

Cost of Living

Students and Apprentices

June 2022

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

Online survey

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

Reading the report

Were there are 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.

Summary

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

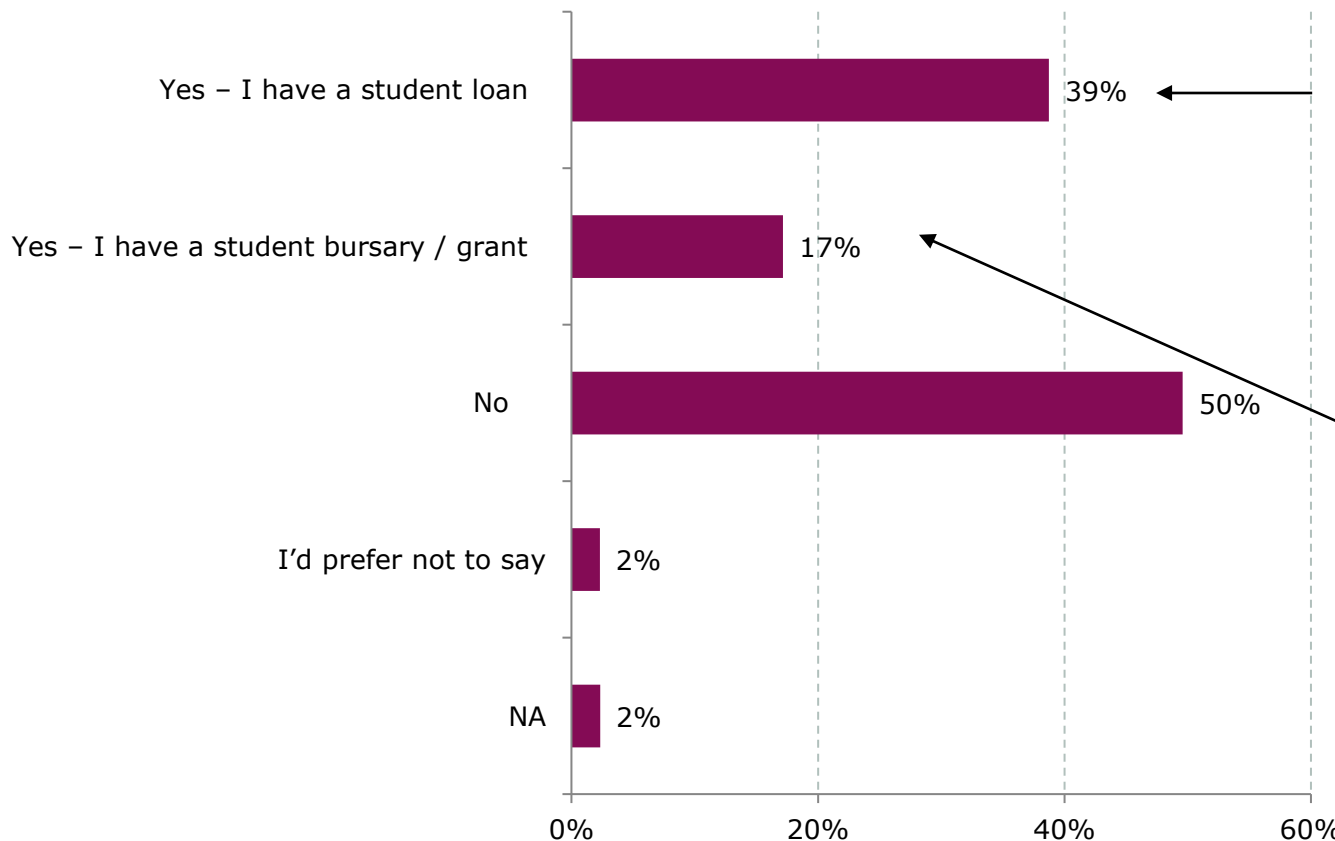
Respondents are **increasingly concerned about their ability to manage financially** at present, with **almost all cutting back on something**. **Half** of respondents have **cut back on food**, particularly disabled students, estranged students and those from a lower socio-economic grouping.

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

Student loan / bursary

All Students



More likely amongst:

- 18-22
- HE
- UG
- Living in halls
- Full time
- UK
- Students in England or Wales
- Disabled students

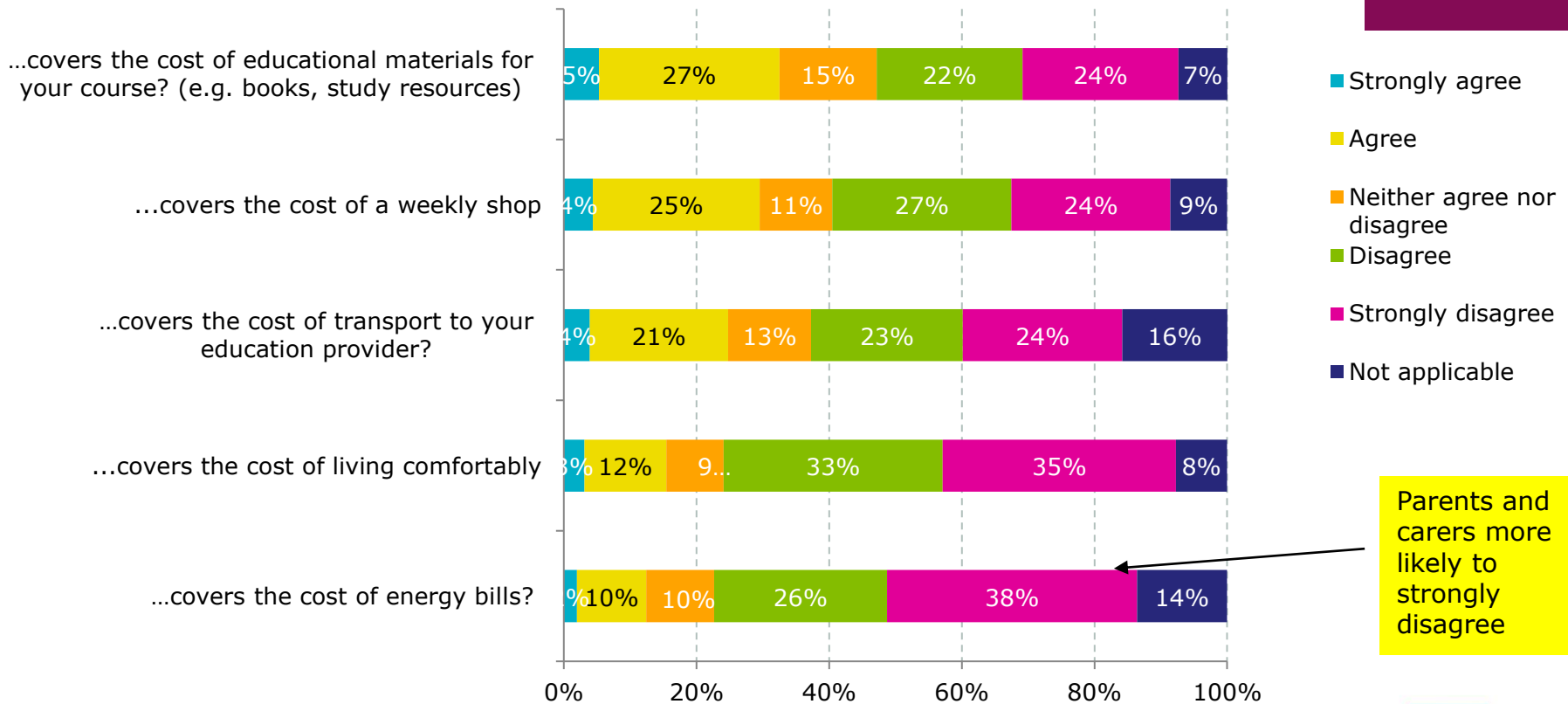
More likely amongst:

- 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...

All Students



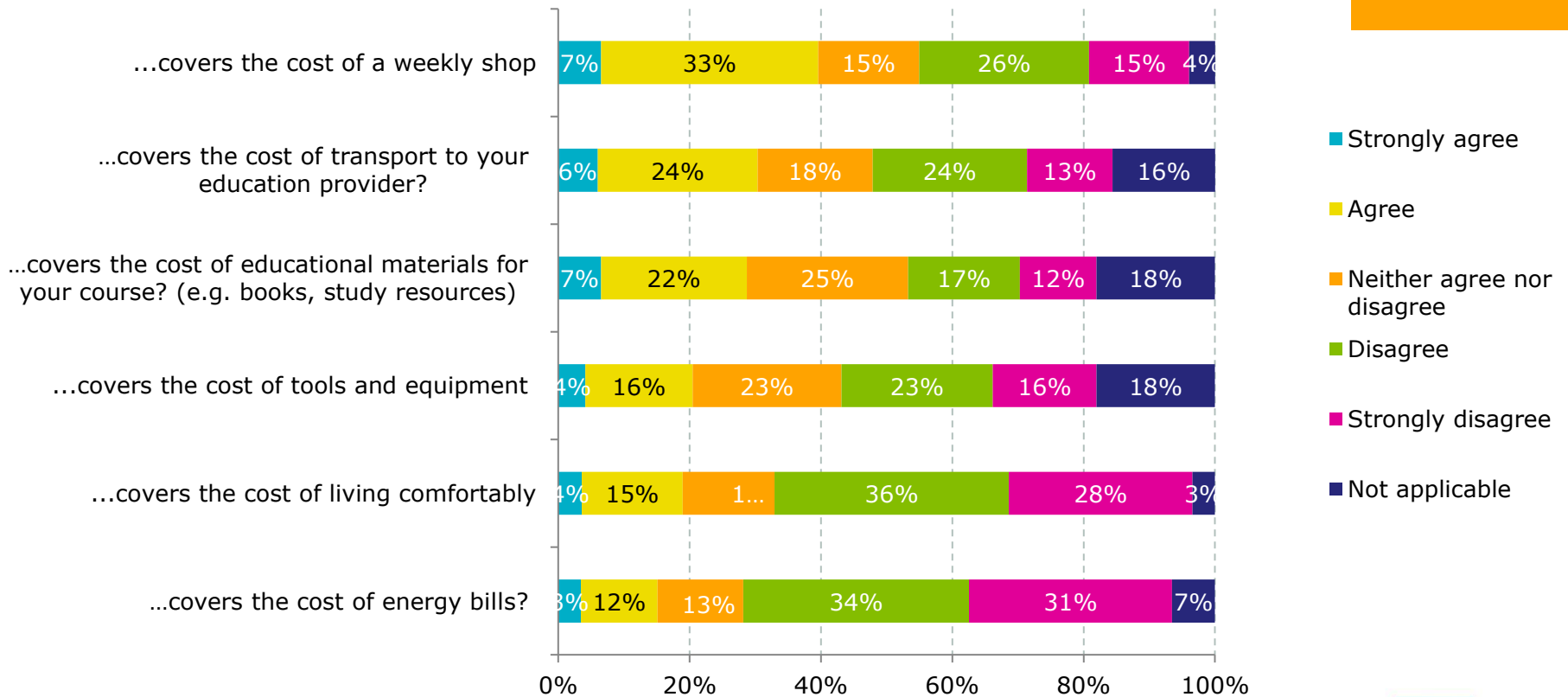
Parents and carers more likely to strongly disagree

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

Similarly, apprentices are most likely to disagree that their wage covers the cost of living comfortably or the cost of energy bills

Agreement that apprentice wage...

Apprentice



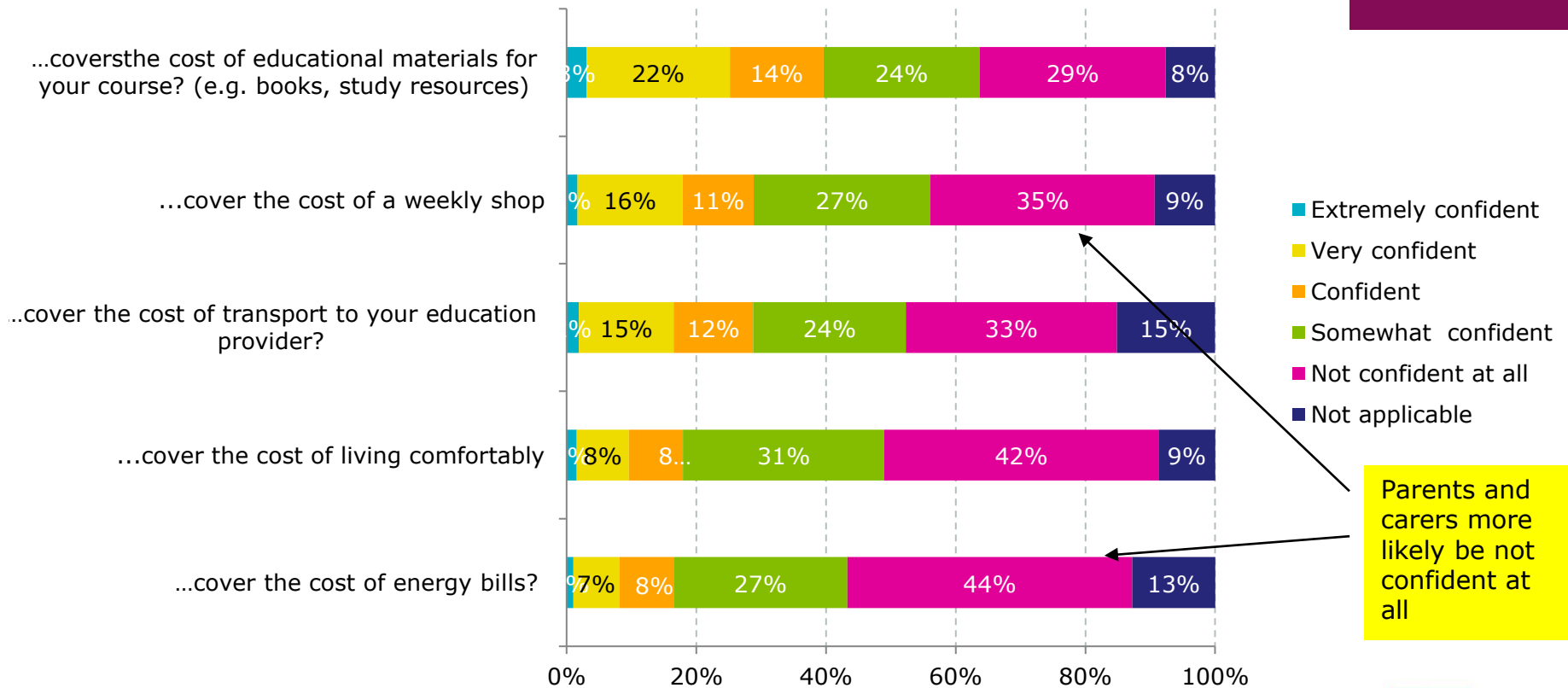
Average Base: 583 apprentices. Balance: Did not use this as support

B3. How far do you agree that your apprentice wage currently...

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...

All Students

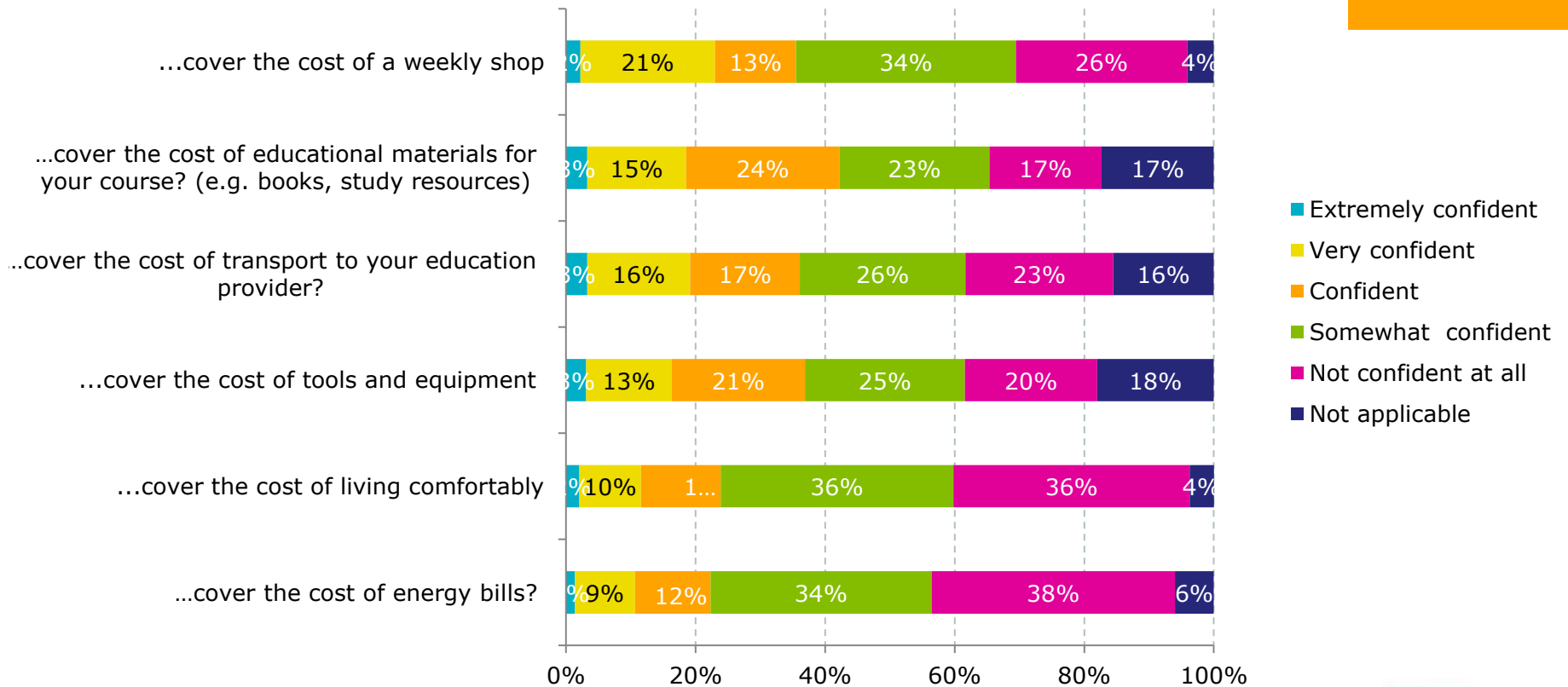


Parents and carers more likely be not confident at all

...with apprentices saying the same thing.

Confidence in Apprentice Wage will ...

Apprentice



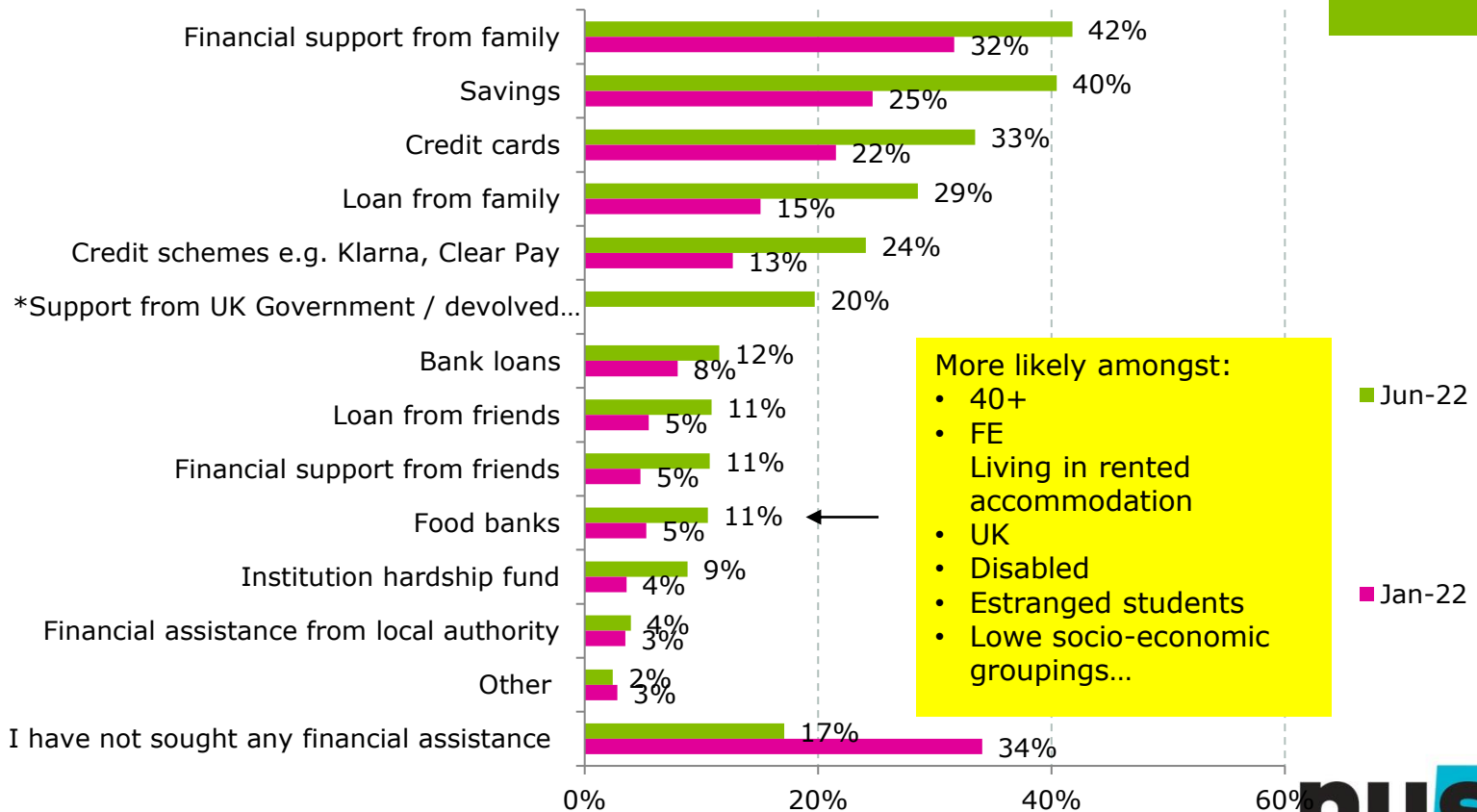
Average Base: 583 apprentices. Balance: Did not use this as support

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.

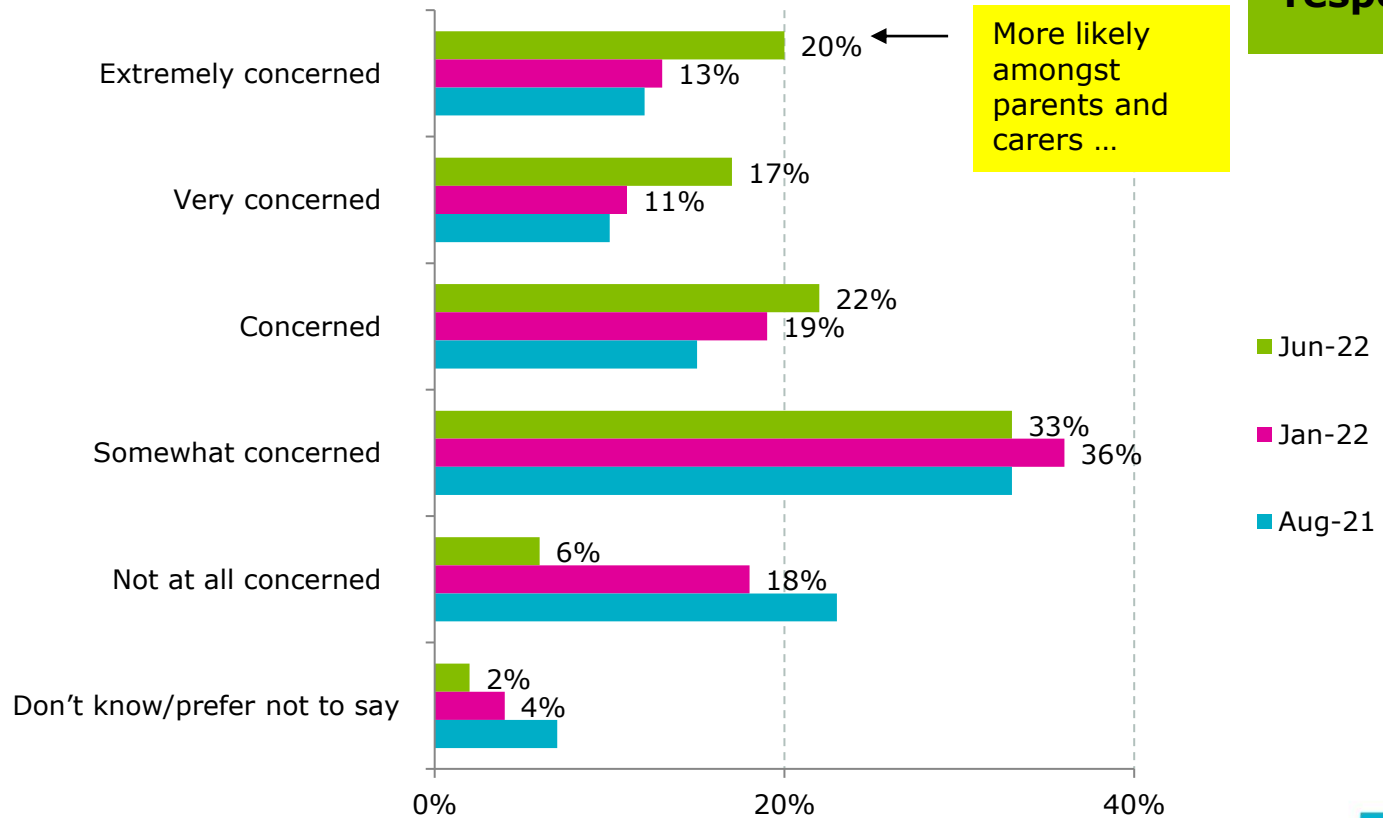
All respondents

Assistance / support sought



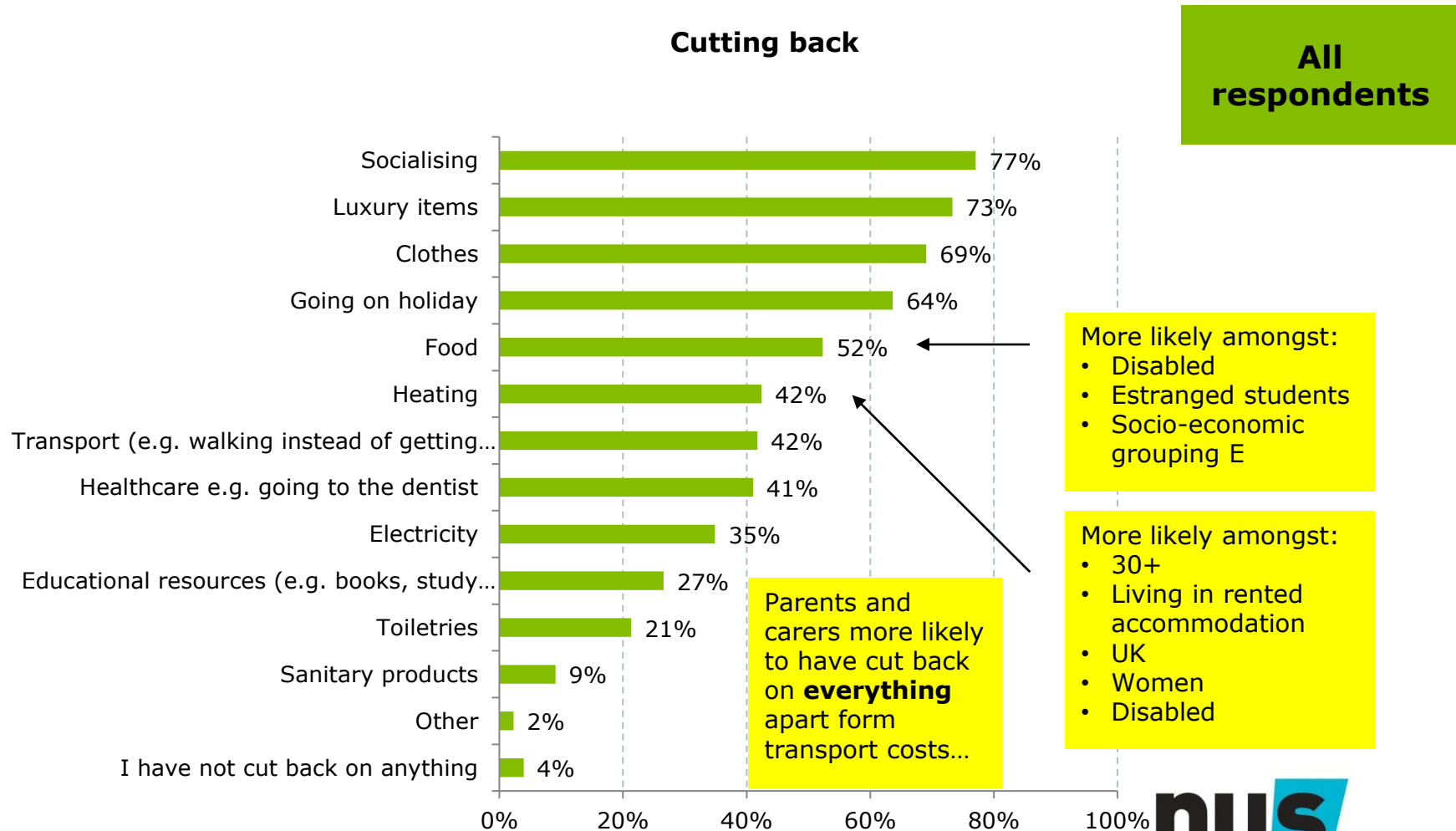
Students and apprentices are increasingly concerned since the start of the year with being able to manage financially

Concern about ability to manage financially



Base 3415 respondents. Balance: No Answer

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

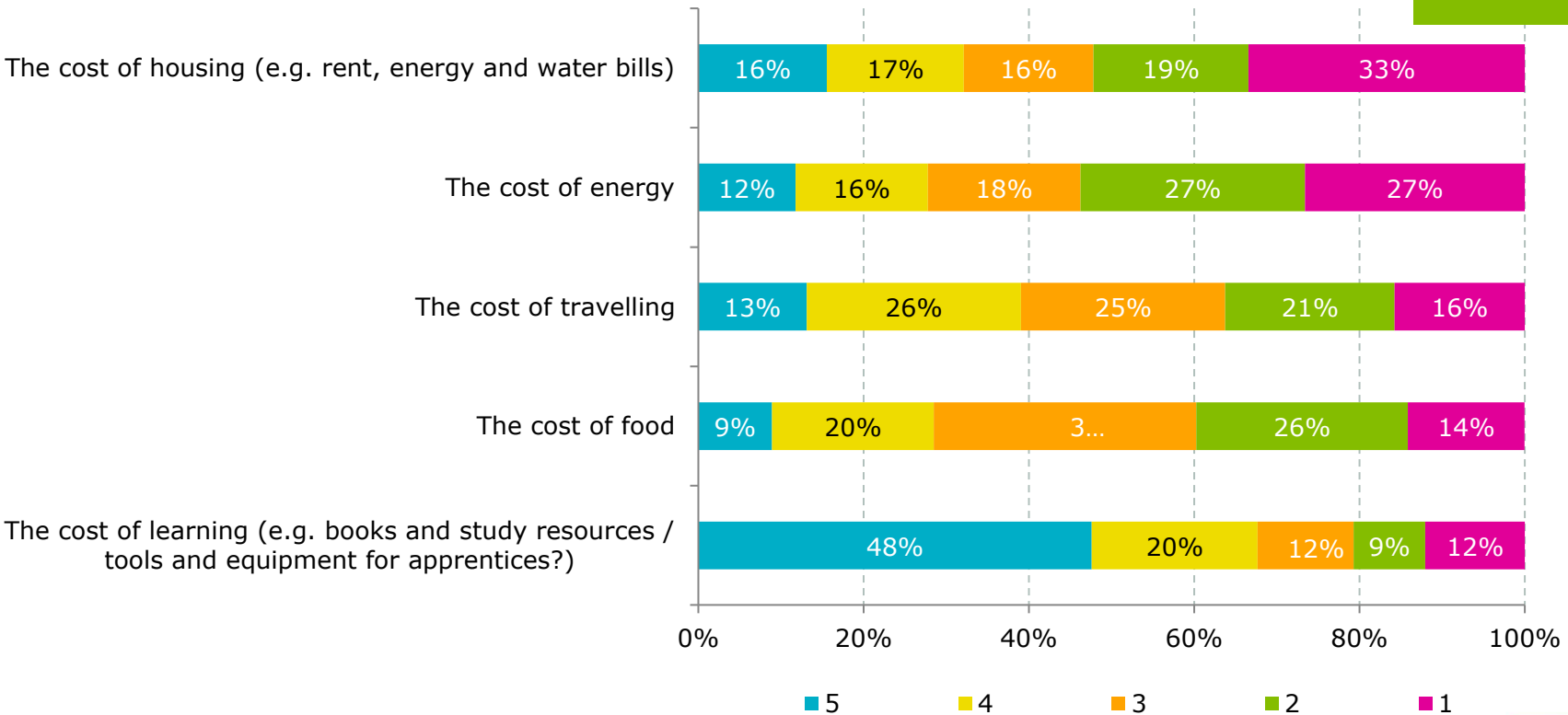


The costs of housing is the number 1 pressure on finances for a third of respondents, followed by the cost of energy. The cost of learning is least likely to be a financial drain.

Total

Ranked pressure on finances

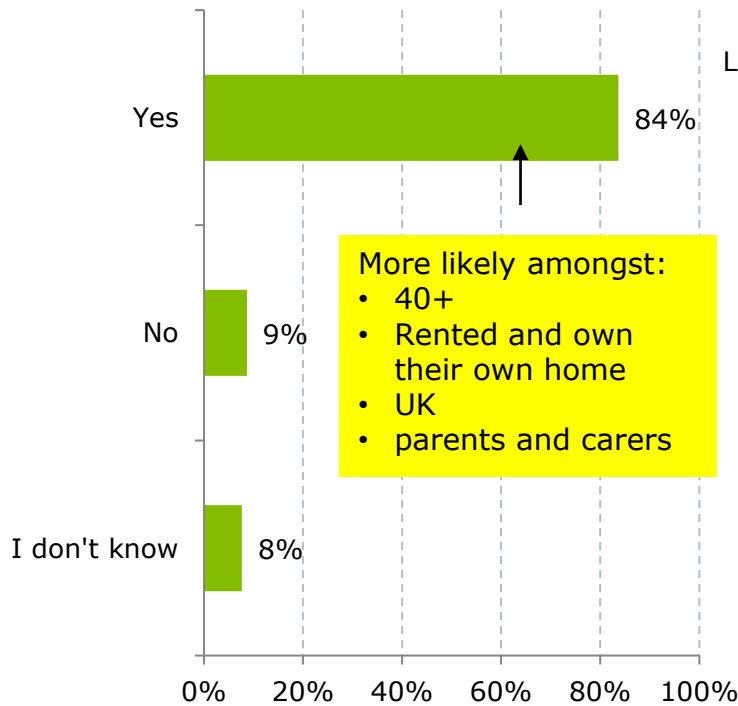
All respondents



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

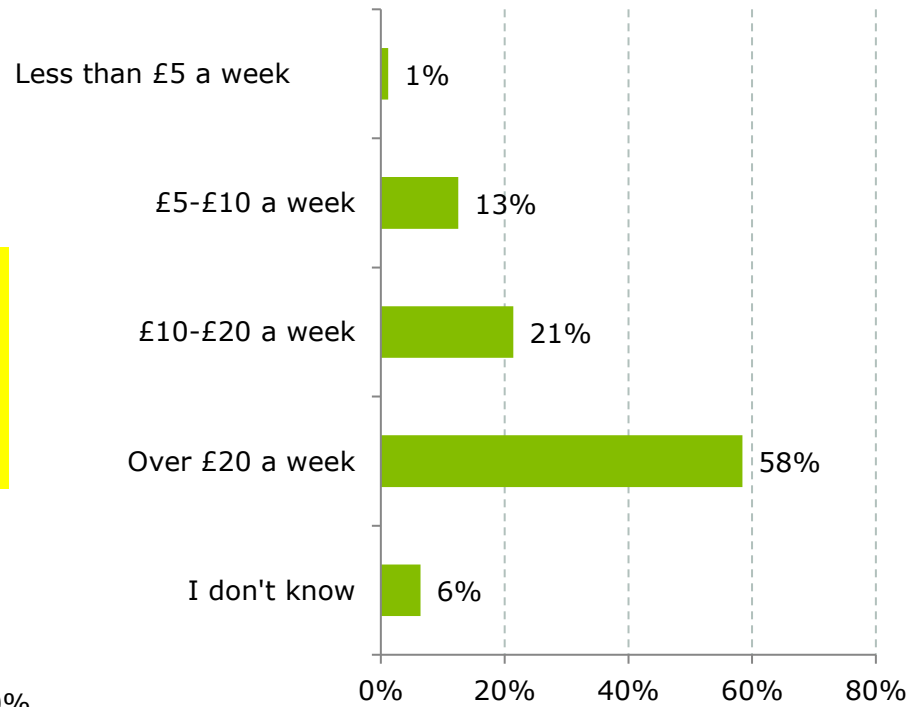
Four in five have seen their housing costs go up since 2022, with over £20 being the most common cost of this increase

Increase in housing costs



Increase in housing costs

All respondents



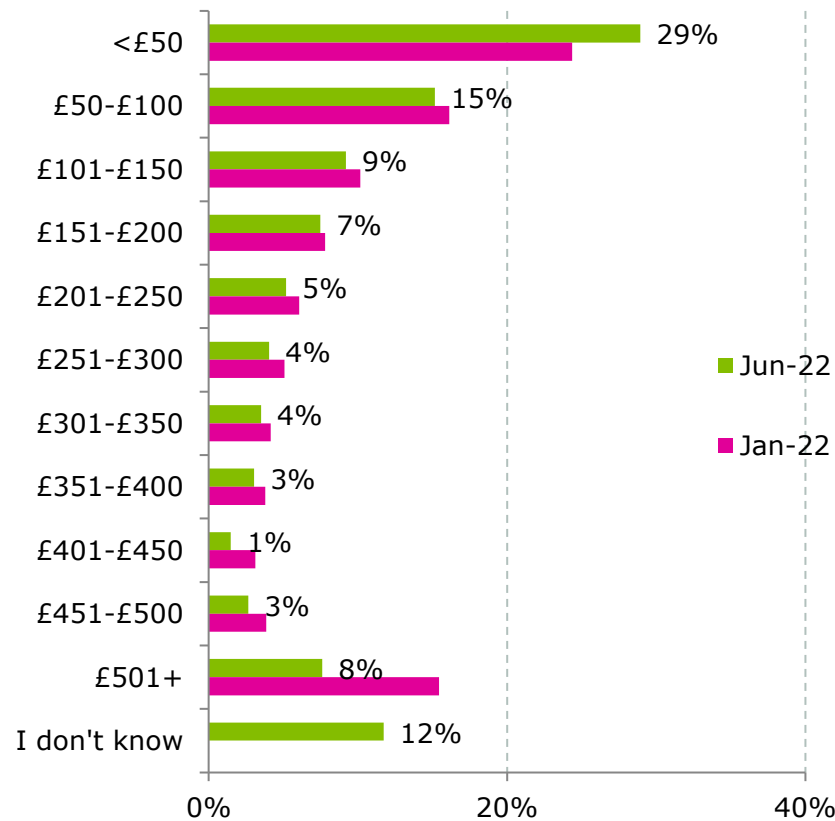
Base: 2482. Balance: living in halls
B10. Have your housing costs (e.g. rent, energy, water bills etc) increased since last year (2021)?

Base: 2072. Balance: living in halls
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

All respondents



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

Summary

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.

Summary

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.

Summary

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

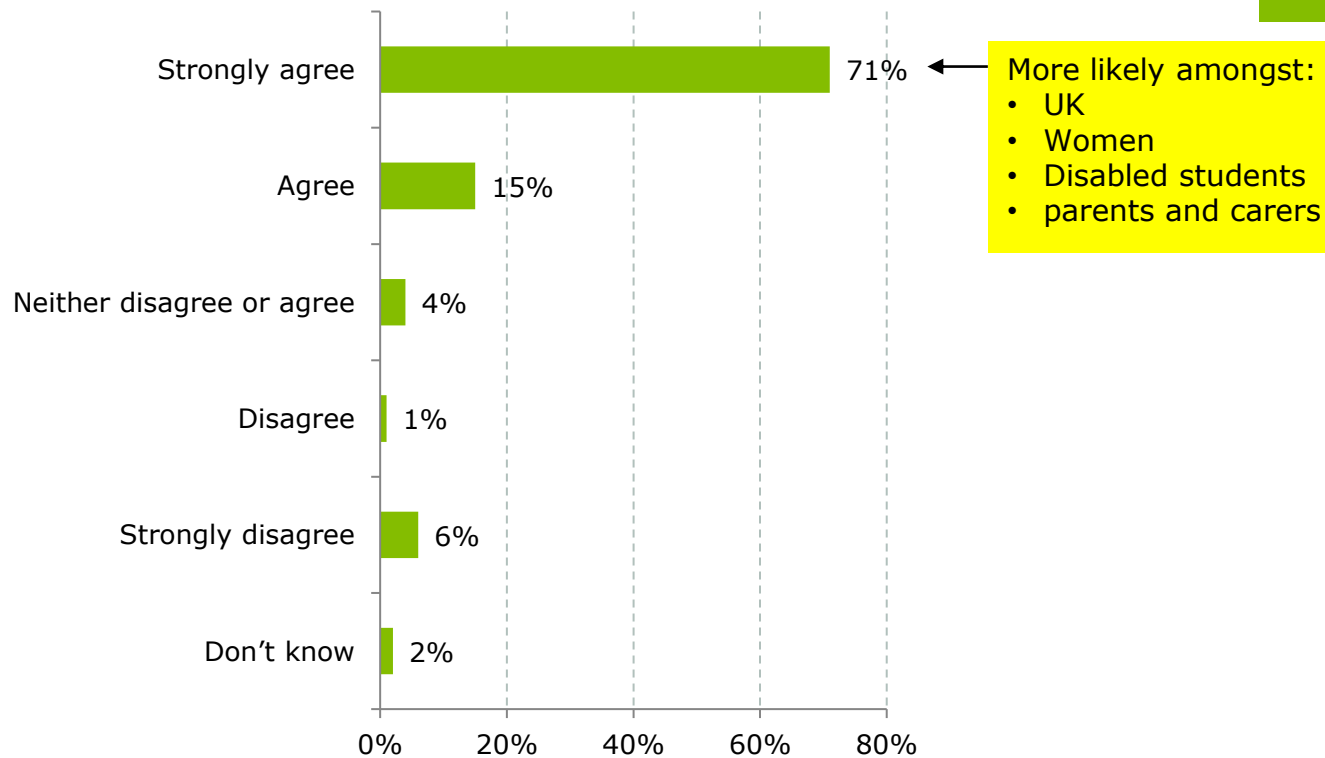
90% of respondents indicate the current **cost of living crisis** is having an **impact on their mental health**, including a third who claim it's a major impact.

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

Is there a Cost of Living Crisis?

All respondents



Base: 3426 respondents. Balance: No answer
C1. To what extent do you agree that there is currently a cost of living crisis?

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...

All
respondents

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."

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

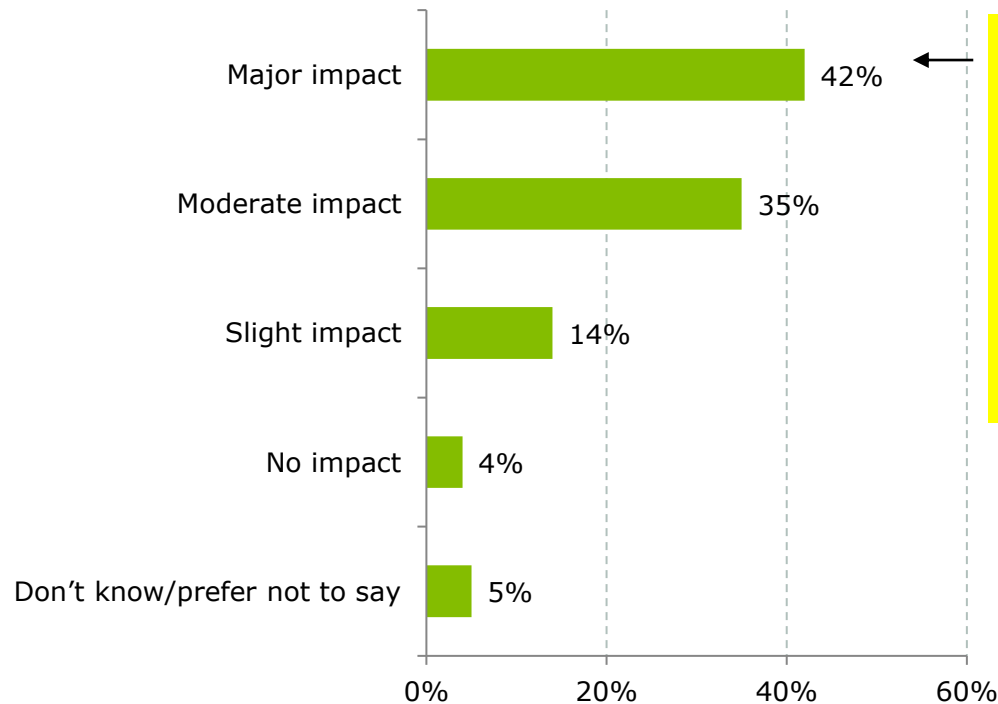
"Our wages are not enough to cover the current costs of transport and energy. Soon our bills are due to rise further as we are nearing the end of an agreed tariff. There is worry that we may no longer be able to afford our house or afford to travel to work or eat properly."

"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.

All respondents

Impact of cost of living on income



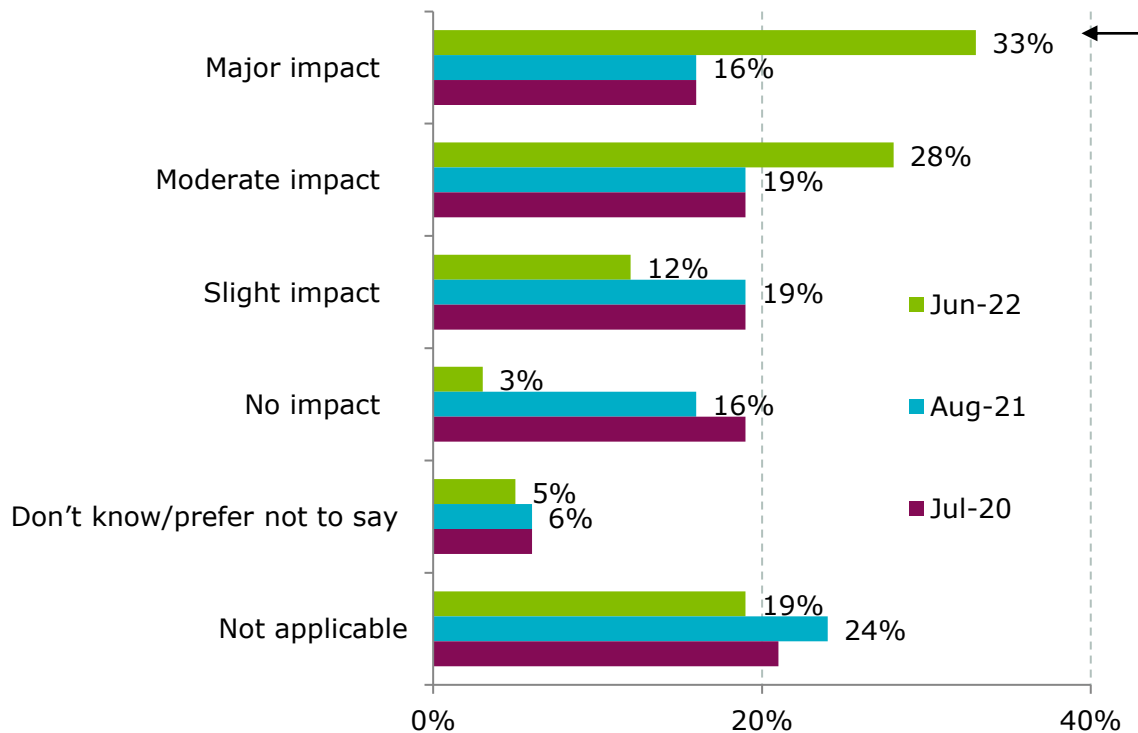
More likely amongst:

- 30+
- HE
- Rented
- International
- Living in Scotland
- Disabled
- Estranged students
- parents and carers ...
- Lower socio-economic groupings

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

Impact of cost of living on someone who supports you financially

All respondents



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.

What should the government be doing for students during the cost of living crisis

All Students

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**

"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."

"Energy bill, travel support food vouchers."

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

"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."

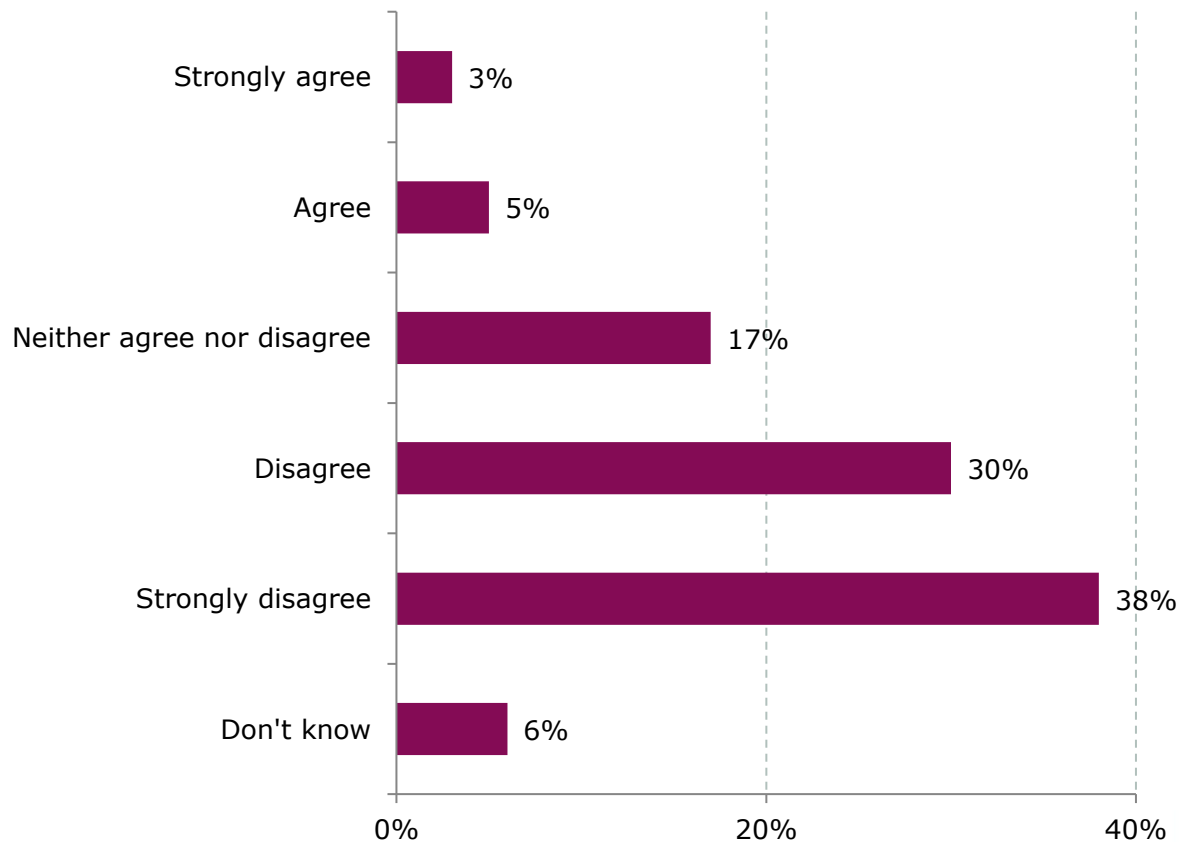
"Students should be given more support with energy bills, and should have bigger discounts available on using public transport."

"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."

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?

All Students



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

Apprentice

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 loose approx 30% of my wages to travel costs."

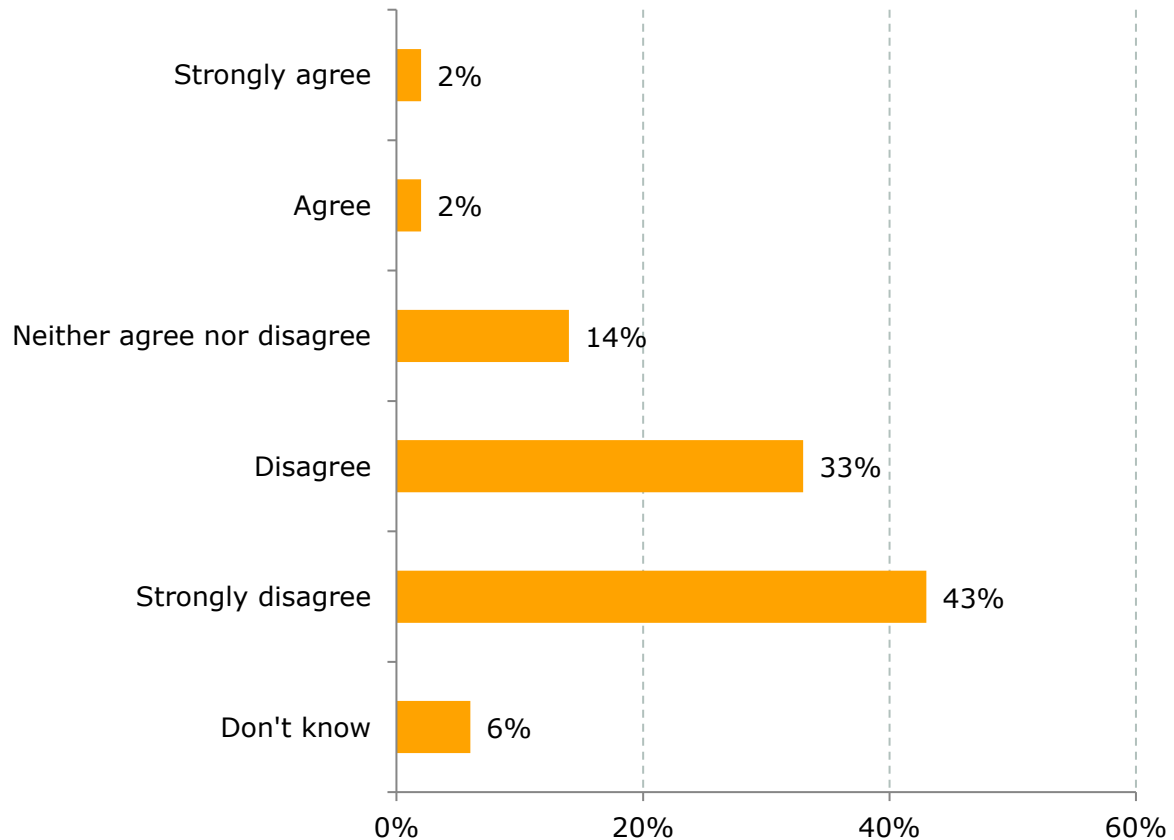
"Mange the increasing amount for other issue like, energy, fuel, food, travel , salary need to be increased."

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

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?

Apprentice



From their institutions, students would welcome help with financing their studies and also financial help with regards to food and the cost of living

What should institutions be doing for students during the cost of living crisis

All Students

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**

"Free travel around the area for students. Grants. Lowered tuition fees. Lowering the cost of food on campus."

"Provide food banks on campus for the students who are going without food. Provide vouchers for books, materials, learning resources."

"Give grants to students and refund part of their tuition fees."

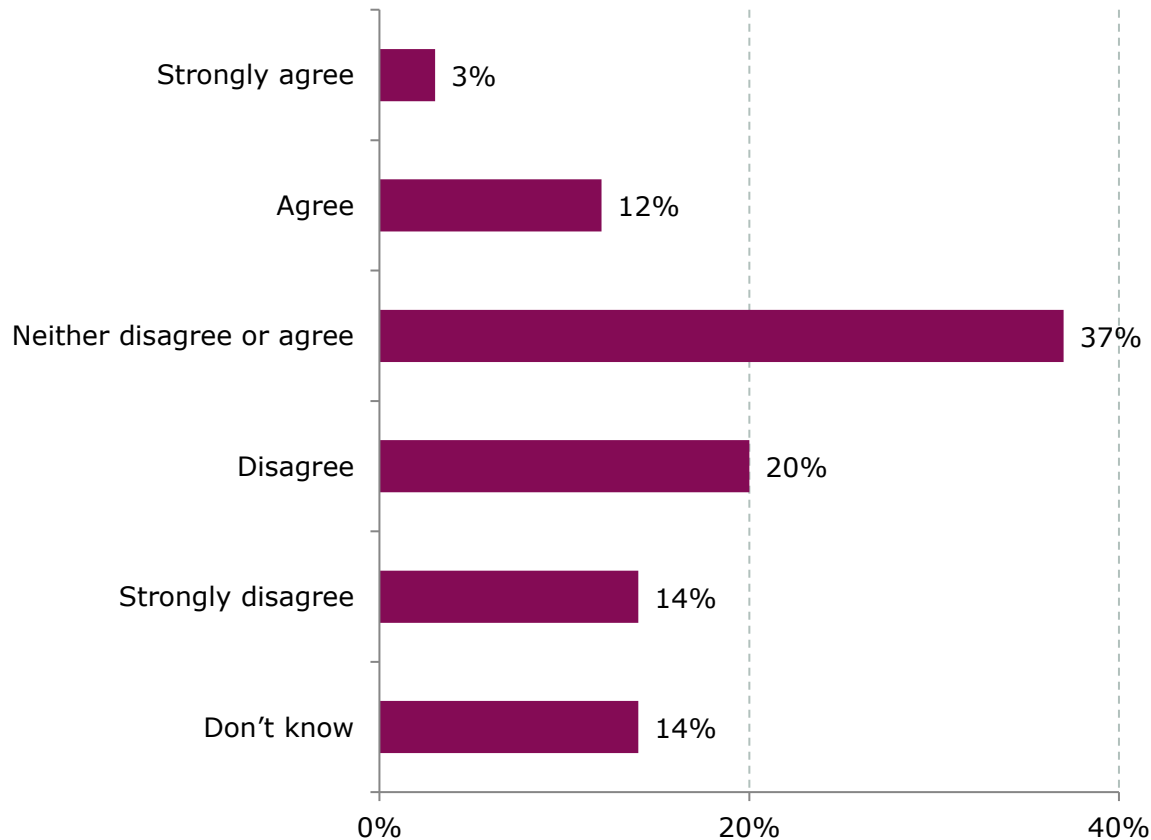
"The university should offer more support to low income students, whether it be increasing the bursary amount . offering advice on where/how to get cheaper food/household goods"

"Spread the word of student services such as student discounts etc and other forms of assistance and offer advice to all."

Over a third of students do not have an opinion on whether or not institutions are helping students enough.

Are institutions doing enough to help students during the Cost of living crisis?

All Students



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

Apprentice

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."

"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."

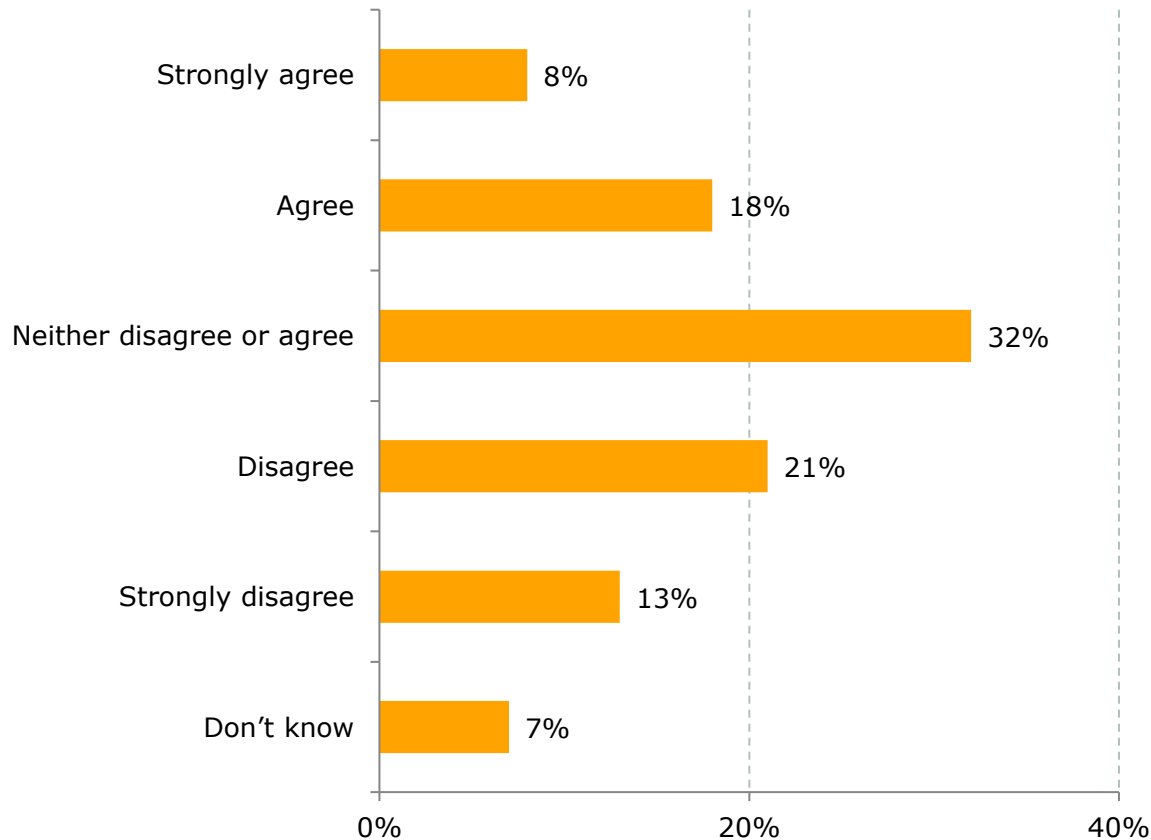
"Ensure that they are receiving living wage or reimburse travel costs."

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

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?

Apprentice

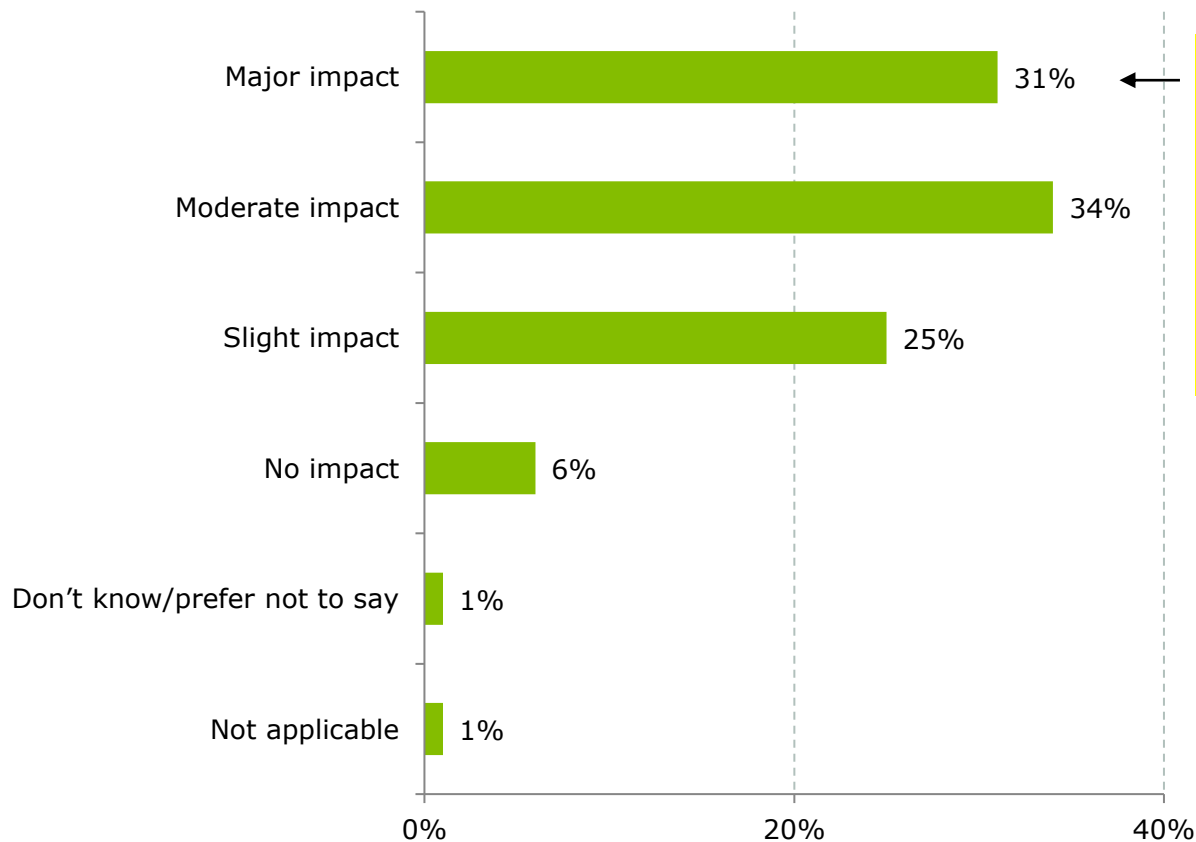


Base: 583 apprentices.

The cost of living crisis is having a big impact on the majority of students and apprentices mental health.

Impact of cost of living crisis on mental health

All respondents



More likely amongst:

- 23+
- Rented accommodation
- Women and non-binary
- Disabled
- Parents and carers ...
- Estranged students

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

All
respondents

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."

"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."

"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."

Demographics

Key demographics and characteristics

25% of respondents are aged 16-22, 25% aged 23-29 and 50% aged 30+

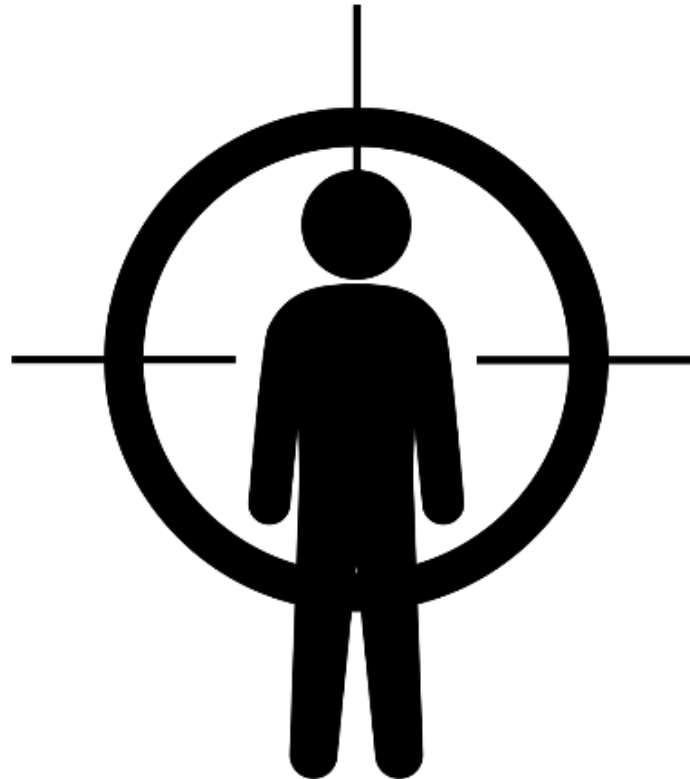
30% of participants have a disability, impairment or long-term health condition

27% are FE, 53% are HE and 17% are Apprentices

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

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

73% of apprentices are in their first year



Cost of living Crisis

Students and Apprentices