

# How to beat a cost-of-learning crisis: Universities' support for students

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HEPI Report 163

## **About the Author**

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## **Foreword**

**Dr Simon Merrywest, Director for the Student Experience,  
University of Manchester**

The UK's cost-of-living crisis is affecting all sectors of society. Economic uncertainty remains firmly on the horizon. However, addressing the specific vulnerabilities of students and developing interventions to support them requires a deeper understanding and more nuanced response than for many other groups.

Our universities well understand that their students are a diverse population. They often face additional pressures that can exacerbate financial stress. Both domestic and international students may be away from home for the first time in their lives and far from their usual support networks. Many must budget and save for their education in advance or make repayments after graduation, which makes it challenging to estimate how much their education will cost. Student loans are critical to many, yet the levels available have failed to match inflation, while more than 50% of students now work during their degree to help meet the costs of living.

Students' lifestyles vary, but common features include living in shared homes with poor-quality energy insulation, making fuel prices a concern. They are often regular commuters, impacted by rising fuel prices and more expensive bus / train tickets – and these issues are compounded by a pattern of irregular working hours. We must also to remember that a student's time at university is about more than simply an education. An enriching social life, participation in sport or other societies and opportunities to volunteer or lead, allow students to both learn and thrive. Yet these aspects of the university experience are often compromised when money is tight.

As this report highlights, many studies have already evidenced the impact of rising living costs on students. Moreover, evidence shows that those from low-income backgrounds, as well as care-experienced students, mature students, trans students, those with caring responsibilities and those with disabilities, are considered more at-risk.

Look deeper though and in truth, the 'cost-of-living crisis' of the last two years has merely brought into sharper relief financial challenges that have been growing for many years. In England, for example, the maintenance loan is now the lowest in real terms in seven years, while the threshold for awarding the maximum amount has been frozen since 2008. Changes to student loan repayment terms, NHS bursaries and the more recent undersupply of housing in some cities have also hit students' pockets.

Given these challenges, what role if any should universities play in supporting their students financially? And how sustainable are some of the approaches discussed below, in the absence of national level support such as an uplift in the maintenance loan?

This report highlights the impressive scope and scale of interventions made by our universities to support their students. Almost universally, each institution has built on already-strong partnerships with student leaders to identify priorities and effect practical help. This is powerful co-creation in action that has led to some truly innovative and effective interventions. Perhaps ironically, experience of weathering previous challenges, not least a global pandemic, may have strengthened the sector's ability to respond so quickly and flexibly.

There are common features to the responses between campuses: provision of free or subsidised food and drink, access to warm spaces during the winter months, support for travel, digital access and health products such as contraceptives and period products. As has long been the case, a variety of hardship schemes remain available, with many expanding in their scale and scope and very positively, several interventions have recognised the importance of facilitating the provision to extracurricular activities.

Some universities went further and made direct payments to their students, with Manchester particularly notable for the scale of its intervention, with an initial payment being provided to all students regardless of need. This decision was based on a belief that support should be meaningful and non-stigmatising, that is, available to all without unnecessary bureaucratic hurdles.

Such an approach, while well received by the beneficiaries, raised understandable concerns for others. The principle of providing direct payments without any form of means testing sits uncomfortably for some. Then there is the cost of providing payments at scale: Manchester put this at around £9 million, but even accounting for differences in size, many institutions do not have the financial headroom even if they wished to follow suit.

More fundamentally, there is a broader principle at play about whether universities should themselves be the ones to plug the growing gaps in student finance. Through the strength of its response, has the sector inadvertently absorbed some of the impact to the extent that the imperative for government to act is lessened? How, for example, should universities respond in the coming year if inflation and other pressures remain acute?

The cost-of-living crisis has increased the focus on a set of long-standing systemic issues, which require a systemic response. Ultimately, only national level changes in policy can fully effect a sustainable solution to the issues highlighted in this report. The mission of our universities is to support opportunities for their students, regardless of background, to learn and flourish. At a time when economic inequalities are quite so pronounced, this vital role deserves to be safeguarded.

*The author also acknowledges the contribution of colleagues from the University of Manchester's Students' Union.*

## Executive Summary

- Students are facing a cost-of-learning crisis. Many face financial hardship. More students work longer hours in paid employment, at growing cost to their studies. As a result, they urgently require further support.
- Using a mixed methods approach, we built a picture of the ways universities are supporting their students.
- We conducted a website audit of the 140 members of Universities UK to determine their strategies for supporting students. This finds the following:
  - Three-quarters of universities (76%) help their students with food and drink, with nearly half (47%) helping with health and more than a third (35%) respectively with travel and digital.
  - Regarding support for food and drink, half (51%) of universities offered discounts, with more than a quarter (27%) operating a food bank and one-in-ten (11%) giving out food vouchers.
  - Wales, the South West, the North East and the South East were the regions where universities were most likely to operate a food bank, with Northern Ireland and London the least likely.
  - One-third (33%) of Russell Group universities operate a food bank, compared to 26% of other universities.
  - Four-fifths (82%) have an online platform to communicate their support to students.

- On average, hardship funds awarded up to £2,470 and institutions commit to get funds to students within four weeks.
- We also conducted interviews with 57 professionals working on the cost-of-living response at 18 UK institutions, with case studies included from the University of Manchester and Buckinghamshire New University. These interviews described a range of innovative interventions, including the following:
  - At the University of Manchester, establishing a cost-of-living working group, which sat detached from university processes and included key individuals from across the University; this group campaigned for and facilitated payments of £170 to more than 90% of Manchester's students.
  - At Buckinghamshire New University, making participation in all clubs, societies, and skills sessions free through the 'Big Deal'.
  - At Keele University, allowing all students to request three seven-day extensions a term on the submission of written work without giving a reason.
  - At Manchester Metropolitan University, streamlining the hardship fund so applicants must submit only a screenshot of their bank balance, with evidence of tenancy and a student loan.
- We recommend that:
  - All universities should establish a cost-of-living working group streamline their hardship fund, launch an emergency fund and include students throughout their cost-of-living response.

- Students' unions should encourage their university to act by mounting an ambitious and practical cost-of-living campaign, founded on strong evidence and excellent relationships with university staff.
- The Government establishes a cost-of-living taskforce, which consults regularly with students and sector leaders, and urgently reviews the level of maintenance support.



## **Introduction: The 'cost-of-learning' crisis**

Since late 2021, the UK has experienced a cost-of-living crisis, in which high inflation and low wage growth have caused real income to fall significantly for many households.<sup>1</sup> Despite a Government commitment to reduce inflation, it has remained high, with the Consumer Prices Index including owner occupiers' housing costs (CPIH) rising by 6.4% in July.<sup>2</sup> It is expected to be several years before real wages recover to pre-crisis levels.<sup>3</sup> Those living and studying in the UK may therefore expect a protracted period of economic difficulty. In June 2023, more than 40% of UK adults said they were finding it difficult to afford rent or mortgage payments.<sup>4</sup>

From an early stage, there were fears that students' narrow financial margins and dependence on loans and parental support would make them particularly vulnerable to these trends.<sup>5</sup> Various studies appear to confirm these concerns, with around half of students now saying they have financial difficulties.<sup>6</sup> One-quarter of students regularly go without food and those in London and from marginalised communities, such as disabled, estranged or care-experienced students, are more likely to report that they do so.<sup>7</sup> Other data suggest one-in-ten students have used a food bank.<sup>8</sup> More than half have stopped taking part in extracurricular activities because of the cost of doing so.<sup>9</sup> The crisis appears to be weighing on applicants' minds as well, with up to a third now considering living at home.<sup>10</sup> Concerningly, nearly half of Russell Group students had their mental health worsen over the 2022/23 academic year.<sup>11</sup> Together, these studies suggest that students may now be facing a 'cost-of-learning crisis'.<sup>12</sup>

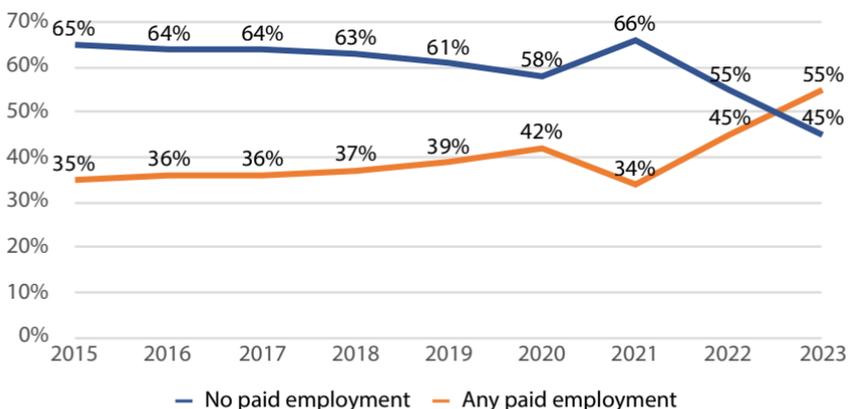
Certain groups appear to be at greater risk. A report by MillionPlus found that 27% of Black students are at risk of financial hardship.<sup>13</sup> Students from low-income backgrounds, as well as care-experienced students, mature students, trans students, those with caring responsibilities and those with disabilities, are also considered more at risk.<sup>14</sup> Postgraduate students, almost all of whom are classed as mature, may have very different issues from undergraduates, being more often parents and balancing studying with employment.<sup>15</sup> Concerns have been raised about international students, who sometimes arrive in the UK without enough money to fund their study and are limited by law to working no more than 20 hours a week during term time.<sup>16</sup> The Office for Students (OfS) also found growing concern among higher education leaders for a 'middle income' group of students who neither receive greater government 'maintenance' funding nor can rely on significant support from family networks.<sup>17</sup>

The crisis may also affect students' academic performance. Three-quarters of students say the cost-of-living crisis has affected their studies, and a quarter say it has affected them 'a lot'.<sup>18</sup> Nearly one-in-five (18%) in Russell Group institutions have considered dropping out due to financial worries and more than half (54%) feel their academic performance has suffered, rising to two-thirds of students in the lowest income group.<sup>19</sup> Postgraduate research students are the worst hit, with 60% saying their academic performance has suffered.<sup>20</sup>

The student response has been mixed. On the one hand, the number of undergraduate students dropping out of university increased 23% in 2022, as the crisis was beginning to bite.<sup>21</sup> On the other, overall drop-out rates remain low: only 2.1% of those in receipt of student finance had dropped out by 31 May 2023, according to data from the Student Loans

Company.<sup>22</sup> Instead, students are choosing to work more. The 2023 HEPI / Advance Student Academic Experience Survey found that, for the first time on record, more students are now in paid employment than not (55% versus 45%).<sup>23</sup> As more than half of students (52%) are looking for work or trying to increase their hours, this may rise further.<sup>24</sup>

While working part-time can be important for students' personal and career development, research published by HEPI suggests that part-time work reduces academic performance when students work more than 17 hours a week.<sup>25</sup> Many students appear to have reached the level where work clashes with studying: half of undergraduate students report that they missed classes in 2022/23 to do paid work.<sup>26</sup> The flexible part-time work which students require to fit around their studies may also leave them more vulnerable to poor working conditions.<sup>27</sup> Additionally, three-in-ten students have taken on new debt.<sup>28</sup> This comes on top of the significant debt held by UK students when they complete their course.<sup>29</sup>



Source: HEPI / Advance HE 2023 Student Academic Experience Survey

In England, the amount of government money students receive for living costs is now widely considered to be inadequate.<sup>30</sup> The size of the maintenance loan is now the lowest in real terms in seven years.<sup>31</sup> It is set to increase by only 2.8% in 2023/24.<sup>32</sup> Additionally, as the threshold for the maximum amount has been frozen at £25,000 since 2008, far fewer students qualify, amounting to ‘stealth cuts’ according to the All Party Parliamentary Group (APPG) for Students.<sup>33</sup> As a result, most students who receive a government maintenance loan now find it cannot cover their costs.<sup>34</sup> The 2022 Student Money Survey shows that, on average, the maintenance loan falls short of covering living costs by £439 a month – up from £340 a month the previous year.<sup>35</sup> As a result, in its recommendations, the APPG argued that the Government should increase the value of maintenance loans and consider providing means-tested maintenance grants.<sup>36</sup>

England’s lacklustre increase of 2.8% makes it the outlier among the UK’s four nations, who have each made more substantial increases. In Wales, the maintenance loan has increased broadly in line with inflation.<sup>37</sup> Wales now offers the highest maximum support of any nation, and it is set to increase by 9.4% in 2023/24.<sup>38</sup> In Scotland, the maximum available support remains less than in Wales and England, despite a planned rise of 11.1% in 2023/24.<sup>39</sup> In Northern Ireland, maximum support is set to rise by 40%, costing £55 million.<sup>40</sup>

How have universities responded? The University of Manchester made headlines in November 2022 when it announced a £9 million fund to pay all students directly, with all students receiving £170 and those assessed as being in greater need receiving a further £230.<sup>41</sup> Queen’s University

Belfast took a similar approach.<sup>42</sup> Others have bolstered the money available through their 'hardship fund', a grant or loan which must be applied for.<sup>43</sup> Alternative institutional strategies include the provision of a 'cost-of-living bursary' or equivalent, which aims to top up the maintenance loan for those who come from families on a low income.<sup>44</sup> This was helped by government efforts. In England, the Office for Students (OfS) announced an extra £15 million in January to be allocated to English universities and colleges to increase their hardship support.<sup>45</sup> In Northern Ireland, the Department for the Economy similarly allocated £2.8 million of hardship funding to higher education institutions.<sup>46</sup> The Higher Education Funding Council for Wales provided an additional £2.3 million for student advice services, including money advice, to support students' financial decision-making.<sup>47</sup>

### ***Responses to the cost of living by higher education institutions***

Financial assistance:

- increasing accessibility and budget of hardship funds;
- developing communications strategies around hardship funds, including to reduce associated stigma;
- bursaries to students with a low household income; and
- support with energy, learning resources, travel, internet data, and the costs of graduating.

Support with food needs:

- providing free and subsidised meals to students and staff;
- providing microwaves, fridges and hot water on campus; and
- opening food banks or distributing food vouchers.

### Provision of warm spaces:

- opening spaces on campuses for longer hours or overnight, throughout the week and during holidays;
- providing warm spaces with free drinks and where electronic devices can be charged; and
- providing spaces adapted so that student parents and carers can bring children.

Source: *Office for Students*<sup>48</sup>

Such research is important, as students are not universally satisfied with their institution's response. On the one hand, of those who have received hardship funding, two-in-five (39%) feel the funding has a 'great deal' of impact and 45% feel it has helped 'a fair amount'.<sup>49</sup> On the other, the APPG for Students' report found that students often consider the application process for hardship funds to be 'difficult and unnecessarily detailed', putting students off.<sup>50</sup> Other reports have also found the cumbersome process to be a barrier.<sup>51</sup> Communication remains an issue, with nearly half of Russell Group respondents saying they are not aware of any hardship funds run by their university or students' union (SU).<sup>52</sup>

Regarding the full range of available interventions, according to the same OfS report, there was a cautious vote of confidence in the university response, with 44% agreeing that universities had done enough to support students with the crisis and 27% disagreeing.<sup>53</sup> Yet more than two-fifths of students (44%) said they had not received any cost-of-living support, and nearly a fifth (17%) of students were not aware of any support.<sup>54</sup>

It should also be acknowledged the cost-of-living crisis affects staff as well as students. Evidence suggests the crisis has forced some staff to resort to food banks and is arguably one motivator for the summer 2023 strike action.<sup>55</sup> Universities have responded with action directed towards staff, with institutions such as the universities of Greenwich, Leeds and Ulster providing cost-of-living bonuses.<sup>56</sup> It may also be that staff are intended to be a main beneficiary of many of the above interventions, such as warm spaces and meal discounts. Further research on support for staff is important but is connected to several wider debates, such as staff contracts and strike action, and is outside the scope of this report.

The above data suggest three areas in which the effectiveness of university support for students can be increased:

1. As the crisis affects many students in different ways, ensuring that support is **available to a broad range** of students, while being **targeted at those in greatest need**.
2. Ensuring that interventions are **efficient, cost-effective, and accessible** at the point of use.
3. Ensuring **high awareness and understanding** once an intervention has been deployed.

The remainder of this report seeks to support universities, colleges, students' unions and government to achieve these objectives. Chapter 1 provides an overview of university support based on research through an audit of 140 university websites. Chapter 2 presents the findings of 32 interviews conducted with university professionals, to explore solutions to the main challenges identified by staff working on the cost-of-living crisis. Chapter 3 presents two case studies of

rapid responses to the crisis, initiatives taken by the University of Manchester and Buckinghamshire New University. Finally, Chapter 4 analyses the interviews with university professionals and provides some brief recommendations for universities, students' unions and policymakers.

# 1. How are universities supporting students?

## *Methodology*

To build a picture of the support offered by universities, we conducted a website audit of the 140 members of Universities UK and noted the cost-of-living interventions they described implementing in the 2022/23 academic year. We looked only at information publicly available on websites run by the university or students' union, which sometimes extended to policy documents, but excluded any information available on a university intranet. Our research thus reflects what a concerned but diligent university applicant might see if they were researching what different universities can provide for them.

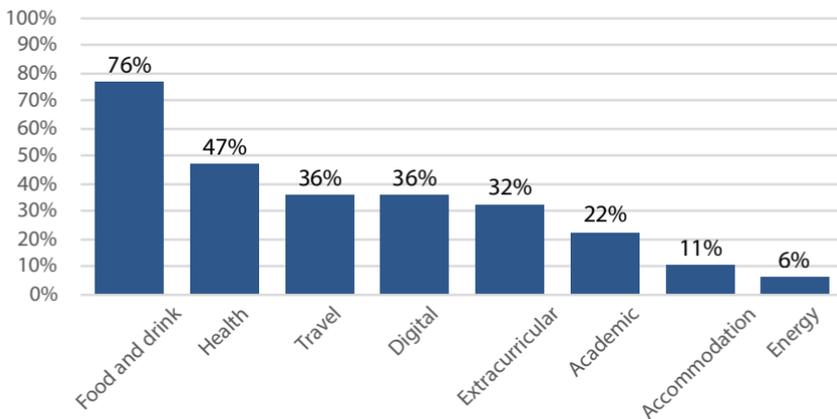
For all 140 universities, we noted whether they advertised interventions in eight areas: academic; accommodation; digital; energy; extracurricular; food and drink; health; and travel. We noted the nature of the intervention. We also noted details of the university's hardship fund, if provided, specifically the maximum payout and the time taken for students to receive an award. We also noted several other kinds of intervention, including whether a university provided an emergency loan for students in need of urgent funds, whether it supported students to find a part-time job and whether it signposted and made available 'warm spaces' on the university site. We noted whether this information was clearly signposted on an online 'cost-of-living hub' or equivalent. Finally, we classified the universities into regions according to UCAS data.<sup>57</sup>

It is likely that the numbers given below are underestimates. As the data show, communication is sometimes imperfect, and universities and students' unions may have implemented interventions which they did not clearly indicate publicly online. Additionally, there may have been ongoing interventions that were not indicated as being connected to the cost-of-living crisis, such as the provision of free period products or subsidising food or travel, and would not have been included in our data. Thus, we suggest that the figures below are a lower bound and the true numbers providing these services may be higher.

### *Forms of support*

The graph shows the areas where universities provide support to students. The y-axis is the percentage of the 140 included universities offering that intervention.

#### *1. Support with cost of living*

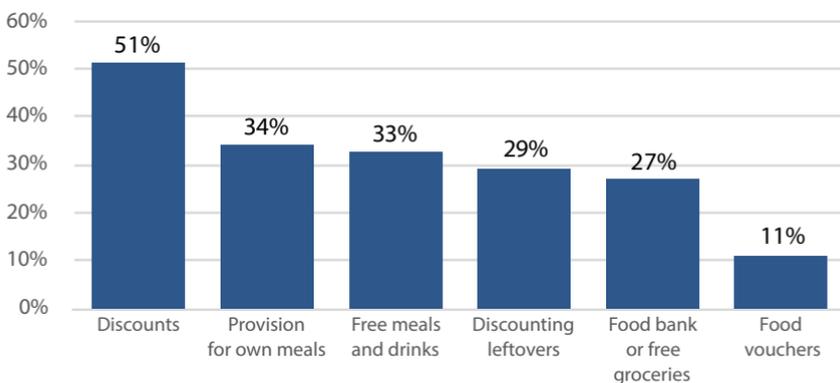


Universities most often provide support with food and drink (76%) and health (47%), with around a third providing support with travel (36%), digital (36%) and extracurricular (32%).

Least popular is accommodation (11%) and energy support (6%). The latter figure may reflect that student households could benefit from the Government's Energy Price Guarantee, which capped the price of energy in the winter of 2022/23, reducing the need for extra energy support. Energy is also sometimes included in rent, particularly in student halls.

Of the support provided for food and drink, 51% of universities and students' unions provide discounted meals through 'price freezes' and special offers. Others offer leftovers at a discounted price (34%) through apps such as Too Good to Go, where retailers can advertise deals. A similar number (33%) allow students to cook or heat up their own food by installing microwaves, fridges and hot water taps on campus. In a sign of the scale of the crisis, more than a quarter of universities (27%) have a food bank and more than one-in-ten (11%) offer food vouchers.

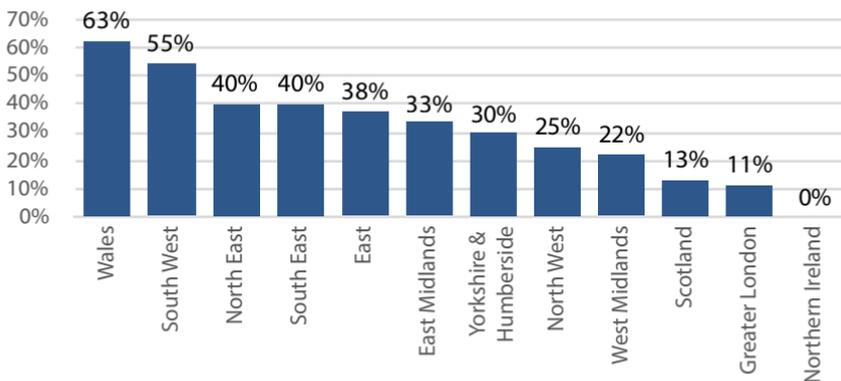
## 2. Support with food and drink



When comparing regions, Wales has the highest proportion of universities with a food bank (63%) followed by the South

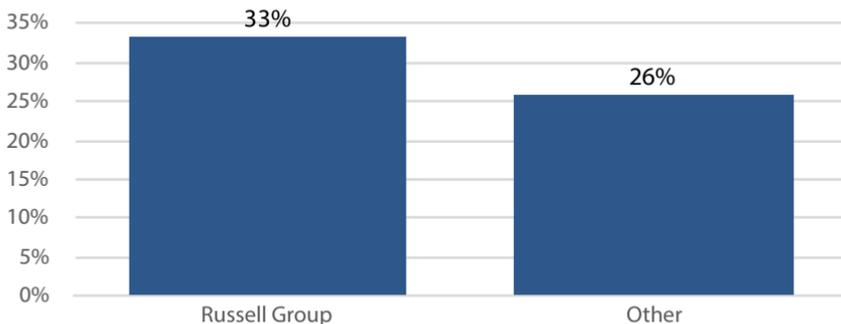
West of England (50%) and then the North East and South East (each 40%). Northern Ireland (0%), Greater London (11%) and Scotland (13%) have the smallest proportion of universities with a food bank.

### 3. Food bank provision by region



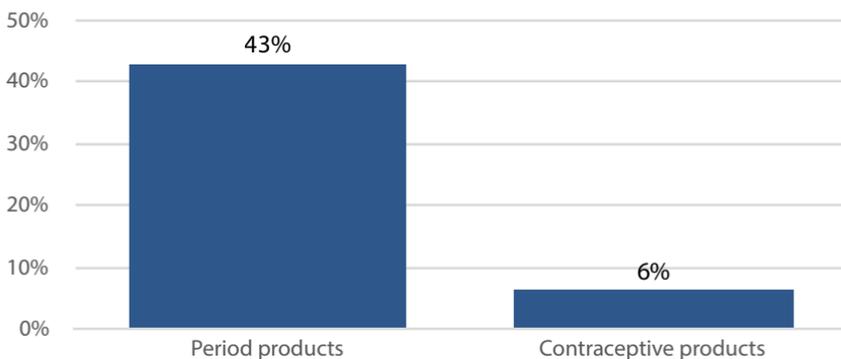
Russell Group universities are slightly more likely to offer a food bank, with 33% doing so compared to 26% among other universities.

### 4. Food bank provision by Russell Group membership



Of the support for students' health, a large minority of universities (43%) provide free period products, many of which are offered by the students' union. A small number (6%), such as Robert Gordon University and the University of East Anglia, provide free contraceptives. Again, these figures are likely to be underestimates as health measures were only included in the data when they were mentioned in the context of the cost of living.

### 5. Support with health



Concerning travel, many universities provide free bus or minibus services. For example, Liverpool Hope University runs a free shuttle bus between its three campuses. Others, such as Edge Hill University, have eliminated car parking charges. Alternatively, Cardiff University and Cardiff Metropolitan University both provide free journeys through 'Ovo' hire bikes.

There is evidence that social activities are the first to go when students find their budget constrained.<sup>58</sup> Perhaps as a result, many universities and students' unions have sought to increase students' access to extracurricular activities. The 'Big Deal' at Buckinghamshire New University, discussed in Chapter 3,

makes participation in all societies, sports clubs, social activities and skills sessions free for students; some others have frozen, reduced or removed fees for these activities. Universities such as Newcastle University allow students to try new activities for free through 'Give It a Go' sessions. University College London (UCL) Students' Union runs an 'Activities Participation Fund', which students can apply to in order to cover the costs of their participation in extracurricular activities. Others provide free food and drink at events.

To support students with the costs of studying many, like the universities of Cumbria, Kent and Sheffield, have removed library fines for the late return of books. The University of Leicester has supported students attending graduation ceremonies with a 'Graduation Hardship Fund'; others subsidise the cost of gown hire or have removed costs entirely. A small number, such as Oxford Brookes University, have reduced the cost of printing or, as at the University of Greenwich, given incoming students free printer credits. Finally, institutions with courses requiring specialist equipment - such as the University of the Arts London - have provided funds to help students to buy them.

It is now essential for students to have access to digital technology. We assumed that universities would provide computers on campus for students who required them. However, to support students who may not have access to their own laptop, many, such as the universities of Huddersfield and Lincoln, also offer laptops on short-term loan. A small number, such as Greenwich, additionally offer a 'Digital Access Bursary' or equivalent, which funds students to purchase a laptop and other digital equipment.

Relatively few universities offer support with accommodation or energy. Accommodation support typically includes freezing rent prices or providing accommodation bursaries. We might expect universities to talk about any support they provide with accommodation, given the substantial costs involved, so it is quite safe to assume a significant proportion of universities do not subsidise rents, and instead allow them to rise with inflation. Similarly, universities typically do not provide substantial support with energy costs.

### *Hardship fund*

All but one university publicly advertises their hardship fund, designed to support students facing financial difficulties. We found that 48 of the 140 universities (34%) disclose their maximum award and 64 (46%) estimate the time from submission of a complete application to the payment of funding, if successful.

Concerning the maximum hardship awards offered, the mean in 2022/23 was £2,470. The largest amount offered by any university was £5,000, and the smallest maximum amount was £350. We also noted the time universities committed to return applications: where a range of dates was given, we used the upper bound. These commitments average 19 working days, or just under four weeks. While some indicate it can take up to 10 weeks to receive payment after submission, The Courtauld Institute of Art claims it typically turns around hardship applications in just 48 hours.

However, hardship funds varied in other ways as well. For example, many were only open to domestic students. International students were sometimes offered alternative

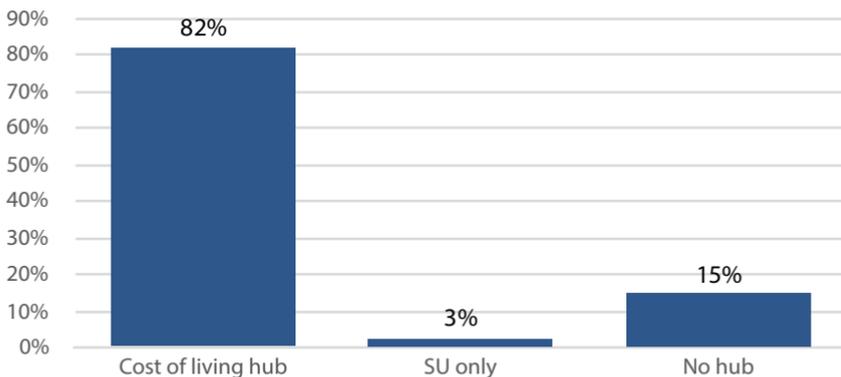
funds, which often paid less; some institutions offered no hardship support to international students.

### *Communication*

The ways universities communicate their cost-of-living support also varies. We asked whether universities have a cost-of-living 'hub', defined as a single place where students could, at a minimum, access financial advice and hardship funds. Many cost-of-living hubs went significantly beyond this, providing details of a range of interventions signposting students to various options for financial and wellbeing support.

The vast majority of universities (82%) do have a cost-of-living hub. However, a sizeable proportion (15%) have no single place on their website where students could look to in case of difficulties with the cost-of-living. A small number (3%) have no cost-of-living hub, but one was available on the website of their associated students' union.

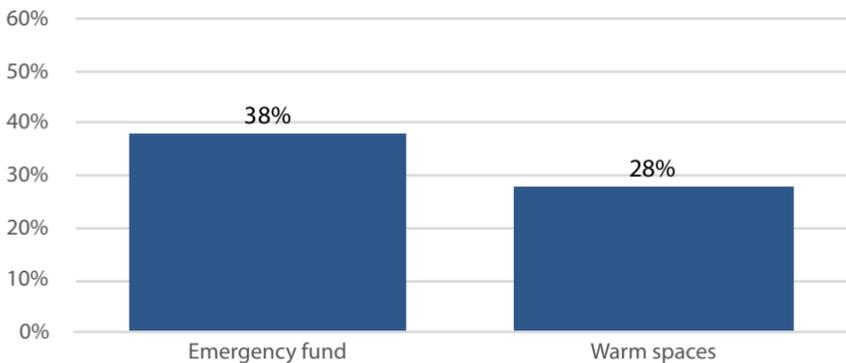
### *6. Cost of living hub*



## *Other interventions*

There were a range of other initiatives which universities have adopted in response to the cost-of-living crisis. In addition to their hardship fund, 38% of universities have an emergency fund to support students with immediate and unexpected financial challenges. Often this takes the form of a loan to help students in case other funding, such as a government loan, is delayed. Non-standard awards to hardship funds, designed to respond to unexpected financial challenges, were also included in this measure.

### *7. Other interventions*



More than a quarter of universities (28%) signpost students to 'warm spaces' open late during the winter – though of course, most universities have buildings open for substantial periods during the day.



## 2. 'Hold their feet to the fire' – the university response in depth

To gain a deep, qualitative understanding of the ways in which universities have supported students, we conducted semi-structured interviews with professionals involved in their institution's response to the crisis. We held 32 interviews with 57 professionals working at various levels, such as student advisors, students' union officers and administrators and working group chairs, up to directors and pro-vice-chancellors. These professionals work at 18 UK institutions with a variety of different educational contexts: city and campus, Russell Group or otherwise, universities founded before and after 1992, large international student cohorts and those with mostly domestic students.

Across these interviews, we identified four broad challenges universities faced in their cost-of-living response. These were:

1. Galvanising a **whole-institution response** – turning motivation to address the cost-of-living crisis into effective action by mobilising all relevant groups within the university.
2. Providing **emergency support to those in need** – alleviating short-term hardship, either through a dedicated hardship fund or other interventions, and reaching those most in need.
3. Providing **academic support** – to reduce the impact of the crisis on students' studies as much as possible.
4. Implementing mechanisms for effective **communication and feedback** – increasing students' awareness of available support and collecting feedback on its effectiveness.

For each challenge, this chapter discusses various solutions adopted by universities. It concludes briefly with a fifth topic: the limits of university action, or where universities required support from others, such as government, to provide effective support.

### *Galvanising a whole-institution response*

Interviewees reported that staff have been highly motivated to act: having seen the effect on students first-hand and often having experienced its effects themselves, they want to move quickly. Yet a commonly reported challenge is turning this enthusiasm into action. Any major effort takes time to go through the 'slow bureaucratic machine' and 'red tape' of university processes. To move more quickly, many institutions have established cost-of-living working groups or equivalent, which sit outside pre-existing structures and bring together professionals from various relevant teams across the university. Crucially, these groups typically include staff involved in implementing the response but also those from any areas that would incur costs, as these staff must approve any new action.

Several interviewees stressed how important it is that the working group does not itself become bogged down in bureaucracy. The University of Exeter sought to address this problem by holding group members' 'feet to the fire' from the beginning, adopting a project plan with clear responsibilities and specific actions. In weekly meetings, each member is expected to explain what they have done since the previous meeting. Early on in the group's work, this meant that anyone who had made little progress quickly realised they were an 'outlier'. At Manchester Metropolitan

University (MMU), the working group sends regular updates to senior leadership to keep the cost-of-living crisis at the forefront of leaders' minds.

For many institutions, it is considered essential that students, typically represented by the students' union (SU), are heavily involved in the response. This serves several purposes: for example, it helps ensure that the response is genuinely what students need, while also providing an opportunity to set realistic expectations to students about what is feasible. Various institutions, however, discussed challenges with a genuinely student-led approach. While many institutions, such as Exeter, the University of Kent, and De Montfort University, include SU representatives on the cost-of-living working group, the representatives are sometimes reluctant to contribute, are critical but not constructive, or have proposals that are too ambitious.

One common solution to this problem is to task SU representatives with a specific project, such as collecting survey data from students on the severity and nature of the crisis. At Imperial College London, Newcastle University, and the Universities of Edinburgh and Greenwich, students' unions have provided local data to build up a highly focused picture of the needs of the student cohort. Many interviewees felt that having so much detail about an institution's own students sends a powerful message about the need for local action and is much more powerful than regional- or national-level surveys of the wider student population.

Other institutions include students in different ways. At Exeter, student 'change agents' are consulted on all new projects and

participate in implementing them. Alternatively, collaboration can be an opportunity for an SU to do what a university cannot. At University College London (UCL), the university pays for the hardship fund but the SU administers it, because the latter is not bound by university processes and so can move quickly. At Staffordshire University, the SU delivers a free breakfast programme because its existing relationship with students gives it wider reach among students than the university. Many institutions ask their SU to use its ties with the student body to raise awareness of a new or under-used intervention.

In turn, the most effective SU representatives act as 'critical friends': they criticise disappointing measures but present constructive recommendations while maintaining a strong relationship with university staff. At the University of Manchester, SU sabbatical officers agreed on a small number of priorities early in the 2022/23 academic year, allowing them to speak with one voice, and at Queen Mary, University of London (QMUL), the SU has more recently presented the University with a list of practical recommendations, helping university staff to identify student priorities and holding them to account for their progress. At the University of Edinburgh, the SU keeps its relationship with the University close by informing the working group in advance of any demands it made to senior leaders. One challenge in this regard is the fact that SU officers usually change each year, so to build strong ties quickly, senior staff at QMUL met newly elected SU representatives in their first days in post.

### *Providing emergency support*

Interviewees considered the most urgent priority to be getting support to students facing severe hardship.

Universities operate a range of funds: a standard hardship fund, emergency funds with a rapid turnaround time, and funds for specific areas, such as travel, technology, or extracurricular activities. However, interviewees considered effective implementation of a hardship fund to be a significant challenge. To ensure funds go to those most in need, funds typically require students to submit large quantities of personal information, such as three months of bank statements and explanations of any payments over £100.

Student representatives widely considered hardship funds to be highly bureaucratic and the process of applying for them time-consuming, stressful and sometimes demeaning. Some described cases where students had their application rejected despite having no money in their bank account. Many reported that students were often unaware of the funds. Perhaps as a result, finance teams reported a varied uptake in the 2022/23 academic year: while some saw a significant spike in applications, others saw no increase or even a decrease.

In fact, those involved in distributing hardship funds were often aware of these issues and sought to streamline the process as much as possible. At Manchester Metropolitan University, fund applicants are required to submit only three pieces of evidence: evidence of a student loan, evidence of a tenancy agreement and a screenshot of their bank balance. The team acknowledged some drawbacks of this approach: payments have to be much smaller – often less than £100 each – as funds are being provided to more students, and the team has lost the ability to spot significant spending or evidence of gambling, for example. However, its ease of use has increased student satisfaction with the process, so knowledge of the fund has spread rapidly among the student

population. Moreover, the team still consider it relatively easy to catch cases where the fund is being abused.

At the University of Warwick, all applicants to the hardship fund are required to come in for a triage appointment, where students are talked through the process and those with little chance of receiving an award discouraged from applying. The finance team found that by reducing the volume of applicants, the appointments have actually reduced their overall workload. Other universities have also put resources into reducing turnaround time: Edinburgh seeks to return hardship applications within a week, and Aston University, through association with the John Smith's Student Store, pays confirmed awards in 10 minutes.

In recognition of the scale of the problem, many institutions have also expanded their hardship support. In 2022/23, Edinburgh doubled its hardship fund to £3 million, the University of Leeds more than tripled its funding and De Montfort has doubled its fund. Others have taken a different approach, putting more resources into bursary schemes targeted at those from low-income households. Warwick increased its existing bursary – up to £2,000 paid to around 3,000 students – by 10%. The London School of Economics (LSE) increased its means-tested bursary by the same amount. However, many universities stressed the difficulties felt by the 'squeezed middle', who do not get access to the highest amount of maintenance support and receive little money from families hit hard by the crisis. To help this group, Imperial College London also doubled its hardship support and introduced a fast-track payment of £500 for this group of bursary recipients. Imperial currently provides bursaries of some form to students with a household income of up to £60,000.

Various groups were mentioned as being particularly vulnerable. Many of these, such as care-experienced, estranged students and care-leavers, often receive additional bursaries. International students were frequently flagged as being at risk. This is perhaps surprising, given they must demonstrate they have enough money to fund their studies before they can take up a place. Yet almost every finance team had stories of international students who borrowed money to make it appear they had enough, or students who found recommended government amounts simply insufficient to meet spending requirements. Some even reported stories of companies who, in exchange for a fee, loan money to students to help them meet financing requirements. As a result, they found that international students were increasingly under-financed on arrival. This problem is not only down to the cost-of-living crisis – some international students are simply under-financed. Yet interviewees felt there were a growing number whose savings would have been sufficient in previous years, but who had been severely stretched by rising prices.

However, the requirement for full funding means university hardship funds are often closed to international students. Twenty-hour limits on weekly work during term may also make it more difficult for international students to support themselves – though many interviewees were also concerned that working more hours would have a serious impact on students' studies.

Thus, international students were seen as requiring additional support. Some universities, such as Greenwich, De Montfort and Warwick, used the additional money provided by the OfS to create new hardship funds for international students or to top-up existing ones. At Newcastle, which has a large

cohort of students from China, the students' union maintains an active WeChat account where it publicises cost-of-living support. It also provides workshops to support international students looking for part-time work.

Many institutions have adopted new communication strategies for their hardship funds; this is discussed in more detail below.

### *Providing academic support*

In the introduction, we discussed evidence that students' academic performance is suffering from the crisis. This was echoed by interviewees, who mentioned both the mental toll of worrying about money and the tighter time constraints for those working part-time jobs.

The most significant support for students' study relates to changes to the 'extenuating circumstances' procedures for requesting assignment extensions. Several institutions, including Exeter, Greenwich and Newcastle, now consider financial hardship an extenuating circumstance. They had not done so before because they felt there were alternative forms of support, such as the hardship fund, for those in financial difficulties, but changed position because of an understanding that even with this support, students may continue to face significant financial challenges.

One particularly innovative approach was adopted by Keele University shortly before the beginning of the cost-of-living crisis. Three times a term, students at Keele can request a seven-day extension on coursework. They are not required to give a reason, and an online system automatically generates a new submission date. The process is designed

to help students balance their studies with work, allowing them to take up last-minute shifts. Keele's student services team argued that the seven-day limit reduces the chances of assignments 'bunching' – all being due around the same time – and the maximum of three means that studies cannot be repeatedly put off. For those marking the assignments, the team argued the process facilitates simple planning: academics know that most assignments will be submitted on time and some the following week, allowing for more predictability than navigating extensions of different lengths. With one consistent university system, it also simplifies collecting and responding to data. However, this unusual approach may be ill-suited to many university contexts, especially given reports by some interviewees that the demand for extensions has increased in recent years.

### *Communication and feedback*

Increasing students' awareness of available support was highlighted as a major challenge. Many felt that the students most in need were often the hardest to reach, perhaps because they had less engagement with the university or academic staff, such as commuter students who may spend less time on campus. To reach these students directly, UCL Students' Union sent targeted communications to those it expected to be most vulnerable and referred students to the University's financial and wellbeing team, with whom it had a strong relationship. QMUL and MMU took a similar approach, reaching out to the students that data suggested would be most at risk. At Leeds, staff were given crib sheets with instructions on how to respond if a student approached them, on the basis that academic staff are often the first people students go to with problems.

Some issues were specific to hardship funds. For example, interviewees often felt that students did not know if they were eligible for funding. One solution is to break funds down into categories by need (travel, accommodation, extracurricular and so on), an approach taken by De Montfort and Newcastle; however, QMUL has recently gone in the opposite direction, aggregating its funds to simplify the application process, and others such as Kent Students' Union raised concerns that having many different funds was confusing. Where awareness is the problem, institutions have tried to break into student networks, getting SU representatives to post in WhatsApp groups and on social media, or including information about the fund in Welcome Week information packs.

There was a recognition among interviewees that asking for help can be embarrassing and cost-of-living concerns must be dealt with sensitively. To counteract this stigma, institutions preferred to avoid loaded language, using 'support' or 'success' fund rather than 'hardship' fund, and 'community pantry' rather than 'food bank', for example.

Many institutions recognise a need for communication in the other direction: finding out from students what is helpful and what more can be done. While many institutions have useful fragments of data, such as uptake of a hardship fund or comments and criticism from students, relatively few have detailed data on the effectiveness of their interventions. For example, Imperial made a £500 targeted payment to a section of its students, which could be claimed by clicking a link in an email. Surprisingly, they found that not all claimed the money straight away, but rather than assuming students did not need the money, they hypothesised that students

were waiting until they had urgent need of it before claiming. Others were similarly surprised that the uptake of hardship funds had not been higher, but were unclear whether it was because of low awareness, a strenuous application processes, lower-than-expected need or another reason.

Other institutions have deployed more qualitative methods to determine students' needs and attitudes. Some universities, including De Montfort, had anecdotal feedback from students who found the hardship fund helpful. Queen Mary employs around 25 'residential assistants', who work with students living in university accommodation and who report back to university staff. Others have substantive procedures in place for feedback between the university and students' union: at Exeter, regular discussion with highly engaged SU representatives helps the University make 'compassionate' policy, and the SU pushes the University to communicate better when there is low awareness of an initiative. With a strategy based on using digital technologies to monitor attendance and engagement better, Exeter hopes to be able to collect detailed data soon, but acknowledges it is a work in progress.

Finally, it is important to acknowledge that working with students facing extreme hardship can also be harrowing for staff. One outgoing professional at University College London argues that while some support has been offered, more psychological support is needed for those who repeatedly deal with very challenging cases, and that these challenges are a significant factor contributing to their decision to leave the role.

### *The limits of university action*

There was a view among interviewees that various factors outside of their control limit their institution's ability to support students. By far the greatest challenge in England is the diminishing size in real terms of the maintenance loan, as already discussed. Interviewees had two main frustrations: that the size of the maintenance loan had not kept up with inflation, resulting in a large real-terms cut in maintenance support; and a freezing of the threshold for the full loan at £25,000 for a long period, despite high inflation, meaning that the proportion of families who qualify for the highest maintenance loan has decreased. Most interviewees feel the size of the maintenance loan was simply insufficient to meet costs, and for some of these, the failure to maintain the real value of the maintenance loan is the single biggest cause of deprivation among students. A similar issue with the falling real value of maintenance support was also felt in Scotland.

The other area commonly discussed was accommodation. In Edinburgh, the preponderance of studio accommodation means a student flat can cost up to £550 a week, and the University is forced to operate hotels to house students in their first year. Interviewees argued that to the extent that their students depend on the private rental market for housing, there is relatively little they can do to help them manage the rising costs of accommodation.

### **3. 'Never waste a crisis' – case studies of rapid response**

*The University of Manchester*

As with many universities, staff at the University of Manchester quickly recognised that the cost-of-living crisis required an urgent response. The initiative at Manchester began in August 2022, when a senior staff member was approached by the university leadership to chair a new cost-of-living working group. The group quickly brought together individuals from across the university in areas related to the crisis, including academics from all faculties, communications, logistics teams and, importantly, representatives from Manchester Students' Union (SU). The cost-of-living crisis was treated as an emergency on the same level as the COVID-19 pandemic and requiring as urgent and substantial a response. As a result, the working group sat outside existing administrative processes and was given its own budget. In allowing for quick and effective action, staff felt this independence was key, with 'no area off limits'. The group had only one initial demand: the ability to submit papers to senior leadership, which it would later use to make substantive proposals.

For senior leaders, it was important that the response was genuinely student-led. Thus, from an early stage, they tasked the SU with collecting data on the severity of the situation and proposing solutions. Early on, the SU conducted research on how much students were spending on hot water, with the resulting figures so surprising to senior leaders that they agreed to provide hot water free on campus. The SU's most impactful research was a survey on the cost-of-living crisis

sent to its members in October 2022. It quickly became the SU's most responded-to survey ever, receiving 3,000 responses within an hour and 5,000 overall. These numbers made the strength of feeling among students clear to staff, and because of the high response rate, could be presented as representative of the student population. As a result, the survey jump-started the wider university response.

With the awareness that winter was approaching, the working group moved quickly. It provided its first report to senior leadership in September 2022, requesting an initial investment. Given the size of the University, staff and student representatives wanted to lead the sector in responding to the crisis. The working group took inspiration from a household energy grant provided by the University of York, but wanted an approach which supported all students individually.<sup>59</sup> The group signalled in advance to senior leadership that a big financial proposal was coming and presented the report asking for cost-of-living payments in October 2022. Before the end of the month, the group was told that the funds were available.

To get the payments to students before Christmas would prove to be an enormous logistical challenge. The University used the NatWest PayIt scheme, which only required students' phone number, but this still necessitated that each of the university's 45,000 students go online to confirm that the phone number held by the University was correct. It set up an enquiry form to answer the most common questions, which was used more than 16,000 times. This freed up staff to address more specific queries, though the University still needed to hire temporary staff to add capacity. Ultimately, payments were sent to more than 40,000 of Manchester's

students – a rate of over 90% and beating the SU’s own target of 80%. The University provided two payments: a flat £170 payment to every full-time student, and a second additional payment of £230 to those who were expected to be in greater need, such as estranged and care-experienced students and those with caring responsibilities.<sup>60</sup> Part-time students received half these amounts.

Other institutions interviewed for this report, who were aware of these payments, raised concerns that Manchester was giving money to students who had no financial problems. In response, the University felt it could not judge who needed support and who did not, given that the crisis was of such a scale to squeeze the finances of most students. Additionally, any process to means-test the payments would have been hugely bureaucratic. They pointed to their existing hardship fund, which leaders suggested was under-used because of the extensive application process. And even if a small number of students were to use the money ‘just to have parties’, which they considered relatively unlikely, the university felt that socialising during the Christmas period was also something worth funding. Staff were aware that not all other universities would have the resources to act, but felt they should do whatever was possible.

The working group continued into 2023 and adopted several additional proposals. According to its key members, the group was primarily successful because it included highly effective members of staff who understood university processes and knew how to navigate them quickly. While there were originally hundreds of people involved in the working group, it eventually shrank to around 10 who were highly involved. For certain issues, the working group formed even smaller

'splinter groups', or sub-committees, to tackle a specific issue, such as the closure of a hub which provided food packages to students. In this case, the group was rapidly able to secure funding for the catering team to provide food vouchers for on-campus dinners. In the words of its members, the working group benefitted from the willingness of senior leadership to empower people not necessarily because of their formal role, but because they had a record of delivering action quickly. Meanwhile, the SU was taken seriously in the group because it submitted policy proposals, not just complaints, and because these proposals were realistic, if ambitious.

A key part of the response was the University's communication with students, in both directions. The University communications team worked with the SU throughout. When it became clear that the direct payments would go ahead, they collaborated on sending communications early so knowledge of the payments could filter through the student population. There were various other collaborations as well, such as regular 'Instagram takeovers'. The early action meant that students were presented with details of the cost-of-living support during Welcome Week events. At popular free breakfast events, cost-of-living support was signposted. Meanwhile, food was provided at weekly Snack and Chat sessions in the library and key staff were available there to answer questions, often on a specific theme like the cost-of-living payments, exams, or mitigating circumstances. There was enough food for 400 students at these sessions, but they still ran out of food each time.

There were also mechanisms for collecting feedback from students. On the basis that students often go to their academic adviser with problems first, academic staff were equipped with detailed information on how to support students who present with problems – such as prioritising ‘listening’, rather than ‘problem-solving’ – and who students should take their problems to next. At Snack and Chat, student staff members took the most common questions and developed online resources which could be accessed using a QR code based on the question students had. This had the added benefit of making staff available to tackle more unusual or difficult queries. Staff also received many critical comments, but did not consider these concerning; rather, they felt that such criticism was an inevitable response of having taken action and were happy to have the debate. Moreover, the University could use its collaboration with the SU to respond to criticism and demonstrate the action it had taken on behalf of students.

### *Buckinghamshire New University (BNU)*

At BNU, staff are clear that they are providing a service at significant cost for students, and with that comes the obligation to do what is right for their student body. The culture was considered by its staff to be well-established and to pre-date the cost-of-living crisis, when the community came together in response to the COVID-19 pandemic. In contrast to Manchester, BNU therefore did not design a new process to respond to the crisis but adapted an existing one. Their efforts have been well-received by students, with a student panel awarding BNU the prize for best cost-of-living response at the 2023 Whatuni Student Choice awards.<sup>61</sup>

For a University where many students come from low-income households, the cost-of-living crisis does not represent an entirely new challenge. In the words of University leaders, the University is 'agile', with staff feeling the institution moves more quickly than its similar competitors. This is possible, they argue, because the University makes every effort to listen to its staff. At fortnightly 'open house' sessions, operating since the pandemic, staff raise concerns and share ideas. Every point raised at these sessions receives a full response from the leadership team. Outside of these sessions, ideas can be raised by anyone and those ideas with potential can get approval and funding almost immediately. Staff interviewed also feel trusted to act where they consider necessary, and these factors allow for rapid action on freezing the costs of accommodation and reducing the costs of food on campus, among other strategies.

Staff also stressed the value of a close relationship between university and student representatives. Sabbatical officers from the Students' Union receive an extended induction with university leaders, including a discussion of the institution's finances. Subsequently, they described meeting with the executive team several times a month. Staff felt the university benefitted from having committed and effective student leaders, who were in touch with student opinion and had mounted effective and focused campaigns for action on specific issues such as period poverty, access to a 'Nightline' listening service and student safety. But the University also engages with students outside of the mechanisms of the SU, such as a student experience committee, which meets three times a year, a student forum, and a careful reading of the *National Student Survey* (NSS) results to ensure they are not entirely reliant on the SU to understand students' views.

From the perspective of the SU, the strong relationship with the University is highly valuable, allowing them to act and get funding quickly. They considered University leaders enthusiastic about acting and made their own case more powerful by relaying stories of students facing hardship. The SU and university collaborate extensively on communication: student representatives were consulted on the tone and content of difficult messages to convey them sensitively. The SU are also happy to draw on the personalities and language of their officers, who were well-known and could make communications feel personal. Various other collaborative initiatives such as the 'Big Deal' (discussed below) and the provision of free meals, over 7,000 of which were provided in 2022/23, are run by Bucks SU but funded by the University. Yet the SU is also cautious not to become too close to the University in case it dilutes the authenticity of its support for students, for example resisting a request to write joint papers to committees. Instead, the SU considers itself a 'critical friend', open to collaboration but critical where necessary.

The Big Deal is a key pillar of this collaboration, though it substantially predates the cost-of-living crisis.<sup>62</sup> The initiative was originally motivated by concerns about student loneliness and is fully funded by the University. Participation in sports clubs, societies and other events provided by the SU, like skills sessions and day trips, are free for all students through the scheme, saving the average student £200 a year. There is a centralised process for funding student groups, which submit grant requests multiple times a year, and clubs and societies with 'outstanding' status receive more. Bucks SU has also continued to refine the scheme to address cost-of-living concerns, reducing the required number of interested

students to form a society from 10 to three; it also plans to remove the need for students to provide a deposit to attend some expensive-to-run events, such as snow sports. For the University, the benefits are clear, despite the substantial cost: it allows students to try a much larger range of activities, facilitates a feeling of belonging regardless of their spending money, and develops a range of workplace skills.

BNU has also sought to innovate to respond to concerns from its students who feel, like those at other institutions, that the application process is too cumbersome and frustrating. Like others, BNU operates an emergency fund with a simple application process and a more rapid turnaround time, but a smaller maximum award, than its main hardship fund. Staff will personally speak to every student who applies to the main fund, and there is a working assumption that each application has merit, so if some evidence is missing the team will return to consult with the student rather than rejecting it outright. They felt this longer process was necessary, and has other benefits: the team have been able to identify serious concerns, such as gambling problems and domestic abuse, through bank statements submitted to the fund. Through the John Smith's Student Store, students can receive payments from a successful application in 30 minutes.

Staff felt that viewing the hardship fund as a student-facing role, rather than an administrative one, is key. The lead on the hardship fund is well-known to students and, as several members of the team are trained to review applications, one team member can support a student with applying while others review their claim, allowing for impartiality to be maintained. Behind all of this is a culture where the team are encouraged by senior leadership to spend money on

supporting students. Perhaps partly as a result, those who receive financial support have a progression rate 7.3% higher than those who do not.

Finally, though BNU recognise supporting students as a challenge, they also argue that students can form part of the solution. Its students put 14,000 hours of volunteering into the local community each year, working with food banks, on adult literacy and elsewhere. Yet staff were concerned this contribution is put at risk when students need to work more hours part time. Effective cost-of-living action is needed not just to support students, but to support the role of a university as a community focal point.



## 4. Recommendations for universities, students' unions and government

There is an urgent need for action. For many students, life is difficult. This term, students will repeatedly choose whether to attend lectures or work more shifts so they can afford a full meal.<sup>63</sup> In the long-run, the consequences are stark. Higher education can open doors to a world of new opportunities, but those doors may be closing on the growing numbers who cannot afford to go. This is a dangerous threat to aspiration, especially given that working-class students are particularly at risk of dropping out.<sup>64</sup> There is an obligation on higher education institutions, students' unions and government to act.

We recognise that many institutions are already taking some of the steps described, but many can also go further. Money is tight, and many of the recommendations in this section can be done at minimal cost. However, many of the problems faced by students may only be addressed by a real uplift in funding.

### *Rapid response*

The nature of the cost-of-learning crisis means that it is vital to move quickly. **Institutions must develop a flexible and rapid process** to address the crisis. Higher education staff are passionate about acting, but this does not consistently translate into institutional policy. Cost-of-living working groups, where they exist, are often hampered by slow-moving processes, lack staff empowered to take key decisions and have insufficient budgets. Students' unions often lack the means to make effective campaigns and informed

recommendations. Finally, institutions cannot rely on a rapid response from government bodies where time-sensitivity is essential.

Higher education institutions (HEIs) should:

- **Form a cost-of-living working group.** This group should sit outside of existing processes and include all individuals involved in the cost-of-living response, particularly those with the power to authorise financial spending.
- **Formally include student representatives in all stages of the response.** These students should be trained on university finances, briefed on the options available and given time and authority to criticise institutional policy.
- **Hold key individuals accountable.** Those with responsibility for providing support for the cost-of-learning crisis should be given clear responsibilities and expected to justify the actions they have taken since the previous meeting.

Students' unions should:

- **Mount an ambitious but practical cost-of-living campaign.** Offer realistic, detailed solutions alongside criticism and explain why these solutions are feasible and effective.
- **Establish a strong base of evidence.** Use the convening power of the students' union to survey students and use this evidence to build a strong campaign for action.
- **Maintain a close, professional relationship with staff at the institution.** Reach out to key colleagues in the cost-of-

living response early in the tenure of elected representatives. Share key communications with the university in advance of sending them to the wider student body.

Government should:

- **Launch a student cost-of-living taskforce.** This should include members from across the sector, including higher education institutions and students' unions, and from across government, including the Department for Education, the Department for Levelling Up, Housing and Communities, the Home Office, and the devolved nations.
- **Meet monthly with sector leaders to consult on a response.** Regular communication between government and the sector is essential to keep abreast of a rapidly shifting evidence base. Contact should be intensified in the approach to winter.
- **Collaborate with universities** on addressing the cost-of-living crisis in the community, by enlisting student volunteers and using expertise to tackle local challenges.

### *Student support*

It is vital to **send targeted support to students who urgently need it**. Those most in need of support are often less likely to ask for it and, in many cases, the hardest to reach. Where financial hardship affects students' academic work, accommodations should be made. However, there is no substitute for addressing the cause of the problem: students' access to funds. Policymakers at all levels should be honest about the level of investment required to alleviate student hardship.

Higher education institutions (HEIs) should:

- **Streamline hardship funds**, by limiting the required evidence as much as possible, providing clear information on the application process, and employing technology which allows for rapid payments.
- **Open hardship funds to international students.** These should be clearly communicated and not pay significantly less than the awards available to domestic students.
- **Provide personalised support to hardship applicants**, to reduce the difficulty associated with the application while discouraging students unlikely to receive an award.
- **Launch an emergency hardship fund.** This may have smaller awards than the standard hardship fund but should have lower evidence requirements and pay successful applicants more quickly.
- **Include financial hardship as a category of extenuating circumstances.** This reflects the reality that many students will remain in substantial financial hardship despite making use of the support provided by a university.
- **Provide mental health support for staff** who work with students in extreme hardship, for their own health and to ensure they can best support students.

Students' unions should:

- **Collaborate with the university on hardship funds.** Offer to disseminate an emergency fund.
- **Direct institutional attention to critical areas**, such as food, health, travel, accommodation or access to

technology. Inform the strategy through the students' union's privileged access to the student population.

Government should:

- **Consider students as a vulnerable group at all levels of the cost-of-living response.** This reflects evidence that students are particularly badly affected by the crisis.
- **Maintain the real value of maintenance support.** The governments in England, Scotland and Northern Ireland should follow the Welsh example by routinely uplifting the maintenance loan in line with actual inflation.
- **Crystallise its commitment to supporting students by providing further funding packages.** The package offered to English institutions by the Office for Students in 2022/23 transformed their ability to offer hardship support. This should be repeated in England and adopted in Scotland, Wales and Northern Ireland to empower staff to provide funds where the need arises.
- **In England, raise the income threshold for receipt of the maximum loan** from £25,000 and ensure this also rises in line with inflation.

### *Communication and feedback*

This report identifies three challenges in this area. First, **those students most in need are difficult to reach**, requiring deliberate communications strategies, especially as many students remain unaware of cost-of-living support.<sup>65</sup> Secondly, **the crisis is a sensitive issue and must be dealt with carefully** to address stigma, which can impede effective support. Thirdly, **very little data exist on the effectiveness**

**of interventions:** it is difficult to determine whether £10,000 of free meals is more impactful than £10,000 of additional hardship funding, for example.

Higher education institutions should:

- **Adopt a multi-modal approach to communication:** online, through staff, and through student representatives such as a students' union.
- **Involve students throughout the communication process,** to ensure the messages land as intended.
- **Construct a detailed profile of students' needs** by linking data on students' access to cost-of-living interventions and support services with their data on attendance and attainment.
- **Systematically survey student users of cost-of-living interventions.**

Students' unions should:

- **Collaborate with HEIs on communications,** by offering to draft and share communications with the student body through SU channels.

Government should:

- **Adjust the online advice given to international students** regarding the amount of money they will need to live in the UK. This may include working with our partners abroad to eradicate companies which allow overseas applicants to misrepresent their available funds.

- Taking this report as a starting point, **launch an investigation into the effectiveness of cost-of-living strategies in higher education institutions.** This should review the available evidence and consult with higher education institutions, students' unions and students on how they can best address the cost-of-learning crisis.
- In light of the drop in applications to higher education from UK students in 2023, **investigate the reasons for this decrease,** including the role of cost-of-living pressures, and use it to inform a strategy which helps ensure that financial pressures are never a barrier to accessing higher education.



## **Afterword**

**Professor Nick Braisby, Vice-Chancellor,  
Buckinghamshire New University**

This timely report from HEPI highlights one of higher education's greatest modern-day challenges – inequality of access, participation and achievement – exacerbated by a combination of the cost-of-living crisis and government policy (or lack of policy intervention). The report documents some of the excellent work conducted by the University of Manchester and by Buckinghamshire New University to support their students through the challenge. That institutions operate at such different scale, with different student bodies, and within such different geographical and regional contexts I hope will give confidence to other institutions that they too can make ever more effective interventions to support their students.

At Buckinghamshire New University, we have adopted a simple but persuasive description of our ethos. Through the many challenges our University faces, including the COVID-19 pandemic, we have expressed our commitment 'to do the right thing for our students, staff and local communities'. That commitment gave rise to BNU's cost-of-living package which was developed in collaboration with our Students' Union. We are delighted that this now features as a best practice case study in this HEPI report and we hope that it will be of use to other institutions as they consider how to make their student support ever more effective. BNU's support already adopts all the recommendations made in this report and our experience tells us they are successful. This is especially telling given the diversity of our student body is pertinent. Most of our students are mature learners, and the first in their family to enter higher

education; 40% live in areas of high deprivation; 37% live in areas with low participation to university; and a third have a disability.

We believed our student support was already good, but to deal effectively with the cost-of-living challenge has required agility in leadership and decision-making, and close attunement to the needs of our students and staff. Our simple but compelling ethos – do the right thing – has helped us in responding quickly to emerging challenges through building on our established mechanisms of support and creating new ones where needed. As a result, our student support is broader and more robust. We were delighted that the Whatuni Student Choice Awards 2023 chose BNU as its winner in the category of cost of living, this recognition being testament to the diligence, creativity and commitment of those who work in our student support services.

A feature of our work has been to create with our partners JS Group a flexible and fast method of making cash awards to our students, often within minutes. The collaboration with JS Group has also given us vital analytics so that we can understand where our support is most effective. The consequence is that more of our support is targeted on those that need it the most, with our average spend per student receiving a cash award being more than double the comparable figure for the sector.

Across all of our support schemes, in 2022/23, 1,963 of our students accessed a total of £855,187 with household bills (26%), groceries (23%), rent (16%), transport (8%) and course resources (6%) identified as the main reasons. Together with our subsidised accommodation rates for all students staying in halls of residence and the University-funded Big Deal initiative

run by our Students' Union saving participating students up to £200 per month on such things as free societies and meals, our financial package for the past academic year exceeded £2 million.

Our approach has seen a tangible benefit for the University too, with those receiving our financial support having a progression rate 7.3% higher than those who did not.

While there is much that higher education providers can and should do to support their students and staff, this HEPI report rightly calls on the Government to do more. Further financial support is desperately needed, with increasing evidence that students are genuinely struggling to meet their basic living costs. Food inflation, spiralling rents in the private market, and the necessity to take paid work for ever longer hours, are leaving more and more of higher education students in a precarious predicament with attendant risks to their physical and mental health.

HEPI learned that nearly one-in-five (18%) students in Russell Group institutions have considered dropping out due to financial worries and more than half (54%) felt their academic performance had suffered, rising to two-thirds of students in the lowest income group. The number of undergraduate students dropping out of university increased to 23% in 2022, while a rise to 55% in students taking on paid employment during their studies will reduce their academic performance when working more than 17 hours a week.

The real challenge in England is that student maintenance loans are at their lowest real value in seven years with only a 2.8% rise this year, substantially below inflation. With the lower parental earnings threshold having been frozen at £25,000

since 2008, the pressure on students and their families is rapidly becoming intolerable and, for many, higher education is becoming an impossible aspiration, violating the key Robbins principle that all who can and wish to enter higher education should be able to do so.

The benefits of higher education are clear. Every year in the UK, nearly three million students enter or continue in higher education, creating lasting benefits to them, to the Exchequer and to society as a whole. A recent report commissioned by Universities UK estimates that higher education makes an annual contribution of £116 billion to the UK economy, and £130 billion when the spending of international students is included. More than 750,000 UK jobs are supported by universities, and HESA estimates there are nearly 18,000 student start-ups operating in the UK.

This report makes a compelling case for addressing the funding gap that has been created by the Government's refusal to lift tuition fees in line with inflation, or to provide an alternative source of funding to make up that shortfall. However, as the sector calls for increasing financial support for universities, let us not forget the students who are the lifeblood of higher education and of society's future. Government needs urgently to act to address the funding gap our students face.

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This HEPI Report considers the strategies adopted by higher education institutions to support students affected by the cost-of-living crisis. It finds they are adopting a range of measures, such as supporting students with the costs of food and drink, providing means-tested and unconditional funding, subsidising student activities, and opening food banks on campus. Yet it also finds that there is more to do, in simplifying hardship funds, involving students in the process, and addressing a real-terms decline in government maintenance support.

HEPI was established in 2002 to influence the higher education debate with evidence.

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