

Cost-of-Living Survey Report (Autumn 2022)

The Cost-of-Living Survey was open between 11th October and 8th November 2022. The survey was circulated to all undergraduate students and received 1,547 responses in total. Respondent demographics can be found in the appendices.

- Predictably, student finance (71%) is the single largest source of funds for covering day-to-day costs for students, with over half (51%) also working at least part-time hours, to supplement their income. A quarter of students (24%) also rely on regular family assistance to make ends meet.
- Of the so-called 'essentials', the rising costs of food and energy bills are having the most impact on students, with the data more mixed for rent and travel costs.
- SHU's unusually large commuter population helps create a complex picture of contrasting spending priorities dependant on age and housing tenure, with students based in the city centre much more likely to be affected by increased rental costs than those based further afield.
- Furthermore, commuter students themselves are not homogenous. Younger commuters, presumably still living with parents, are impacted far less by increased energy costs than older commuters who are directly responsible for paying the bills.
- Approaching two-thirds of students (61%) have had to seek additional financial support or credit in the last 12 months, borrowing from family and friends or using 'buy-now-pay-later' schemes to cover essentials. One-third of respondents (33%) have taken out credit cards, overdrafts, or loans to make ends meet.
- At the same time, use of available institutional support from SHU is patchy, being accessed by disproportionately low numbers of 1st year students (14%), compared to 2nd and 3rd years (31% & 41%).
- When asked what measures they would like to see implemented, the response from students was very clear: Improved/cheaper **transport** options and **food** discounts, both on and off campus.

Day-to-day Living Expenses

Respondents were asked how they cover their day-to-day living costs. This could include their course related costs like books, as well as things like food and rent, etc. Figure 1 shows that most students rely on some combination of Student Finance, Personal Savings and/or work to cover their day-to-day costs.

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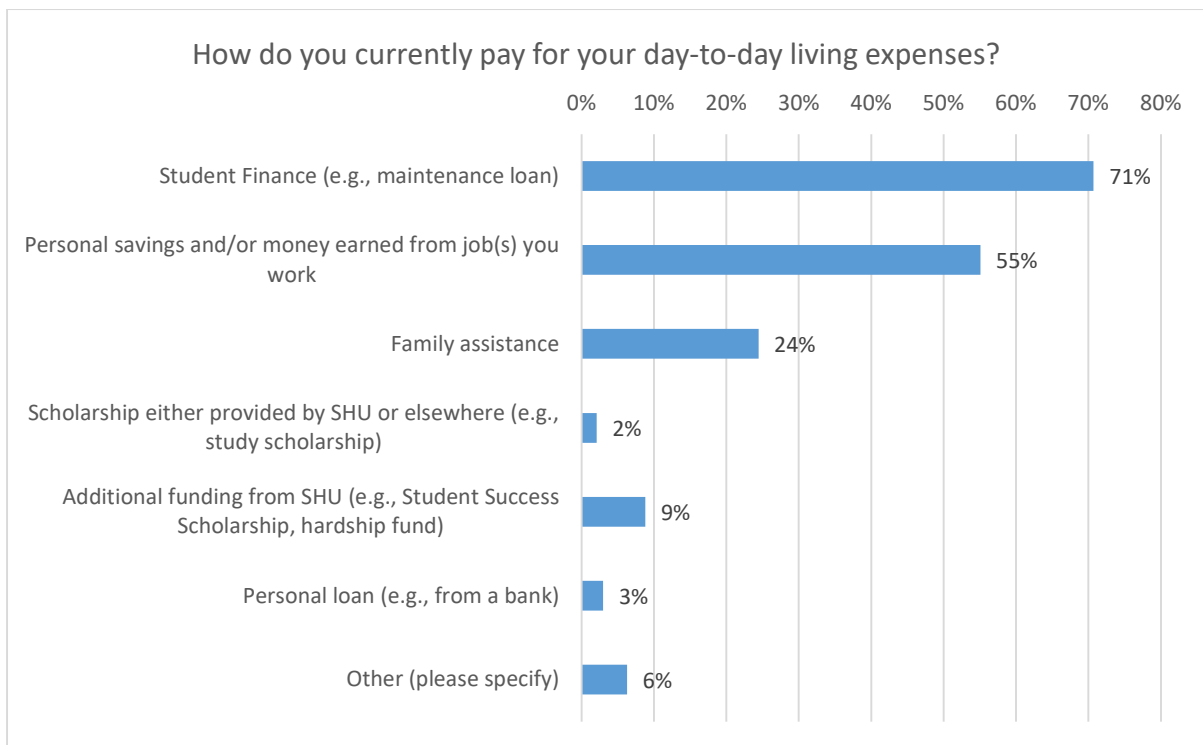


Figure 1: Methods of covering day-to-day living expenses, of all respondents (n=1547).

Of the 51 percent of respondents that do work (see Figure 2), 45 percent were working part-time jobs with less than 35 hours a week. The numbers for students working would likely have been higher were it not for the number of respondents with full-time unpaid placements who felt unable to take on further work, as indicated by responses in the free-form 'Other' section.

Almost a quarter of respondents (24%) receive financial assistance from their families, with only 9 percent accessing additional funding from the University in the form of the Student Hardship fund or Success Scholarship.

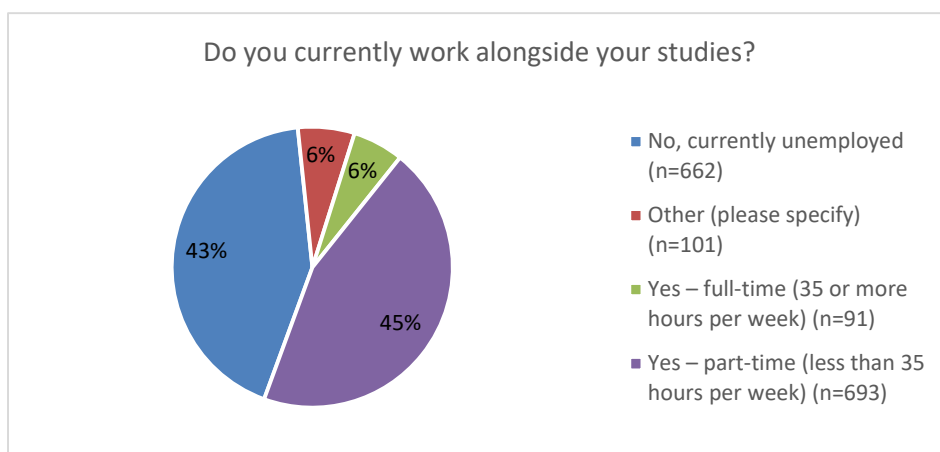


Figure 2: Employment status, of all respondents (n=1547)

Impact

Respondents were then asked how they had been affected by increases in the cost of certain essential outgoings, specifically Food, energy, rent & travel (see Figure 3). While significant numbers reported ‘substantial negative impact’ across all 4 categories, the amount of students substantially affected by the rising cost of **food** and **energy** bills were particularly high, (55% & 46% respectively).

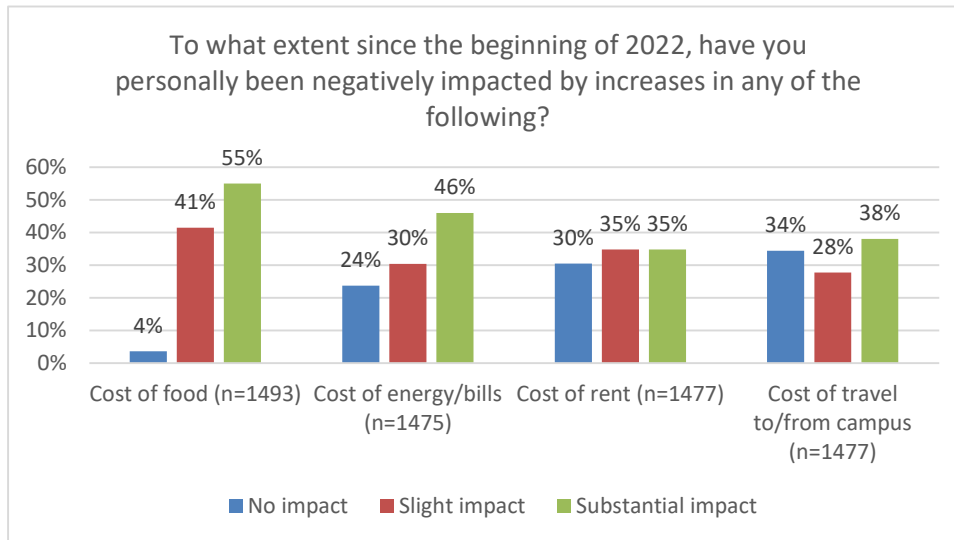


Figure 3: Level of impact, on all respondents (n=1501), of changes in certain essential costs

On the other hand, there were relatively high numbers of respondents reporting ‘no impact’ from rises in **rent** (30%) and **travel** (34%) costs. This contrasts with the findings nationally,¹ where housing costs are held up as the single greatest pressure on student finances, while travel is, in fact, considered even less of a concern. A factor specific to Sheffield Hallam that may account for this differential is our large commuter population, with many students living further afield and/or with family and therefore less affected by fluctuations in the rental market but are, at the same time, more exposed to changes in cost of public transport or petrol. Also, overseas students (who might be more likely to live locally) are significantly more likely to have been impacted by the cost of rent (59%) in comparison to home students (33%).

¹ National Union of Students. (2022). Cost of Living Crisis: HE Students. Nov 2022. Available from: https://www.nus.org.uk/nus_sets_out_cost_of_living_policy_proposals_to_support_students.

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When asked which areas of spending they had cut back on this year (see figure 4), three-quarters of respondents highlighted **clothes** (76%) and **luxury items** (74%), while 70% named **socialising**. Fifty-nine percent pointed to **food** and **holidays**, while **transport** costs and **heating** were noted by 49 percent & 41 percent respectively. This is broadly in line with the national picture as found by NUS.

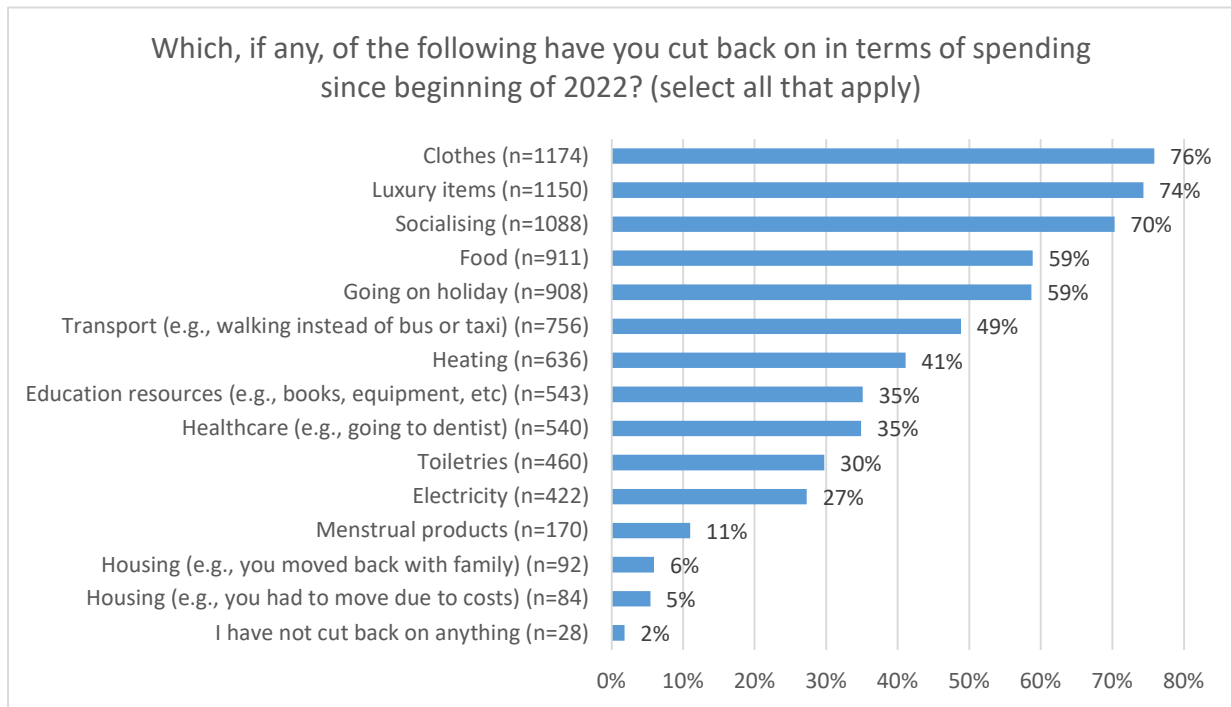


Figure 4: Areas of spending cut back on by all respondents (n=1485)

Figure 6 provides more detail on how students rank these areas of spending in terms of pressure on their finances. Interestingly, while food, transport, heating, and electricity costs were selected by fewer respondents, those that *did* select them consider them very pressing, with food and heating receiving the highest 'most pressure' scores of all categories.

Again, SHU's large commuter student cohort can explain some of this variance, with those commuting who are 22-and-older much more likely to be responsible for paying their household bills and therefore bearing the brunt of rocketing energy prices (see Figure 5).

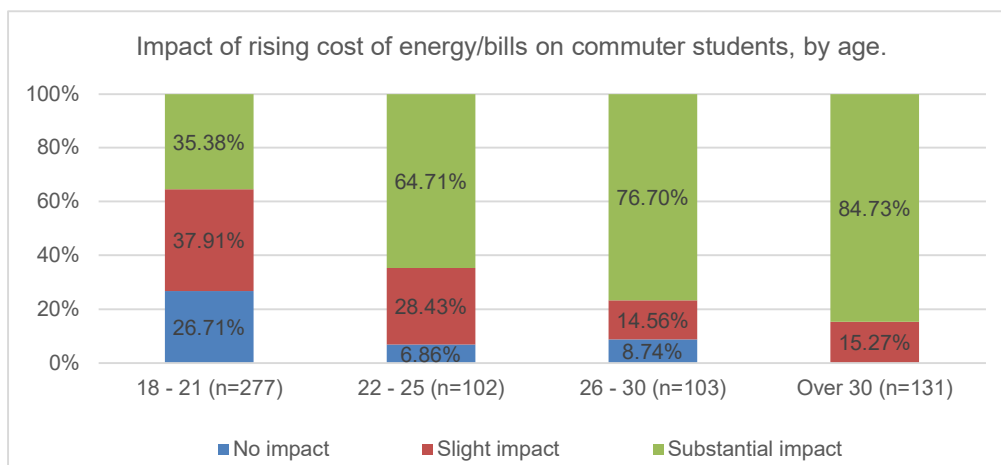


Figure 5: Impact of rising cost of energy/bills on all commuters (n=613), by age.

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You indicated that one or more of the following you have had to cut back on since the beginning of 2022. Please can you rank these where 1- causing most pressure and 5-causing the least pressure on your spending

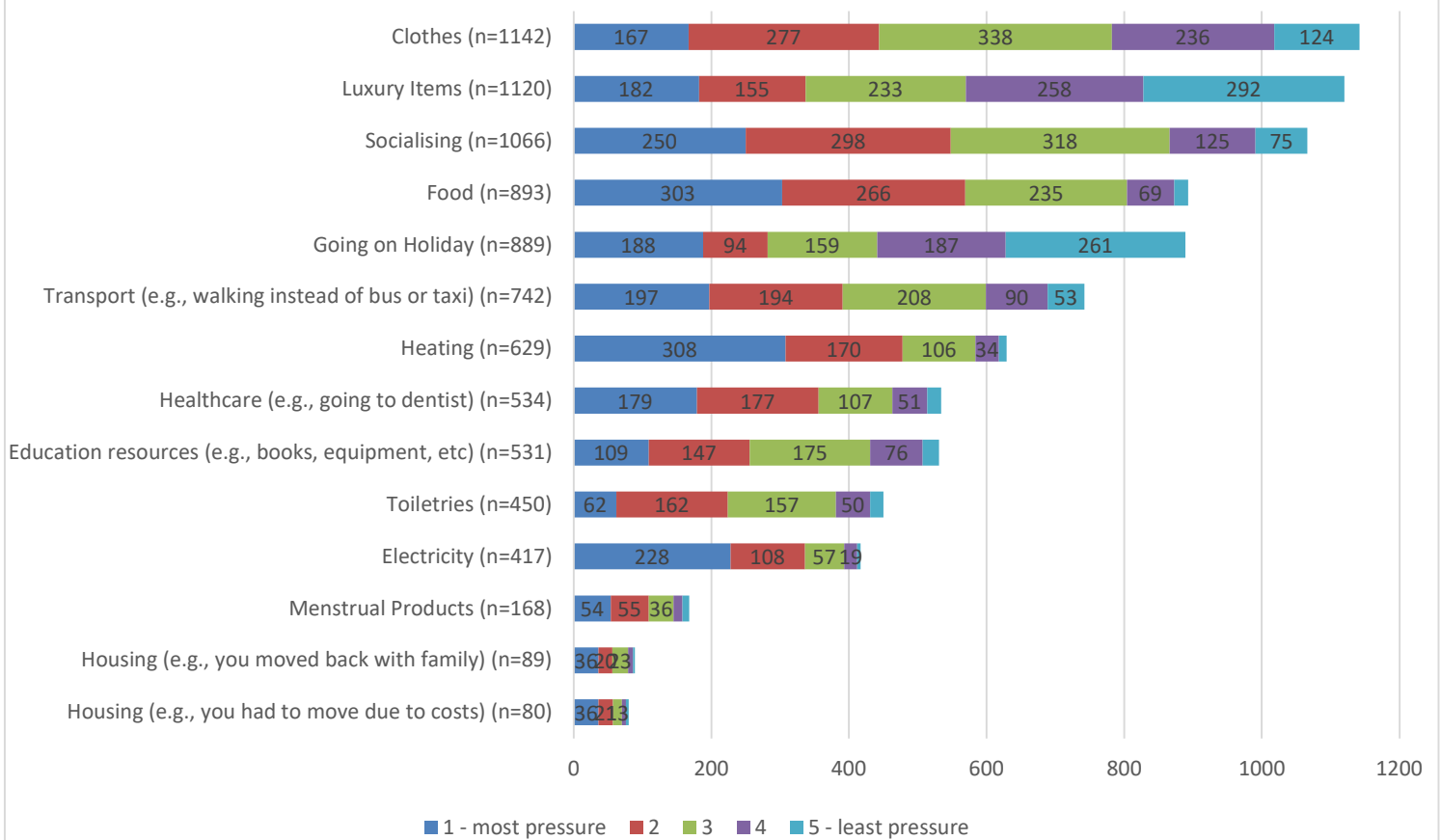


Figure 6: Areas of spending cut back on, ranked by pressure on finances, by all respondents (n=1435)

Additional Support

As Figure 7 shows, well over half of all students surveyed had sought additional sources of financial support or credit this year.

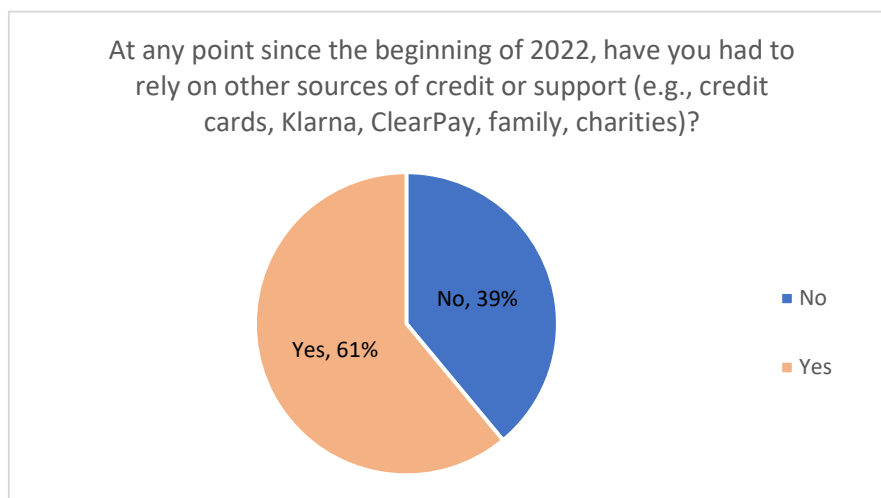


Figure 7: Whether students have sought additional credit or support in 2022 (n=1463)

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Of those who had sought additional financial support (see figure 7), 42 percent had approached family and friends for loans or more permanent support. Credit cards and bank overdrafts were used by 29% of students, followed by 'buy now, pay later' credit facilities like Klarna, at 25 percent. The remaining options were used by less than 10% of respondents, combined.

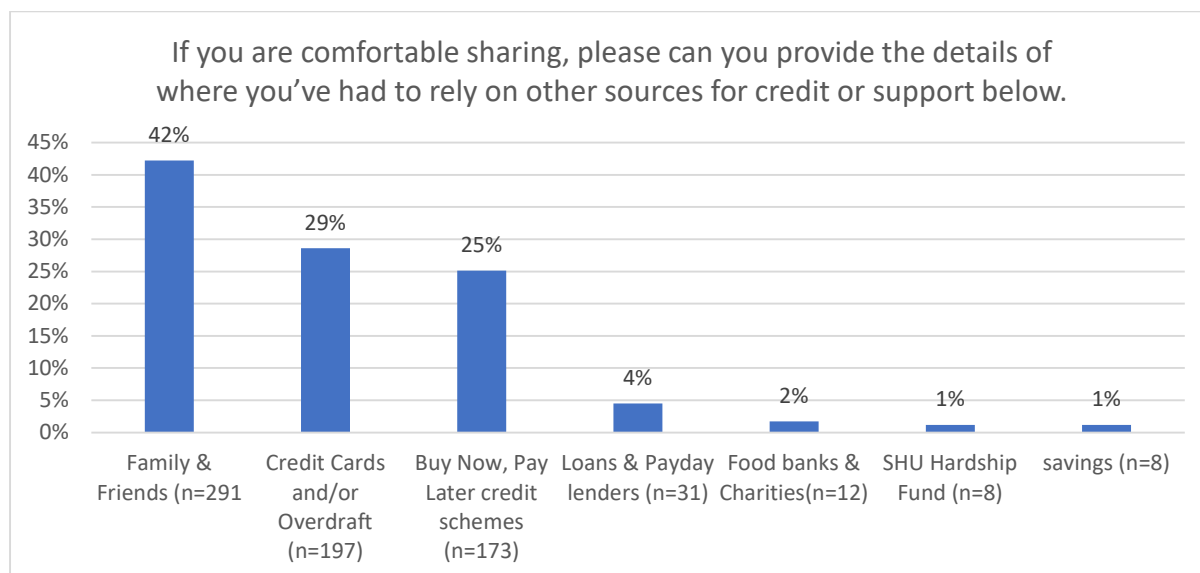


Figure 8: Types of additional support sought by students in 2022 (n=689)

Perhaps concerningly, just 1 percent of respondents reported applying for the SHU Hardship Fund this year compared with a national figure of 7% of students applying for institutional hardship support, despite similar levels of perceived impact.² Furthermore, of the of the students who had declared relying on 'additional funding from SHU (e.g., Student Success Scholarship, Hardship Fund, etc)' to cover day-to-day living expenses, the vast majority were in their 2nd & 3rd years (see Table 1). This suggests more could be done to raise awareness of available support - especially among new students - and to aid students in process of applying.

Table 1: Students who rely on additional funding from SHU, broken down by year of study (n=136).

Rely on additional funding from SHU (e.g., Student Success Scholarship, hardship fund)		
Year of Study	Count	%
0	1	1%
1	19	14%
2	42	31%
3	56	41%
4	0	0%
5	0	0%
P	8	6%
Unknown	10	7%

² National Union of Students. (2022). Cost of Living Crisis: HE Students. Nov 2022. Available from: https://www.nus.org.uk/nus_sets_out_cost_of_living_policy_proposals_to_support_students.

What would you change?

Finally, respondents were asked to share the top three things they would like to see changed. As Figure 9 displays, the two largest themes were travel arrangements / discounts and food discounts. For more information on these themes, please see Appendix 2.

- **Travel arrangements / discounts:** Comments were about discounting travel arrangements, such as public transport or taxi services, for students across the city. For more details on this, please see the accompanying Cost of Travel Report.
- **Food discounts:** Comments were about wanting cheaper or free food on campus. Students also commented on expensive food outside of university as well (e.g., during normal food shop at supermarkets).

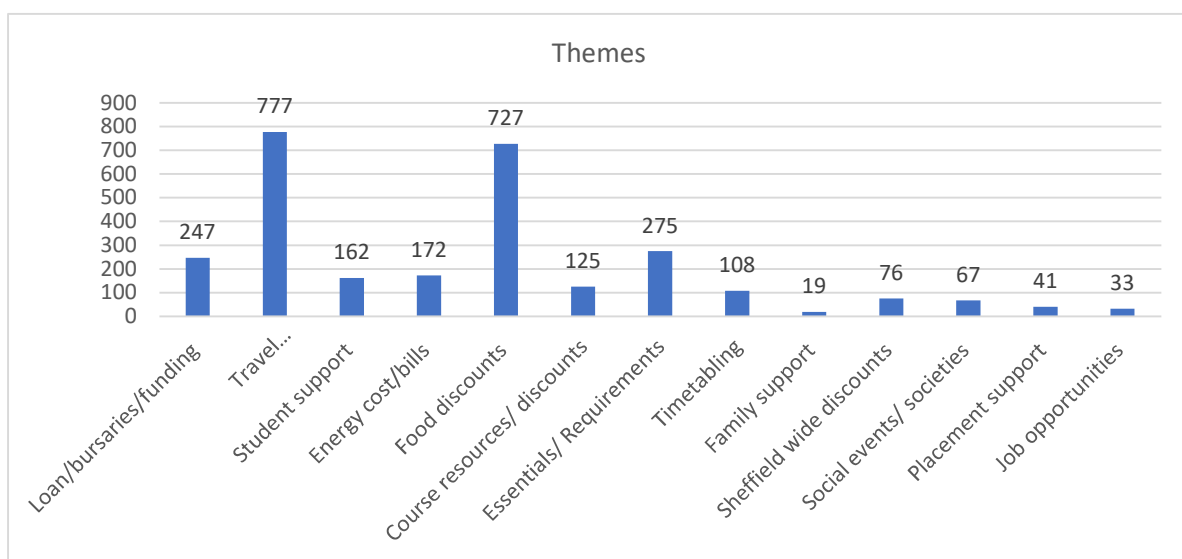


Figure 9: Themes from comments based on top three things respondents would like to see changed, of all respondents (n=1362).

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Appendices

Appendix 1: Respondent Demographics

Age Range	Count	%
18 - 21	846	55%
22 - 25	244	16%
26 - 30	142	9%
Over 30	163	11%
Unknown	152	10%
Grand Total	1547	

Student Type	Count	%
Undergraduate	1362	88%
PGT	4	0%
PGC	4	0%
PGR	25	2%
Unknown	152	10%
Grand Total	1547	

Domicile	Count	%
EU	22	1%
HOME	1271	82%
OVERSEAS	101	7%
QUERIES	1	0%
Unknown	152	10%
Grand Total	1547	

Commuter	Count	%
No	829	54%
Yes	718	46%
Grand Total	1547	

Employed?	Count	%
No, currently unemployed	662	43%
Other	101	7%
Yes – full-time (35 or more hours per week)	91	6%
Yes – part-time (less than 35 hours per week)	693	45%
Grand Total	1547	

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Appendix 2: Continued themes

Other things students would like to see changed (with over 150 comments about each of these) were regarding loans / bursaries / fundings; essentials / requirements; energy costs / bills; and student support.

- **Essentials / Requirements:** Majority of comments were grouped under this theme as they mentioned wanting 'discounts on campus'. 23 students mentioned wanting access to free sanitary/health products such as condoms. Comments included wanting these available in toilets rather than having to ask at helpdesks. Another suggestion included wanting monthly packages to be available if students cannot afford them themselves. 8 comments mentioned healthcare as an issue - accessing dentists and opticians. Students would like more access to these resources and would like Hallam to signpost any information that could help. Also pointed out that these can be costly so any funding for healthcare could be appreciated. Other comments include setting up a Hallam 'too good to go' at the end of the day from the cafes - could make food more affordable than eating out/meal prepping.
- **Loans / Bursaries / Funding:** Majority of comments were about increasing student loans or bursaries, or the university offering additional funding for students in other ways.
- **Student Support:** Comments under this theme were from students wanting support from the university through various means, such as those with children, those with disabilities, or those studying subjects where they are unable to work alongside studying (e.g., nursing). Comments were also about wanting increased understanding from the university that the cost of living is having an impact on student livelihoods.
- **Energy cost / bills:** Comments were about assisting students / their families to pay for the cost of energy and bills generally.

There were less than 150 comments about the below themes.

- **Course resources / discounts:** Comments were about discounted / free textbooks and learning resources, printing credit for students, and discounted laptops / course supplies.
- **Timetabling:** 31 comments wanted online learning to be more utilised so that less travelling into campus was needed. Comments mentioned either delivering the lecture over zoom or ensuring lectures are being recorded and are accessible in case people cannot attend on campus, therefore no one is missing out. 61 comments discussed wanting more compact timetables so that travel into the university which is unnecessary is avoided. Students said they can be in 3/4 times a week but only have a 1-hour session a day, so would prefer one full day in rather than travelling unnecessarily. Other comments included condensed timetables making it easier to car share. Some students did mention that longer days on campus save them money with their bills as they can utilise SHU facilities.
- **Family support:** 14 comments came from students who have children of their own and mentioned childcare issues and wanting more support. The topics mentioned included funding and struggling financially or timetabling and struggling with getting childcare whilst they attend university. Students wanted clearer and more signposted information about where they can receive support from as mature students/students with families.
- **Sheffield wide discounts:** All the comments associated with this theme mentioned wanting access to more discounts across Sheffield. Comments included partnering up with either the university or uni days so that students could access better discounts when spending across the city. The main places people mentioned wanting discounts for were either clothes shops

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or other places to eat outside of SHU. Majority of comments just mentioned wanting 'discounts in Sheffield', so unclear where the discounts would best be utilised.

- **Social events/ societies:** 19 comments mentioned wanting the price of sports/gym access to be lowered so it was more accessible. 35 comments discussed wanting discounted/free social events to be set up by the university or reduced fees for joining a society. Students mentioned sometimes not being able to afford to socialise so miss out of events. Other comments mentioned advertising when somewhere local (like restaurants) have offers on so they can better access them. One comment mentioned the price that graduation can cost and the worry of missing out on this due to finance.
- **Placement support:** 29 comments discussed travel/parking and the issues with funding. Students would like to see more funding put in place at the start of the academic year for these factors so that they do not end up out of pocket. Other comments included just more general student support with placements, for example time management. Students also want the distance from their home to the placement to be considered when they are given their chosen placement.
- **Job opportunities:** 11 students wanted more flexible timetables that would allow for more time at part time jobs. Comments included either late night studies so can work in the day or more condensed timetables, so they were available to work over more days. 10 students also included comments about advertising part time jobs for students more widely. Whether this be a campus job or across Sheffield they would like more support on working whilst studying. Other comments discussed bringing in a wage for placement hours and wanting staff to understand that students might miss uni sessions due to working commitments.