Project Overview

Objectives
NUS have carried out this research to look into how the cost of living crisis is impacting students and apprentices.

Methodology

Online Survey: A total of 3417 students and apprentices were consulted via an online survey. The survey was promoted via NUS emails and our partners at OneVoice.

The survey took around 10 minutes to complete and was in field from June 2022. Respondents were offered the chance of winning a share of £250 for taking part.

Reading the report

Were there any significant differences within demographic groupings, selected differences are highlighted on the chart. All demographic groupings are demonstrated in the demographics section at the end of the report.

Questions were asked to either apprentices, or students or both. Each slide is clearly marked.
Key findings

- Students and apprentices believe there is a cost of living crisis and are struggling.

- They are all increasingly seeking extra support to help them manage increasing costs of living, with running their home the main pressure on their finances.

- Both students and apprentices do not believe the government is doing enough to support them financially and would welcome additional means of support.

- The cost of living crisis is having a major impact on the mental health of students and apprentices.
Current Finances
Summary

Means of financial support

Around half of students claim to have no loan, bursary or grant. The majority of those who do don’t agree that it covers their cost of living or their bills, or that it is likely to cover these costs in the future..

Apprentices similarly do not agree that their wage currently covers the cost of living comfortably or their bills or is likely to do so in the future.

The proportion of respondents seeking additional help and support with the cost of living has increased since the start of the year; just under one in five claim not to need any extra support compared with a third in January. Indeed, there has been an increase in all aspects of additional support, particularly in terms of seeking assistance from family, using savings and accessing credit cards and schemes.
Means of financial support (cont...)

Looking at foodbanks in particular, a number of groups were more likely to use these, such as carers and parents, those from lower socio-economic groupings, those living in rented accommodation and disabled respondents.

Financial pressures

Respondents are increasingly concerned about their ability to manage financially at present, with almost all cutting back on something. Half of respondents have cut back on food, particularly disabled students, estranged students and those from a lower socio-economic grouping.

The cost of running a house is the number one pressure on finances, with four in five having seen these costs increase since the start of the year.
Around two in five students have a loan while almost one in five have a bursary or a grant.

Base: 2840 Respondents.

**B1. Do you have a UK student loan or a student bursary?**

- Yes – I have a student loan: 39%
- Yes – I have a student bursary / grant: 17%
- No: 50%
- I’d prefer not to say: 2%
- NA: 2%

*More likely amongst:*
- 18-22
- HE
- UG
- Living in halls
- Full time
- UK
- Students in England or Wales
- Disabled students

*More likely amongst:*
- HE
- Students in lower socio-economic groupings
For those who have a loan or a grant, they are most likely to disagree that their funds cover the costs of living comfortably or the cost of energy bills.

**Agreement that student loan / bursary...**

- **...covers the cost of educational materials for your course? (e.g. books, study resources)**
  - Strongly agree: 5%
  - Agree: 27%
  - Neither agree nor disagree: 15%
  - Disagree: 22%
  - Strongly disagree: 24%
  - Not applicable: 7%

- **...covers the cost of a weekly shop**
  - Strongly agree: 4%
  - Agree: 25%
  - Neither agree nor disagree: 11%
  - Disagree: 27%
  - Strongly disagree: 24%
  - Not applicable: 9%

- **...covers the cost of transport to your education provider?**
  - Strongly agree: 4%
  - Agree: 21%
  - Neither agree nor disagree: 13%
  - Disagree: 23%
  - Strongly disagree: 24%
  - Not applicable: 16%

- **...covers the cost of living comfortably**
  - Strongly agree: 3%
  - Agree: 12%
  - Neither agree nor disagree: 9%
  - Disagree: 33%
  - Strongly disagree: 35%
  - Not applicable: 8%

- **...covers the cost of energy bills?**
  - Strongly agree: 10%
  - Agree: 10%
  - Neither agree nor disagree: 26%
  - Disagree: 38%
  - Strongly disagree: 14%

Average Base: 1283 students. Balance: do not have a loan / bursary

**B2. How far do you agree that your student loan / grant currently...**
Similarly, apprentices are most likely to disagree that their wage covers the cost of living comfortably or the cost of energy bills.

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**Agreement that apprentice wage...**

- **...covers the cost of a weekly shop**
  - Strongly agree: 7%
  - Agree: 33%
  - Neither agree nor disagree: 15%
  - Disagree: 26%
  - Strongly disagree: 15%
  - Not applicable: 4%

- **...covers the cost of transport to your education provider?**
  - Strongly agree: 6%
  - Agree: 24%
  - Neither agree nor disagree: 18%
  - Disagree: 24%
  - Strongly disagree: 13%
  - Not applicable: 16%

- **...covers the cost of educational materials for your course? (e.g. books, study resources)**
  - Strongly agree: 7%
  - Agree: 22%
  - Neither agree nor disagree: 25%
  - Disagree: 17%
  - Strongly disagree: 12%
  - Not applicable: 18%

- **...covers the cost of tools and equipment**
  - Strongly agree: 4%
  - Agree: 16%
  - Neither agree nor disagree: 23%
  - Disagree: 23%
  - Strongly disagree: 16%
  - Not applicable: 18%

- **...covers the cost of living comfortably**
  - Strongly agree: 4%
  - Agree: 15%
  - Neither agree nor disagree: 1%
  - Disagree: 36%
  - Strongly disagree: 28%
  - Not applicable: 3%

- **...covers the cost of energy bills?**
  - Strongly agree: 3%
  - Agree: 12%
  - Neither agree nor disagree: 34%
  - Disagree: 31%
  - Strongly disagree: 7%
  - Not applicable: 0%

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Average Base: 583 apprentices. Balance: Did not use this as support.
Thinking to the future, students are not confident at all that their loan or grant will cover their living costs or energy bills...

Confidence that Student loan / grant...

...cover the cost of educational materials for your course? (e.g. books, study resources)
- Extremely confident: 8%
- Very confident: 22%
- Confident: 14%
- Somewhat confident: 24%
- Not confident at all: 29%
- Not applicable: 8%

...cover the cost of a weekly shop
- Extremely confident: 16%
- Very confident: 11%
- Confident: 27%
- Somewhat confident: 35%
- Not confident at all: 9%

...cover the cost of transport to your education provider?
- Extremely confident: 15%
- Very confident: 12%
- Confident: 24%
- Somewhat confident: 33%
- Not confident at all: 15%

...cover the cost of living comfortably
- Extremely confident: 8%
- Very confident: 31%
- Confident: 42%
- Somewhat confident: 9%

...cover the cost of energy bills?
- Extremely confident: 7%
- Very confident: 8%
- Confident: 27%
- Somewhat confident: 44%
- Not confident at all: 13%

Average Base: 1279 students. Balance: do not have a loan / bursary

B4. How confident are you that your student loan / grant will continue to...
...with apprentices saying the same thing.

- **Confidence in Apprentice Wage will...**
  - ...cover the cost of a weekly shop
    - Extremely confident: 21%
    - Very confident: 13%
    - Confident: 34%
    - Somewhat confident: 26%
    - Not confident at all: 4%
  - ...cover the cost of educational materials for your course? (e.g. books, study resources)
    - Extremely confident: 8%
    - Very confident: 15%
    - Confident: 24%
    - Somewhat confident: 23%
    - Not confident at all: 17%
  - ...cover the cost of transport to your education provider?
    - Extremely confident: 8%
    - Very confident: 16%
    - Confident: 17%
    - Somewhat confident: 26%
    - Not confident at all: 23%
  - ...cover the cost of tools and equipment
    - Extremely confident: 8%
    - Very confident: 13%
    - Confident: 21%
    - Somewhat confident: 25%
    - Not confident at all: 20%
  - ...cover the cost of living comfortably
    - Extremely confident: 9%
    - Very confident: 10%
    - Confident: 36%
    - Somewhat confident: 36%
    - Not confident at all: 4%
  - ...cover the cost of energy bills?
    - Extremely confident: 9%
    - Very confident: 12%
    - Confident: 34%
    - Somewhat confident: 38%
    - Not confident at all: 6%

Average Base: 583 apprentices. Balance: Did not use this as support

**B5. How confident are you that your apprentice wage will continue to...**
There has been a drop since the start of the year in those saying they have NOT sought any financial assistance. Instead, the proportions of those seeking financial support has increased for every source since January 2022.

**Assistance / support sought**

- Financial support from family: 32% (Jun-22), 42% (Jan-22)
- Savings: 25% (Jun-22), 33% (Jan-22)
- Credit cards: 22% (Jun-22), 33% (Jan-22)
- Loan from family: 15% (Jun-22), 29% (Jan-22)
- Credit schemes e.g. Klarna, Clear Pay: 13% (Jun-22), 24% (Jan-22)
- *Support from UK Government / devolved...
- Bank loans: 8% (Jun-22), 12% (Jan-22)
- Loan from friends: 5% (Jun-22), 11% (Jan-22)
- Financial support from friends: 5% (Jun-22), 11% (Jan-22)
- Food banks: 5% (Jun-22), 11% (Jan-22)
- Institution hardship fund: 4% (Jun-22), 9% (Jan-22)
- Financial assistance from local authority: 3% (Jun-22), 4% (Jan-22)
- Other: 3% (Jun-22), 3% (Jan-22)
- I have not sought any financial assistance: 17% (Jun-22), 34% (Jan-22)

More likely amongst:
- 40+
- FE
- Living in rented accommodation
- UK
- Disabled
- Estranged students
- Lowe socio-economic groupings...

Base 3417 respondents. Balance: No response

**B6. Which of the following, if any, have you sought support / assistance from since the beginning of 2022?**
Students and apprentices are increasingly concerned since the start of the year with being able to manage financially.
Socialising has taken the biggest hit in terms of cutting back since the start of 2022, followed by luxury items, clothing and going on holiday. Over half have had to cut back on food and two in five have cut back on heating.

**Cutting back**

- Socialising: 77%
- Luxury items: 73%
- Clothes: 69%
- Going on holiday: 64%
- Food: 52%
- Heating: 42%
- Transport (e.g. walking instead of getting): 42%
- Healthcare e.g. going to the dentist: 41%
- Electricity: 35%
- Educational resources (e.g. books, study...): 27%
- Toiletries: 21%
- Sanitary products: 9%
- Other: 2%
- I have not cut back on anything: 4%

**More likely amongst:**
- Disabled
- Estranged students
- Socio-economic grouping E

**More likely amongst:**
- 30+
- Living in rented accommodation
- UK
- Women
- Disabled

Parents and carers more likely to have cut back on **everything** apart from transport costs...
The costs of housing is the number 1 pressure on finances for a third of respondents, followed by the cost of energy. The cost of learning is least likely to be a financial drain.

Average Base: 3058 respondents. Balance: Did not use this as support

B9. Please rank the following in terms of which are currently putting pressure on your finances
Four in five have seen their housing costs go up since 2022, with over £20 being the most common cost of this increase.

**Increase in housing costs**

- **Yes**: 84%
- **No**: 9%
- **I don't know**: 8%

More likely amongst:
- 40+
- Rented and own their own home
- UK
- Parents and carers

**Increase in housing costs**

- Less than £5 a week: 1%
- £5-£10 a week: 13%
- £10-£20 a week: 21%
- Over £20 a week: 58%
- I don't know: 6%

Base: 2482. Balance: living in halls

**B10. Have your housing costs (e.g. rent, energy, water bills etc) increased since last year (2021)?**

**B11. By approximately how much have your housing costs (e.g. rent, energy, water bills etc) increased?**
Almost a third have under £50 left over each month, and this proportion has increased since the beginning of 2022.

**Money left over each month**

- **<£50**: 29% (Jun-22), 15% (Jan-22)
- **£50-£100**: 15% (Jun-22), 9% (Jan-22)
- **£101-£150**: 9% (Jun-22), 7% (Jan-22)
- **£151-£200**: 7% (Jun-22), 5% (Jan-22)
- **£201-£250**: 5% (Jun-22), 4% (Jan-22)
- **£251-£300**: 4% (Jun-22), 3% (Jan-22)
- **£301-£350**: 4% (Jun-22), 3% (Jan-22)
- **£351-£400**: 3% (Jun-22), 1% (Jan-22)
- **£401-£450**: 1% (Jun-22), 3% (Jan-22)
- **£451-£500**: 3% (Jun-22), 8% (Jan-22)
- **£501+**: 8% (Jun-22), 12% (Jan-22)
- **I don't know**: 12% (Jun-22), 7% (Jan-22)

Base: 2567. Balance: Living in halls

**B12. Approximately how much money do you have left each month once you’ve paid your housing costs (e.g. rent, energy, water bills etc)?**
Cost of living crisis
Cost of living crisis

Almost three quarters believe there is a current cost of living crisis. They evidence this with highlighting the increase in bills and general costs and are struggling to pay for things alongside the fact that salaries or wages have not gone up.

Two in five indicate that the cost of living crisis is having a major impact on their income, while a third claim it’s having the same affect on someone who supports them financially. Disabled respondents, parents and carers and estranged respondents are particularly affected.
Support from government

Students do not believe the government is doing enough to support them and could be doing more by offering a number of financial packages such as more bursaries, help with accommodation costs, subsidies and discounts and capping the costs of living.

Apprentices also don’t believe they are getting enough support from government. They would like an increase in their wages, subsidies and discounts on things like travel and a cap on the cost of living.
Support from institutions

Around a third of students believe institutions could be doing more to support them, including financial support, addressing tuition fees and support with accessing more affordable food.

Support from employers

A similar proportion of apprentices would like more support from their employers, particularly in the form of increased wages and subsidies for travel.

Impact on Mental Health

90% of respondents indicate the current cost of living crisis is having an impact on their mental health, including a third who claim it’s a major impact.

Respondents are anxious and depressed, can’t sleep, and are worried about how they will manage to feed themselves and their families.
The vast majority of students agree that there is currently a cost of living crisis.

C1. To what extent do you agree that there is currently a cost of living crisis?

- Strongly agree: 71%
- Agree: 15%
- Neither disagree or agree: 4%
- Disagree: 1%
- Strongly disagree: 6%
- Don’t know: 2%

More likely amongst:
- UK
- Women
- Disabled students
- Parents and carers

Base: 3426 respondents. Balance: No answer
Respondents who believe there is a cost of living crisis indicate a number of things that are being affected e.g. the cost of bills increasing, salaries staying the same, the price of food, fuel, rent going up, general struggling and finding everything expensive.

There is a cost of living crisis because...

Key themes:

Bills have gone up
- Costs have increased:
  - Food
  - Fuel
  - Rent / mortgage
- Struggling to pay for things
  - Making difficult choices
  - Using food banks
- BUT salaries have stayed the same

"So many people in my area are having to choose between food or heating and even at school people are skipping buying lunch because their parents just don’t have the money anymore."

"Everywhere you look there are people struggling with bills and being able to pay their rent or mortgage, utilities and food bills as well."

"People are struggling - we never used to have food banks, now it is a norm. Children come to school hungry and in dirty clothes parents cannot afford to run things."

"Our wages are not enough to cover the current costs of transport and energy. Soon our bills are due to rise further as we are nearing the end of an agreed tariff. There is worry that we may no longer be able to afford our house or afford to travel to work or eat properly."

"Because food and energy costs are rising but wages are not."

"Everything around us is going up in price, whether that be bills, food, petrol or non essentials such as restaurants, clothes etc and this has created a worrying time for most people. If the prices went up even further I would be in a crisis myself as I would be struggling to cover all my costs to live."
Over two in five claim the cost of living crisis is having a major impact on their income.

**Impact of cost of living on income**

- **Major impact**: 42%
- **Moderate impact**: 35%
- **Slight impact**: 14%
- **No impact**: 4%
- **Don’t know/prefer not to say**: 5%

More likely amongst:
- 30+
- HE
- Rented
- International
- Living in Scotland
- Disabled
- Estranged students
- Parents and carers...
- Lower socio-economic groupings

Base 3417 respondents. Balance: No response
A third of respondents claim the cost of living crisis is having a major impact on someone who supports them financially – this proportion has increased since August last year.

<table>
<thead>
<tr>
<th>Impact of cost of living on someone who supports you financially</th>
<th>Jun-22</th>
<th>Aug-21</th>
<th>Jul-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major impact</td>
<td>16%</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Moderate impact</td>
<td>19%</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Slight impact</td>
<td>3%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>No impact</td>
<td>16%</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Don’t know/prefer not to say</td>
<td></td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Not applicable</td>
<td></td>
<td>24%</td>
<td></td>
</tr>
</tbody>
</table>

More likely amongst:
- NOT living in their own home
- Full time
- International
- Disabled
- Parents and carers
- Estranged students
- Lower socio-economic groupings

Base: 3426 respondents. Balance: No response

C4. How big an impact has the current cost of living had on anyone who helps to support you financially?
Students believe the government need to look at supporting them with financial help specifically related to their education, such as providing grants and action on tuition fees. They also indicate the wider financial support they need with regards to rent and fuel charges.

**Key themes:**

- **Provide grants / bursaries**
- **More financial support**
  - accommodation
- **Subsidies / discounts**
  - Particularly travel
- **Cap / reduce charges**
  - Rent
  - Fuel
  - Living costs
- **Action on tuition fees**
  - Scrap them
  - Reduce repayment terms
  - Flexibility on repayment terms

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**All Students**

"Increase maintenance loan or offer financial support through universal credit."

"Increase Student Loans or better still turn them into non-repayable grants. Write off all existing student loans and tuition fee loans to save graduates from the monthly expense of repaying student loans."

"Support supermarkets to provide student discounts. Co-OP are the only retail supermarket to offer any support to students in terms of cost of living."

"Students need more support financially. Accommodation costs are extortionate and it is hard for students to pay rent and buy food, travel, etc. Personally I am classed as an estranged student which means I financially support myself. I cannot ask my parents for money. This means I do struggle because we only have enough to just get by. This is without taking into account costs or debts of things unrelated to uni that people still need to pay for."

"Students should be given more support with energy bills, and should have bigger discounts available on using public transport."

"Energy bill, travel support food vouchers."

"Students should be given more support with energy bills, and should have bigger discounts available on using public transport."

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C5a. What, if anything, should the UK Government / your devolved government do to help students during the current cost of living crisis?
The vast majority of students do not believe the government is doing enough to help them during the cost of living crisis.

Is the government doing enough to help students during the Cost of living crisis?

- Strongly agree: 3%
- Agree: 5%
- Neither agree nor disagree: 17%
- Disagree: 30%
- Strongly disagree: 38%
- Don't know: 6%

Base: 2826 students. Balance: No response

C6a. To what extent do you agree that the UK Government / your devolved government is doing enough to help students during the current cost of living crisis?
Apprentices indicate the government should look at increasing wages, capping fuel and energy prices and looking into subsidies and discounts.

**What should the government be doing for apprentices during the cost of living crisis?**

**Key themes:**

- Increase salaries / wages
- Cap fuel and energy
- Subsidies / discounts
- Grants

"Increase the minimum wage. Offer more grants for apprentices just like uni students get."

"Increased salary/increased discounts."

"Increase apprentice wages or subsidise apprentice travel. I personally lose approx 30% of my wages to travel costs."

"Manage the increasing amount for other issues like, energy, fuel, food, travel, salary need to be increased."

"Increase the wage and have available grants for tools and books and also travel."

C5b. What, if anything, should the UK Government / your devolved government do to help apprentices during the current cost of living crisis?
Like students, apprentices do not believe the government is doing enough to support them during the cost of living crisis.

Is the government doing enough to help apprentices during the Cost of living crisis?

- Strongly agree: 2%
- Agree: 2%
- Neither agree nor disagree: 14%
- Disagree: 33%
- Strongly disagree: 43%
- Don't know: 6%

Base 587 apprentices

C6b. To what extent do you agree that the UK Government / your devolved government is doing enough to help apprentices during the current cost of living crisis?
What should institutions be doing for students during the cost of living crisis

Key themes:

- **Financial support**
  - Bursaries
  - Hardship fund

- **Tuition fees**
  - Lower them
  - Address repayment schedule

- **Support with food**
  - Work with foodbanks
  - Offer food vouchers
  - Cheaper food on campus

- **Advice and tips on how to manage**

- **Support with accommodation**

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C7a. What, if anything, should your institution do to help students during the cost of living crisis?
Over a third of students do not have an opinion on whether or not institutions are helping students enough.

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>3%</td>
</tr>
<tr>
<td>Agree</td>
<td>12%</td>
</tr>
<tr>
<td>Neither disagree or agree</td>
<td>37%</td>
</tr>
<tr>
<td>Disagree</td>
<td>20%</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>14%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>14%</td>
</tr>
</tbody>
</table>

Base: 2798 students. Balance: No response

C8a. To what extent do you agree that your institution is doing enough to help students during the current cost of living crisis?
Apprentices would welcome increased wages and subsidies from their employers.

What should employers or training providers be doing for apprentices during the cost of living crisis?

Key themes:

- Increase wages / salaries
- Subsidies / expenses e.g. for travel

"Employer should look at providing a more comfortable wage, or more employee benefits to help ease the cost - Such as perhaps a rail card. I spend £100-£150 a month on rail travel, which is a large chunk of my income."

"Employers should pay at least national minimum wage for any individual - including apprentices."

"Look at increasing salary, and look at covering travel costs for me to get to and work my education college to be able to take exams."

"Ensure that they are receiving living wage or reimburse travel costs."

C7b. What, if anything, should your employer or training provider do to help apprentices during the cost of living crisis?
Over a third of students do not believe their employer is doing enough to help them.

**Are employers / training providers doing enough to help apprentices during the Cost of living crisis?**

- **Strongly agree**: 8%
- **Agree**: 18%
- **Neither disagree or agree**: 32%
- **Disagree**: 21%
- **Strongly disagree**: 13%
- **Don’t know**: 7%

*Base: 583 apprentices.*

C8b. To what extent do you agree that your employer or training provider is doing enough to help students during the current cost of living crisis?
The cost of living crisis is having a big impact on the majority of students and apprentices' mental health.

C9. To what extent is the current cost of living negatively impacting your mental health and wellbeing?

- Major impact: 31%
- Moderate impact: 34%
- Slight impact: 25%
- No impact: 6%
- Don’t know/prefer not to say: 1%
- Not applicable: 1%

More likely amongst:
- 23+
- Rented accommodation
- Women and non-binary
- Disabled
- Parents and carers
- Estranged students

Base: 3417 respondents. Balance: No response
Respondents indicate that the crisis is adding to their anxiety and worries and increasing stress. They are struggling to eat and feed their families and are in turn worried about their family and paying bills.

**Impact of cost of living on mental health**

**Key themes:**

- **Negative impact on mental health**
  - Adding to anxiety and depression
  - Constant worry and stress
  - Not sleeping

- Struggling to eat and feed family

- Worried about family

- Worried about paying bills

"I am constantly worried about how to pay bills, buy fresh, healthy food as I never have enough money. Being unable to socialize has also made me very isolated and I'm always tired and anxious because I can't afford to eat properly."

"It's a worry when you are working hard, not sleeping well, still have to think and create to meet assignment deadlines and cover all the bills and family situations."

"Anxious/worried and depressed about paying bills. Eating unhealthily as fresh food is so expensive. Not socialising due to cost of transport/eating or drinking out. Can't afford birthday presents for friends. Embarrassment / shame."

"I can’t afford anything and am stressing about money. I can’t afford to go out with my family for a coffee or a drive to visit family. I can’t afford a new pair of trousers for work when the one pair that I wear all the time breaks. I can’t afford much food each week. I can’t afford to get takeaway or go out for dinner. I can’t afford anything apart from bills and it’s really upsetting and just getting worse."

C10. Why do you say that?
Demographics
25% of respondents are aged 16-22, 25% aged 23-29 and 50% aged 30+

60% are full time, 22% are part time and 21% are distance learners

73% of apprentices are in their first year

30% of participants have a disability, impairment or long-term health condition

67% of the respondents are women and 29% are men

27% are FE, 53% are HE and 17% are Apprentices
Cost of living Crisis

Students and Apprentices