | 9% |
| Extremely relaxed | 2% | 4% | 2% | \*% | 0% |

* Two thirds (67%) of students in higher education feel concerned about managing their living costs while doing their studies. This is up to more than 8 in 10 (85%) among those aged 30 year or above. This marks a significant difference with those aged between 18 and 20 years, for whom only over half (55%) are concerned about managing their living costs.
* A difference is also seen between those whose upcoming degree is postgraduate taught (77% concerned) and postgraduate research (55% concerned).
* Less than 2 in 10 (15%) feel relaxed about managing their living costs.

**Q2. You said that you feel concerned about your living costs at university or another higher education institution. How does this compare to how you felt about your living costs at the start of the academic year?** *Base: Those extremely or fairly concerned (n = 706)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total** | **Age 18-20** | **Age 21-24** | **Age 25-29** | **Age 30+** |
| **Net: More concerned** | **85%** | **75%** | **92%** | **86%** | **94%** |
| **Net: More relaxed** | **5%** | **8%** | **3%** | **5%** | **0%** |
| Much more concerned than last year | 40% | 21% | 57% | 46% | 55% |
| A little more concerned than last year | 44% | 54% | 35% | 40% | 39% |
| The same as last year | 10% | 15% | 4% | 9% | 6% |
| A little more relaxed than last year | 4% | 7% | 3% | 5% | 0% |
| Much more relaxed than last year | 1% | 1% | \*% | \*% | 0% |

* Of those who feel concerned, more than 8 in 10 (85%) are feeling more concerned about their living costs than last year. This is down to three quarters (75%) among those students 18-20, and up to 9 in 10 (94%) amongthose 30 and over.
* 4 in 10 (40%) feel much more concerned than last year.

**Q3. You said that you feel concerned about your living costs at university or another higher education institution. How likely is this to impact on your ability to continue studying in the autumn?**

*Base: Those extremely or fairly concerned (n = 706)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total** | **Undergrad** | **Postgrad** | **Postgrad taught** | **Postgrad research** | **ABC1** | **C2DE** |
| **Net: Likely** | **55%** | **49%** | **79%** | **86%** | **52%** | **62%** | **36%** |
| **Net: Unlikely** | **39%** | **44%** | **18%** | **11%** | **46%** | **33%** | **54%** |
| Very likely | 19% | 16% | 31% | 31% | 29% | 22% | 12% |
| Quite likely | 36% | 33% | 48% | 54% | 23% | 40% | 24% |
| Not very likely | 28% | 31% | 16% | 9% | 43% | 27% | 31% |
| Not at all likely | 10% | 13% | 2% | 2% | 3% | 6% | 22% |
| Don't know | 6% | 7% | 3% | 4% | 2% | 5% | 10% |

* Of those who feel concerned about managing their living costs, over half (55%) also said this is likely to impact their ability to continue studying in the autumn.
* This is up to over 8 in 10 (86%) among postgraduate taught and down to half (49%) among undergraduates.
* Among social grade subgroups, 6 in 10 (62%) ABC1 say this is likely to impact their studies, while this is only 4 in 10 (36%) for C2DEs.
* 4 in 10 (39%) think this is unlikely to impact their ability to continue studying.

**Q7. To what extent do you agree with the following statement? Money worries are having more of a negative impact on my mental health now than at the start of the academic year?**

*Base: All respondents (n = 1051)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total** | **Undergrad** | **Postgrad** | **Postgrad taught** | **Postgrad research** |
| **Net: Agree** | **72%** | **72%** | **69%** | **76%** | **49%** |
| **Net: Disagree** | **12%** | **12%** | **12%** | **9%** | **21%** |
| Strongly agree | 28% | 28% | 29% | 31% | 25% |
| Somewhat agree | 43% | 44% | 39% | 45% | 24% |
| Neither agree nor disagree | 15% | 14% | 17% | 12% | 30% |
| Somewhat disagree | 9% | 10% | 9% | 8% | 12% |
| Strongly disagree | 2% | 2% | 3% | \*% | 9% |
| Don't know | 2% | 2% | 2% | 3% | 0% |

* 7 in 10 (72%) agree that money worries are having more of a negative impact on their mental health now than at the start of the academic year. With three quarters (76%) of postgraduate taught feeling it has had a negative impact on their mental health, compared to (49%) of postgraduate research~~.~~
* Just over 1 in 10 (12%) say that money worries are not having a negative impact on their mental health more than they were at the start of the academic year.

**Q9. For each of the living costs below, how do you feel about paying for these when you're at university or another higher education institution in the autumn?**

*Base: All respondents (n = 1051)*

|  |  |  |
| --- | --- | --- |
| **Net** **Concerned** | **Neither** | **Net Relaxed** |
| Utilities/energy bills | 64% | 10% | 17% |
| Rent/mortgage/accommodation | 62% | 19% | 16% |
| Food | 59% | 16% | 25% |
| Fuel prices | 56% | 13% | 13% |
| Public transport fares | 50% | 15% | 23% |
| Going out | 46% | 25% | 24% |
| Course materials, trips and/or other course costs | 44% | 21% | 29% |
| Clothes | 37% | 26% | 35% |
| Mobile phone bill | 33% | 20% | 39% |
| Student societies | 27% | 22% | 37% |
| Childcare | 20% | 12% | 13% |

* When reviewing a list of different living costs, students cited utilities / energy bills (64% concerned), rent/mortgage/accommodation (62% concerned), and food (59% concerned).
* Students are more relaxed about their Mobile phone bills (39% relaxed), student societies (37% relaxed), and clothes (35% relaxed).

**Q9b. You said that you were concerned about the university or other higher education living costs below. Which of these are you most concerned about?**

*Base: All respondents who were concerned about more than one element (n = 954)*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total** | **Homeowner (mortgage)** | **Homeowner (owned)** | **Living with parents** | **Renting** | **Uni residence** |
| Rent/mortgage/ accommodation | 27% | 14% | 23% | 26% | 34% | 29% |
| Utilities/energy bills | 20% | 23% | 17% | 10% | 30% | 16% |
| Fuel prices | 15% | 6% | 15% | 21% | 10% | 18% |
| Public transport fares | 10% | 9% | 3% | 18% | 2% | 15% |
| Food | 10% | 12% | 7% | 13% | 8% | 10% |
| Course materials, trips and/or other course costs | 5% | 12% | 9% | 6% | 4% | 2% |
| Clothes | 4% | 5% | 11% | 1% | 4% | 2% |
| Going out | 4% | 2% | 2% | 3% | 4% | 5% |
| Mobile phone bill | 2% | 4% | 7% | 2% | 1% | 2% |
| Childcare | 2% | 4% | 5% | \*% | 2% | \*% |
| Student societies | 2% | 8% | 1% | 1% | \*% | 2% |

* When having to choose the most concerning costs, rent / mortgage /accommodation comes first (27%), followed by utilities / energy bills (20%), and fuel prices (15%).
* For the majority of groups, the biggest concern is related to rent/mortgage/ accommodation.
* Those renting are the most concerned about utilities/energy bills (30%). Those living with parents are more concerned about transport fares (18%) and fuel prices (21%) than other groups.

**Q10. Did you receive any of the following financial support over the past 12 months?** *Base: All respondents (n = 1051)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Total**  | **Undergrad** | **Postgrad** | **Cognitive learning disability** |
| **Net: Any** | **88%** | **86%** | **92%** | **96%** |
| **Net: State** | **62%** | **65%** | **53%** | **87%** |
| **Net: Uni** | **34%** | **25%** | **61%** | **46%** |
| A maintenance grant/ loan | 52% | 60% | 24% | 57% |
| Financial contributions from friends/family | 38% | 36% | 47% | 57% |
| Bursary/ scholarship | 27% | 20% | 51% | 25% |
| Other university or other higher education funding (e.g. hardship funding) | 7% | 6% | 10% | 21% |
| State benefits (e.g. Universal Credit, Household support Fund) | 10% | 6% | 24% | 23% |
| Disabled students' allowance | 7% | 5% | 12% | 54% |
| Another type of loan, e.g. from a bank | 3% | 3% | 3% | 3% |
| A postgraduate loan | 3% | 1% | 13% | 12% |
| A stipend | 3% | \*% | 11% | 11% |
| None of these | 10% | 11% | 7% | 4% |

* Nearly 9 in 10 (88%) have received financial support over the past 12 months. In fact, 62% have received state financial support and 34% have received university financial support.
* 6 in 10 (60%) undergraduates have received financial support in the form of a maintenance grant / loan, this is down to a quarter (24%) among postgraduates whose most popular financial support is the bursary / scholarship (51%).
* Among those with health conditions, more than half (54%) with cognitive learning disabilities receive the disabled students’ allowance.

**Q11. You said that you’ve received the following financial support. To what extent do you feel that this has helped you manage your living costs and attend university?** *Base: Those who have received this support (n=50 min)*

|  |  |
| --- | --- |
| **Net:** **Helped**  | **Net: Not helped** |
| Financial contributions from friends/family | 96% | 4% |
| A maintenance grant/ loan | 70% | 29% |
| Bursary/ scholarship | 79% | 18% |
| State benefits (e.g. Universal Credit, Household support Fund) | 71% | 29% |
| Other university or other higher education funding (e.g. hardship funding) | 84% | 16% |
|  |  |  |

* Nearly everyone (96%) that benefitted from financial contributions from friends/family say that it was helpful to manage living costs and attend university.
* Those benefitting from maintenance grants/ loans (70% helpful) and bursary/scholarships (79% helpful) see them as being less helpful, relative to contributions from family and friends.

**Q13. How confident do you feel, if at all, that you will be able to manage your finances over the next 12 months?** *Base: All respondents (n = 1051)*

|  |  |
| --- | --- |
| **Net:** **Confident**  | **Net: Not Confident** |
| **Total sample** | **75%** | **23%** |
| Upcoming degree |
| Undergrad | 74% | 23% |
| Postgrad | 79% | 20% |
| Postgrad taught | 85% | 14% |
| Postgrad research | 61% | 39% |
| Age group |
| 18-20 | 82% | 15% |
| 21-24 | 81% | 16% |
| 25-29 | 76% | 21% |
| 30+ | 49% | 49% |
| Social grade |
| ABC1 | 77% | 21% |
| C2DE | 68% | 30% |

* Three quarters of students (75%) are confident that they will be able to manage their finances over the next 12 months.
* With almost 9 in 10 confident (85%), those in postgraduate taught are the most confident whereas those in postgraduate research are the least confident (61% confident).
* There is a significant difference in confidence by age, as 8 in 10 (82%) of those aged 18-20 are confident, whereas this is down to half (49%) among those aged 30 or over.
* Those in socioeconomic group C2DE are also less confident than ABC1s (68% confident among C2DEs versus 77% for ABC1s).

**Q14. Are you considering doing any of the following in the months ahead to help you manage your living costs?** *Base: All respondents (n = 1051)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total**  | **Undergrad** | **Postgrad** | **Postgrad taught** | **Postgrad research** |
| Looking for part-time work/increasing my working hours | 53% | 52% | 55% | 53% | 60% |
| Asking for family/friend support | 28% | 30% | 25% | 26% | 24% |
| Looking into university or higher education hardship funding/ support | 20% | 17% | 31% | 34% | 22% |
| Moving into cheaper accommodation/moving home | 17% | 17% | 19% | 17% | 24% |
| Dropping-out of university and finding work | 8% | 6% | 15% | 14% | 18% |
| Changing the way I study (e.g. go part-time) | 8% | 4% | 22% | 18% | 35% |
| None of these | 13% | 15% | 5% | 3% | 9% |

* The top consideration among all students to help them manage their living costs is to look for part-time work/increase their working hours (53%).
* The second top consideration varies among upcoming degree subgroups, for those in undergraduate, it’s asking for family/friend support (30%). Those in postgraduate taught will be more likely to be looking into university or higher education hardship funding/ support (34%). Those in postgraduate research would be the most likely group to be changing the way they study (35%).

**Q15. How informed do you feel about the following funding options that are available for those needing additional support?** *Base: All respondents (n = 1051)*

|  |  |  |
| --- | --- | --- |
| **Total Net:** **Informed**  | **Undergrad Net:****Informed** | **Postgrad Net:****Informed** |
| Local opportunities available to me for part-time work | 66% | 65% | 70% |
| Financial support my university or higher education institution could offer | 54% | 48% | 72% |
| Which government policies on cost of living do/ don't apply to me as a student | 43% | 36% | 69% |

* Two thirds of students (66%) are feeling informed about the local opportunities available to them for part-time work. Just over half (54%) are feeling informed about the financial support that their university or higher education institution could offer and 4 in 10 (43%) about government policies on cost of living.
* Undergraduates feel less informed than postgraduates about all the funding options, especially about the government policies (36% undergraduates informed versus 69% postgraduates informed)

**Q16. Which of the following would you turn to for advice if you were concerned about your living costs while a student?** *Base: All respondents (n = 1051)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total**  | **18-20** | **21-24** | **25-29** | **30+** |
| My family | 67% | 71% | 66% | 72% | 51% |
| My university | 52% | 48% | 49% | 53% | 63% |
| My friends | 31% | 36% | 24% | 49% | 13% |
| My bank | 19% | 17% | 22% | 29% | 15% |
| Local/ national government websites | 16% | 11% | 9% | 29% | 31% |
| Social media | 16% | 15% | 26% | 16% | 11% |
| Media (print/online) | 12% | 14% | 7% | 5% | 14% |

* Two thirds of students (67%) would turn to their family for advice if they were concerned about their living costs while a student. Half (52%) would turn to their university and a third (31%) to their friends.
* A similar proportion would turn to local / national government websites (16%) or social media (16%)
* The top consideration for advice among all students aged 29 or below is their family. Those aged 30 or over would be more likely to turn to their university (63%).

**Q17. Which of the following types of guidance or support would you be likely to make use of if they were available?** *Base: All respondents (n = 1051)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total**  | **18-20** | **21-24** | **25-29** | **30+** |
| Advice on money management | 52% | 54% | 43% | 50% | 57% |
| Signposting to mental health and wellbeing support services | 38% | 32% | 45% | 47% | 40% |
| Careers guidance | 37% | 44% | 36% | 40% | 22% |
| None of these | 10% | 8% | 11% | 7% | 17% |

* Half (52%) would be likely to use advice on money management if this guidance was available. 4 in 10 (38%) would be likely to use signposting to mental health and wellbeing support services and a similar proportion (37%) would use careers guidance if available.
* Those aged 18-20 and over are the most likely to use careers guidance (44%). And among all age groups, those aged 21-29 are the most likely to use mental health and wellbeing support services.

**Q18. SUMMARY: And where would you like this advice or support to come from? You said that you would be interested in** *Base: All students who selected another answer than None of these at Q17 (n=941)*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Advice on money management | Signposting to mental health and wellbeing support services | Careers guidance |
| Local/national Government | 45% | 38% | 27% |
| My university | 76% | 39% | 36% |
| Don't know | 3% | 1% | 2% |

* Three quarters (76%) would like their university to provide advice on money management, and more than 4 in 10 (45%) would like it to come from the Government.
* Almost 4 in 10 students would like local/national government (38%) and their university (39%) to provide mental health and wellbeing support services.
* Over a third (36%) would like their university to provide careers guidance (versus 27% from Government).

**Q19. Do you anticipate needing to make any of the following changes in the autumn when you are at university or another higher education institution, that you've not had to do previously while there?** *Base: All respondents (n = 1051)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total**  | **18-20** | **21-24** | **25-29** | **30+** |
| Go out less with friends and family | 49% | 41% | 53% | 41% | 71% |
| Avoid the purchase of new items or replacing things when they break | 46% | 36% | 40% | 44% | 78% |
| Use less gas & electricity | 45% | 31% | 51% | 49% | 76% |
| Use my savings to cover costs | 38% | 36% | 51% | 46% | 28% |
| Participate less in societies, sports, activities | 21% | 15% | 17% | 21% | 38% |
| Take out loans and credit | 14% | 8% | 17% | 21% | 23% |
| Use a food bank | 13% | 7% | 10% | 18% | 28% |
| None of these | 6% | 11% | 2% | 4% | \*% |

* The vast majority (96%) anticipate needing to make changes in the autumn when they are at university or another higher education institution, that they've not had to do previously. Half (49%) would go out less with friends and family. This is up to 7 in 10 (71%) among those aged 30 and over.
* The older age group is more likely than younger age groups to score higher for all the changes listed, except for ‘using my savings to cover costs’.
* More than 4 in 10 would avoid the purchase of new items or replacing things when they break (46%) or use less gas and electricity (45%). These changes are also stronger among those aged 30 and above (78% and 76% respectively).
* Among all age groups, the 21-24 are the most likely to use their savings to cover costs.