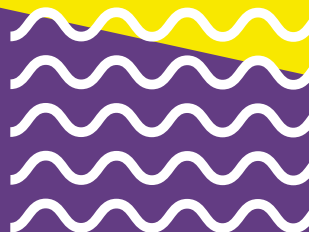




Cost of Living Report 2026

NUS-USI
nus-usi.org



NUS-USI Cost of Living Report 2026

In March 2026, NUS-USI surveyed 1973 students from further and higher education across Northern Ireland.

Two years ago our research found that students across the country were regularly skipping meals, using foodbanks, going without heating and missing out on socialising due to the cost of living. **Our updated report finds that things are getting worse.**

More students now say that the time they spend working to support themselves is having a negative impact on their studies and their educational experience.

One in ten students are now using foodbanks, and 17% have reported missing class due to not being able to afford the transport they need to get to campus. Over a quarter of students worry about money "all the time".

Students aren't the only people in our society struggling with the rising cost of living. But they are in a unique position - held back by funding that hasn't kept up with financial realities, and caught between focusing on their studies for the future or working just to get by in the present. **Our political leaders need to stop relying on students' resilience, and take real action to change this.**

"Fuel prices spiraling and getting more expensive"

BTEC student
South Eastern Regional College

"I feel overwhelmed with so many bills that I have to pay"

Undergraduate student,
Queen's University Belfast

"I feel scared for my future and my daughter's future. I am trying to better myself and get a degree and I can hardly afford to live. I already work full-time and I am now having to get a second job."

Apprentice

"Me and my mum had to choose between heat or food for over a year. We went without heat during extreme winter conditions which caused housing issues such as burst pipes."

Postgraduate student
North West Regional College

"I never used to have to worry about hot water running out or the fridge being empty. It used to be a shock to me to hear friends describing such things. But now it's normal."

BTEC Student
South Eastern Regional College

What has changed since 2024?

In 2026 students are working more, but still struggling to survive. This is having an impact on their mental health and leading more students to consider leaving education altogether.

<p>2026: 56% 2024: 45%</p> 	<p>More students say that work is having a negative impact on their studies</p>
<p>2026: 43% 2024: 33%</p> 	<p>More students say that work is having a negative impact on their student experience</p>
<p>2026: 27% 2024: 20%</p> 	<p>More students are worrying about money "all the time"</p>
<p>2026: 10% 2024: 7%</p> 	<p>More students are accessing food banks</p>
<p>2026: 43% 2024: 33%</p> 	<p>More students are skipping meals</p>
<p>2026: 34% 2024: 25%</p> 	<p>More students have considered leaving their course due to poor mental health</p>
<p>2026: 16% 2024: 20%</p> 	<p>Less students are living in private rented accommodation. A number said they want to move out but can't afford to.</p>

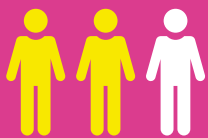
"It's getting more expensive weekly but the bursary isn't showing any signs of increasing."

Undergraduate student
Ulster University

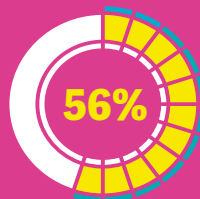
"I have been trying to save for a house for a year, I have barely saved due to car payments, parking for tech, fuel costs, food shops."

A Level student
South Eastern Regional College

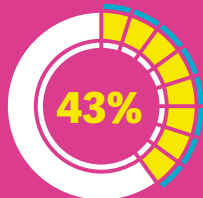
Working beside studies



Two thirds of students and learners have jobs alongside their studies, a slight increase from 2024.



56% claim their work is having a negative impact on their studies, up from 45% in 2024



43% believe their work has a negative impact on their student experience, up from one third in 2024. Students report having no time to socialise with their peers or attend events on campus.

1/3

One third of these work more than 20 hours per week.

"Sometimes I miss class because I'm just so tired from working at my bar job. But if I don't work I'll get fired, and if I get fired then I'll not be able to afford uni."

Mature Undergraduate student
Ulster University

"I have little to no energy to spare so I don't really look for extra-curriculars, as I know I won't have time or energy."

BTEC Student
Southern Regional College

Financial Worries



Three in five students and learners have sought additional financial support during their studies, mainly from family - a notable increase from 2024 when just under half of students reported this



90% of students said they worry about money, with 27% of students worrying "all the time"; one in five students reported this in 2024



17% have missed an in-person class due to not being able to afford transport



One in ten students claim to have accessed food banks, an increase from 7% in 2024



43% say they have skipped a meal, over a 10% increase since 2024



44% have missed out on social activities because of the cost of living



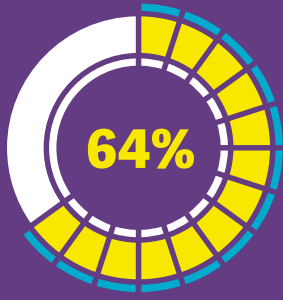
One in five have gone without heating

"With the current fuel crisis I am now having to choose between putting diesel in my car and other purchases"

Undergraduate student
College of Agriculture,
Food and Rural Enterprise

"Everything has impacted my mental health on a daily basis. My mortgage has went up by over £100 a month, my electric bill has shot through the roof, and heating oil is so expensive I've had to go months without heating by putting on extra layers instead."

Apprentice



64% said that their housing costs have increased from last year, with 50% of students reporting a weekly increase of over £20 per week



One in five report having less than £50 left each month after paying their housing costs

16%

16% of students and learners live in private rentals, a slight decrease from 2024. A number of students reported living at home as they cannot afford to move out.

21%

21% of students say they live further away from their institution than they would like to.

6%

of students and learners have experienced homelessness, the same number as in 2024

1/4

A quarter have been unable to pay their rent in full, while 29% report being unable to pay their energy bills

"I previously lived in halls which I enjoyed, but could no longer afford it. I looked for private accommodation and could not get anything in my price range that was safe/clean etc."

PhD student
Ulster University

"I'm sofa surfing until I am able to get a flat as I'm waiting on the housing executive list. I cannot afford a private rental."

Part-time student,
Belfast Metropolitan College

Travel costs



87%

Students are regularly on campus, with **87% of students there at least two to three times a week**, a slight increase from 2024

51%

51% of students or learners take public transport (bus or train) to campus, placement or their apprenticeship, while 40% drive. 31% said they walk

16%

16% of students spend over half their monthly budget on travel costs

44%

44% of students have missed out on socialising with friends due to travel costs, while one in five have missed out on taking part in sports, clubs or societies

“I want to live in student accommodation because it’s a long journey from home, but it’s too expensive”

Undergraduate student, Queen’s University Belfast

“Due to having to cut down hours in work, I now just get paid enough for my meals, car insurance and rent. After my bills I have £78 to live off for the month.”

BTEC student, South West Regional College

Mental health



43%

of students say the cost of living is having a moderate to major impact on their mental health, up from 37% in 2024

“Due to the lack of rest, I’m always anxious and stressed. Being tired all the time means I don’t have any energy to be excited over things and I’m less happy overall.”

Apprentice

29%

say their mental health has gotten worse over the last 12 months; the stress of balancing work and study, money worries and fears for the future are the main drivers

Some students said that their studies, and hope of working in a field they enjoy, benefits their mental health



Over **one in ten** have not yet accessed support for their mental health, but would like to

In 2024 a quarter of students had considered leaving their course due to poor mental health.

In 2026 this is up to 34%, while 7% have taken a break and 1% have left completely

“I am currently living in a home with a black mould problem, which is affecting my health further. I don't have the money for upfront costs of moving out or the money to get rid of it properly. All my money goes towards food and basic necessities. I barely have a fiver left at the end of each week.”

BTEC student
Northern Regional College

“Not living in Belfast makes availing of student support harder. I live 90 minutes away so it is a challenging distance and cost. My local area has almost no support.”

Postgraduate student
Ulster University



Let's talk

Ben Friel
NUS-USI President 2024/26

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