



Cost of Living 23/24

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Introduction

The Cost of Living continues to have a drastic impact on the student population, with many students reducing food intake, skipping social events and missing scheduled teaching¹. This not only has a detrimental effect on students' wellbeing but also impacts the overall student experience whilst at university. The Russell Groups' 2023 Cost of Living survey highlighted how 94% of surveyed students within their institutions reported feeling concerned about the crisis, with 72% reporting an impact on their mental health as a result².

With continued rising costs of day-to-day essentials and the ongoing impact of financial constraints, Hallam Students' Union (HSU) launched the third iteration of our Cost of Living Survey in May 2024 (previous waves were held in [Autumn 2022](#) and [Spring 2023](#)). Enabling the organisation to gain a further understanding of how the crisis is impacting our students and whether anything has changed on the previous year. Findings from the survey will enable the Union to develop support and lobby for positive change at a local and national level to help ease the burden on students.

Methodology

This research was conducted via a short survey designed on Survey Monkey. The questions focused on the impact of the cost of living on students' lives, to see the extent to which Hallam students are still feeling the impact in the rise of costs, whether there are differences in impact by key demographics, and most importantly, to find ways the university and the students' union can work together to mitigate some of the impact and expense for these students. A copy of the survey questions can be found in [Appendix A](#).

All Sheffield Hallam University (SHU) students were asked to take part in the survey which received 2284 responses (a full demographic breakdown can be found in [Appendix B](#)), highlighting the ongoing impact the crisis continues to still have on students.

¹ OFS. (2023). Insight 17: Studying during rises in the cost of living. OFS . Retrieved from <https://www.officeforstudents.org.uk/media/6981/insight-brief-17-studying-during-rises-in-the-cost-of-living.pdf>

² Russell Group Students' Unions. (2023). *Student Cost of Living Report*. Russell Group Students' Unions. Retrieved from <https://static1.squarespace.com/static/63f4ed73056f42572785c28e/t/640b4a3d20fc6122160c275e/1678461513650/Cost+of+Living+Report+-+March+2023.pdf>

Where significantly varying impact across demographics has been established this is mentioned throughout the report, similarly if differences have arisen compared to the previous year (and where the question has remained the same) these have been included.

Recommendations

Recommendation 1: Continue to offer and develop support, as well as lobby external representatives and partner organisations, for students around the rising cost of food:

The rising cost of food continues to be a significant negative impact to Hallam students, with 98% reporting the impact. As a result, students have cut back on purchasing food as well as the amount they consume, with 63% reporting they have skipped meals. Therefore, it seems imperative that HSU continues to offer support such as the Cost of Living shop (providing emergency food packs & the community fridge), as well as lobbying other organisations that can offer support and discounts for students around food. Further research asking why students have not used food banks (only 4%) when so many are struggling, may be of benefit to establish root causes (e.g. stigma, lack of awareness, etc.)

Recommendation 2: Lobby travel companies around the cost of travel for students:

Travel costs continue to impact Hallam students, particularly those who commute to University (89% of commuters reporting they have been impacted by the rising cost of travel). Respondents have commented on how the cost of travel often isn't worth it when they have scheduled teaching spread out throughout the week with large gaps. Additionally, respondents have commented on how the cost of travel uses a significant proportion of their wage, therefore it often isn't worth doing a shift. Consequently, it is recommended HSU and SHU looks at ways to help students with the cost of travel, this could be through lobbying external travel companies to continue to reduce their fares.

Recommendation 3: Continue to offer healthcare support (such as the period poverty scheme) as well as work with external organisations and SHU on healthcare provision:

Respondents have reported being impacted by the rising cost of healthcare significantly more than the previous year (up 23% to 78%). Students have commented on missing medication or cutting back on other day to day essentials to be able to afford prescriptions costs or dental care. Others have commented on struggling to

afford period products and wanting the University to offer more support for this. Therefore, it is recommended HSU continues to offer some form of period poverty support for the next academic year. As well as looking at support offered by other organisations and the University to lobby for positive change.

Recommendation 4: Collaborate with SHU to create a robust student employment strategy and action plan for Hallam students to get high quality, stable jobs closer to campus:

The ongoing impact of the cost of living has been reported by Hallam students, however, there are still 37% not currently in employment. Helping students find high quality, well-paying, part time roles, will have a positive effect on student finances whilst mitigating the impact on their studies. Therefore, it is recommended HSU continue to offer flexible part time work to students as well as promoting other organisations where students can look for work alongside their studies.

Recommendation 5: Continue to offer and develop low-cost social activities for students to get involved in whilst at Hallam:

The social aspect of coming to university is an important part for many students, helping build a sense of belonging and community, with positive knock-on effects on student continuation and outcomes. However, 98% of respondents have report being negatively impacted by the rising cost of socialising, with 92% missing or skipping social events due to financial constraints or to take part in paid work. Therefore, it is recommended HSU continue to offer, promote, and further develop a program of low cost or free social activities students can still get involved in. This will hopefully encourage students, who are struggling financially, to continue to enjoy this important aspect of the university experience.

Recommendation 6: HSU & SHU to lobby the incoming government to increase earning thresholds and maintenance amounts to levels that ensure financial support reflects the actual cost of living for students:

The student cost of living crisis, exacerbated long standing issues with student maintenance levels, and parents are increasingly less able to make up the shortfall. However, whoever forms the next government will have a fresh political mandate to address these structural issues and it is essential that HSU & SHU coordinate with other widening participation institutions to lobby politicians, both locally and nationally, and influence the incoming government to increase thresholds and maintenance amounts to levels commensurate with the actual cost of living for students undertaking higher education study.

Increases in costs

Respondents were asked to state how much of a negative impact the rise in costs of various day-to-day expenses has had on them, responses are shown in the below table (responses have been filtered by substantial and slight impact, no impact has been removed).

Table 1: To what extent since the beginning of this academic year, have you personally been negatively impacted by increases in any of the following? (substantial or slight impact) N=2284:

*substantial or slight impact	23/24	22/23
Food	98%	98%
Socialising	90%	88%
Clothing	87%	N/A
Rent	82%	76%
Healthcare (prescriptions, dentistry, eye care, period products etc.)	78%	55%
Energy/bills	77%	81%
Travel to/from campus	66%	65%

As the table shows, an overwhelming majority of respondents have stated they have been substantially or slightly impacted by the increase in food. This remains consistent with the 22/23 academic year³.

One substantial difference from the previous year’s data is the negative impact increases in healthcare costs have had on respondents, with a 23 percentage point increase. Students commented how the rising costs of various other day to day expenses has led them to struggle to afford prescriptions, dental care and period products (further qualitative detail on this is included in the healthcare section). The gender difference here is stark, with 83% of female respondents reporting either a slight or substantial impact from increased healthcare costs, compared to 68% of men, reflecting longstanding healthcare inequalities at a societal level. The sharp jump from last year may reflect the fact some of these costs (i.e dental) can be avoided for a period of time, but not indefinitely.

As expected, those students who stated they commute are more likely to be impacted by travel to and from campus (89%), in comparison to non-commuters (55%), which is particularly relevant given the roughly 50:50 commuter/non-commuter split in SHU’s student body.

³ Kemhadjian, K., Garvin-Smith, S., and Rogers, K. (2023). Cost of Living Review. Accessed on 15 June 2023 via [Microsoft Word - Cost of Living Report \(June 2023\).docx \(hallamstudentsunion.com\)](#)

International students are more likely to be negatively impacted by the increases of rent (96%) in comparison to home students (77%). This reflects the fact international students are, more often than not, tied into annual rental contracts, signed prior to their arrival in the UK, and therefore have fewer options available to mitigate the impact of housing on their finances. It may be of value to further explore the communication around the cost of accommodation to international student before they move/start their course at Hallam.

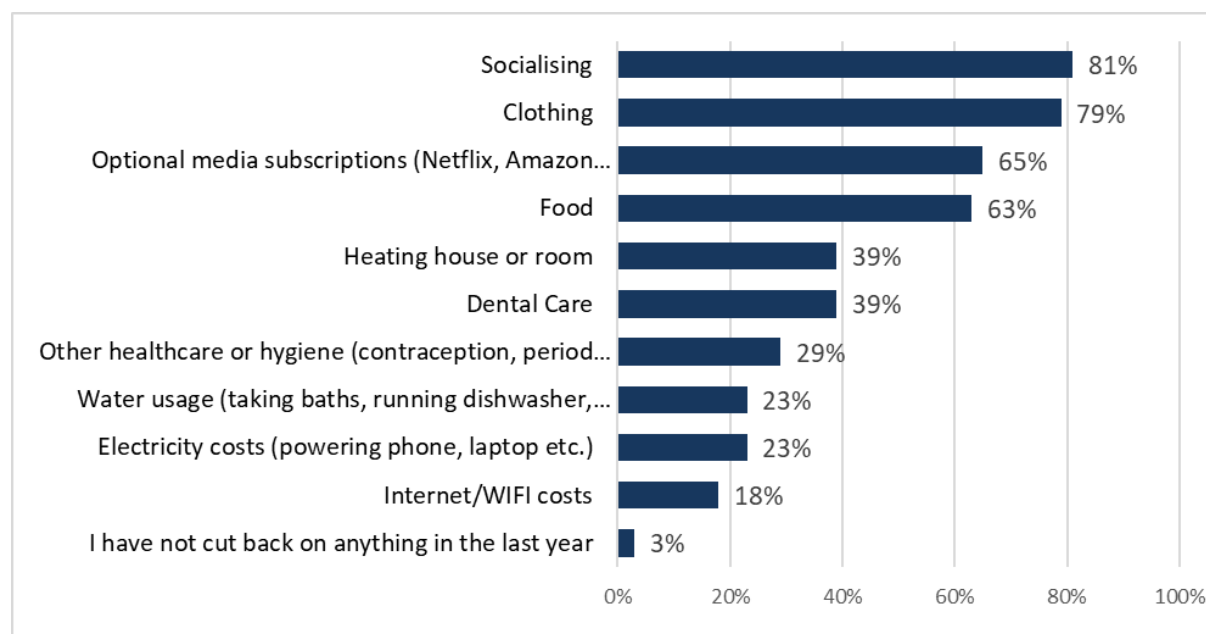
‘Mature’ students (those 22 and over) are more likely to be negatively impacted by the increases in energy/bills (87%) compared to those aged 18-21 (62%). They are also more likely to be impacted by the rising cost of travel (71%) compared to younger students (58%). This is largely due to the fact mature students more commonly rent or own their homes and are therefore responsible for paying energy bills directly to suppliers (unlike, say, students in Purpose Built Student Accommodation, for whom bills are often fixed and included in their rent). They are also more likely to live within the South Yorkshire region but commute from outside the S1-S14 postcodes (23%) in comparison to those aged 18-21 (7%).

Finally, women are more likely to be impacted by travel costs (77%) and clothing (89%) in comparison to men (60%, 81%).

Cutting back

Due to financial constraints, respondents were asked to state what they have cut back on in the past year. Responses are shown in the figure below.

Figure 1: Thinking about your spending in the last year, which of the following (listed below) have you cut back on due to financial constraints? Please check all that apply. (n=2284):



A significant proportion of respondents have cut back on socialising (81%) or clothing (79%).

A notable cause for concern is 63% of respondents cutting back on food and only 3% stating they have not cut back on anything in the past year. It seems as though students are also in denial about financial struggles, with some commenting on how they felt they are not actually impacted financially as the cut back on how much food they purchase or consume.

Demographic breakdown shows that home students are more likely to cut back on dental care, optional media subscriptions, clothing and socialising in comparison to international students (see below table). The one expense international students are more likely to cut back on is internet and Wi-Fi costs.

Table 2: Thinking about your spending in the last year, which of the following (listed below) have you cut back on due to financial constraints? International and Home breakdown:

	Home	International
Dental Care	39%	23%
Optional media subscriptions (Netflix, Amazon Prime, Spotify etc.)	64%	40%
Clothing	74%	63%
Socialising	78%	55%
Internet/WIFI costs	13%	26%

Breakdown by gender shows women are more likely to cut back on clothing (74%), socialising (75%) and healthcare (28%) in comparison to men (clothing 65%, socialising 66% and healthcare (19%).

Finally, age breakdown shows that those aged 22 and over are considerably more likely to cut back on heating (45%) in comparison to those aged 18-21 (20%). It could be argued that this is because students aged 18-21 are potentially more likely to live in accommodation where bills are included in their rent.

Missing or skipping

To assess the impact of rising financial costs, respondents were asked how often they have missed or skipped the listed factors in the below table. Responses have been filtered to show those who stated always, often or sometimes.

Table 3: Please state how often you have missed or skipped the following (listed below) due to financial constraints and/or taking up part time work? (N=2284):

*Always, Often or Sometimes	23/24
I skip social events due to financial constraints or to take up paid work.	92%

I miss extracurricular University/Students' Union events due to financial constraints or to take up paid work. (e.g. society/club events/ Give-It-A-Go, course mixers, sports).	72%
I skip meals due to financial constraints.	63%
I miss optional academic related events due to financial constraints or to take up paid work.	61%
I miss or skip class at University due to financial constraints or to take up paid work.	37%

Over 90% of respondents have stated they have skipped social events due to financial constraints or to take up paid work, with 72% stating they miss extracurricular events.

Of enormous concern is the 63% of respondents stating they have skipped meals due to financial constraints, highlighting the significant impact the cost-of-living crisis continues to have on Hallam students.

Respondents are not only skipping/missing social or extracurricular events, the crisis is also impacting the academic experience, with 61% stating they miss optional academic related events and 37% missing or skipping class due to costs or to take up paid work.

Demographic differences show that home students are considerably more likely to skip class to take up paid work or financial constraints (42%) in comparison to international students (20%). However, as international students can face repercussions from the Home Office for lack of attendance (e.g. deportation), it is still of significant concern that 20% have openly disclosed they have missed class due to financial constraints.

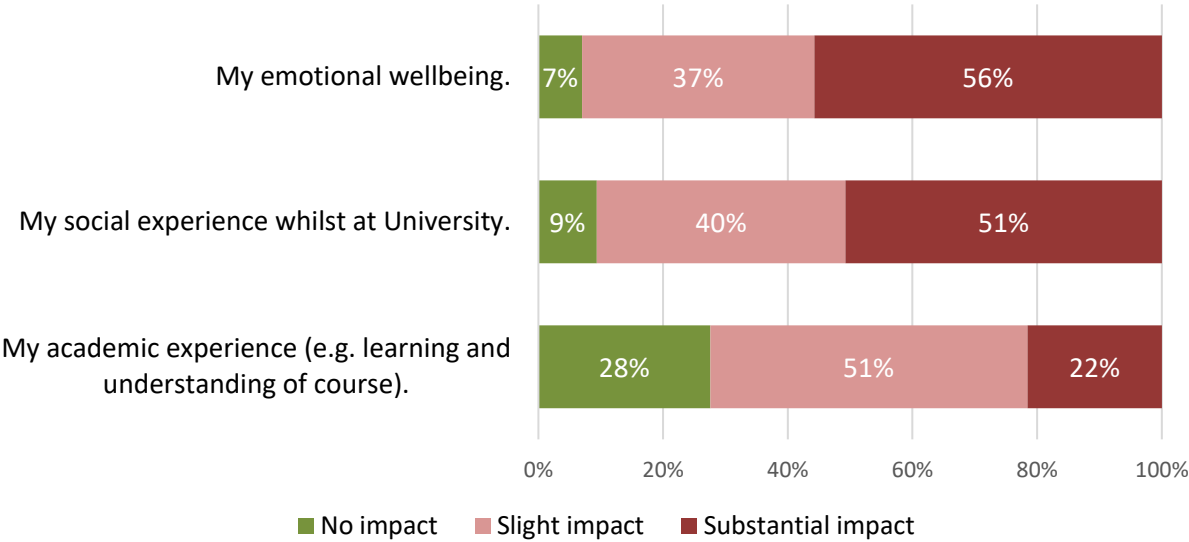
In terms of age, younger students (aged 18-21) are more likely to skip class to take up paid work or due to financial constraints (45%) in comparison to those aged 22 and over (32%).

It should be noted that the percentages of students skipping meals and mandatory university sessions is down somewhat on this time last year, while the numbers skipping social and extracurricular activities have risen significantly. This suggests students are adapting their behaviours and priorities in view of their limited time and resources. While this may seem a rational choice in the short term, the long-term implications for student wellbeing and mental health are concerning, as the following section seems to confirm.

Negative impacts of financial constraints

To gain a further understanding of the negative impacts of financial constraints, respondents were asked to report the extent rising financial costs has had on their wellbeing, academic and social experience.

Figure 2: To what extent since the beginning of this academic year, have financial constraints negatively impacted the following? (N=2284):



The substantial impact the cost of living is having across the breadth of the student experience is shown. The crisis is not only impacting their social experience (91%) and academic experience (73%), but most significantly, their emotional wellbeing (93%).

Accommodation changes

To assess the impact rising costs have had on Hallam students housing arrangements, respondents were asked to report on any changes they have made (see table below). Although 54% have stated they have not made any changes, it could be argued that this is due to signing accommodation contracts which makes it difficult for students to leave within a year. Additionally, 37% have stated they have made some sort of accommodation changes, with moving due to rent increases being the highest.

Table 4: Thinking about your accommodation in the last year, which of the following changes have you made due to financial constraints? (n=2284):

	23/24
I have not made any accommodation changes.	54%
I share my accommodation or live with more flatmates than last year.	20%
I have had to move in the last year because my rent became too expensive.	9%
I moved back in with my parents/carers or I am staying with my parents longer than I intended.	8%
Other (please specify)	7%
I have had to move in the last year because my mortgage became too expensive.	0%

Home students are more likely to have made no changes to their living arrangements (58%) in comparison to international students (42%). This makes sense, as international students at Hallam are predominantly here on single-year Masters programs, and most will have been living in their home countries previously. However, it also masks the fact that, more often than not, International students are tied into annual rental contracts, signed prior to their arrival in the UK, and therefore have less freedom to mitigate the impact of housing on their finances mid-year.

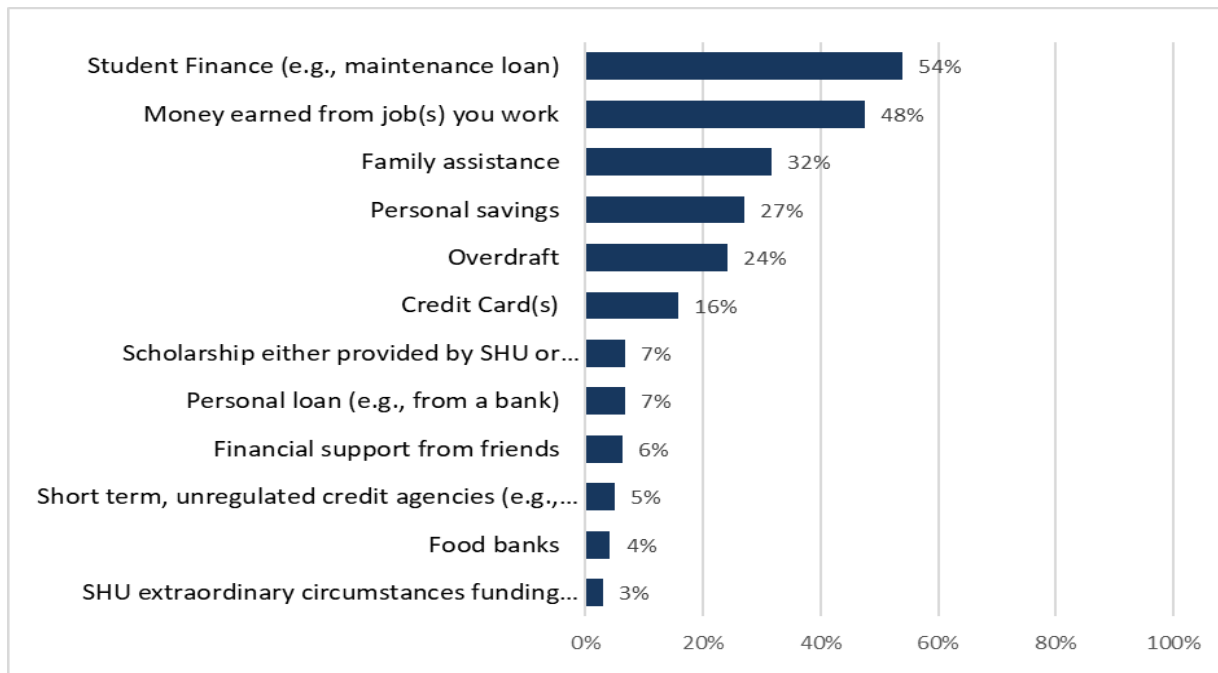
Women are more likely to have made no changes to their living arrangements (57%) in comparison to men (48%).

Paying for day-to-day expenses

Respondents were asked how they most commonly pay for their day to day living expenses. As the table below shows, the most popular method is Student Finance (54%), followed by money earned from jobs worked (48%) and family assistance (32%).

Although the rising cost of food has had a substantial impact on Hallam students, only 4% report using a food bank. It would be interesting to investigate this further and establish if this is potentially due to a lack of awareness, or societal stigmas around using foodbanks, if these factors can be mitigated, and if use and uptake of available support can be increased.

Figure 3: How do you currently pay for your day to day living expenses? (please select all that apply).
N=2284:



Demographic differences show international students are much more likely to rely on family assistance (54%) in comparison to home students (25%). Whereas home students are more likely to use Student Finance (69%), in comparison to international students (4%), which could be largely based on funding models and students being visa compliant.

Women are slightly more likely to rely on Student Finance (56%) in comparison to men (46%), whereas men are more likely to rely on personal savings (32%) in comparison to women (25%).

In terms of age, younger students (aged 18-21) are significantly more likely to rely on Student Finance (73%) in comparison to those aged 22 and over (40%).

Employment status

With parental earnings thresholds frozen for over a decade and maintenance loans cut in real terms, working alongside studies is the reality for the significant majority of students in 2024. Increasingly, this comes at a detriment to their studies⁴, with 37% of our respondents confirming they skip classes to take up paid work.

⁴ [‘I once missed four weeks of one module’: the UK students working long hours | Students | The Guardian](#)

To gain an understanding of the work-seeking behaviours of Hallam students, respondents were asked to report the employment status. Responses are shown in the table below.

Table 6: Do you currently work alongside your studies? (n=2284):

	Overall	Home	International
No, currently unemployed	37%	35%	44%
Other (please specify)	5%	6%	4%
Yes – full-time (fixed hours, 35 or more hours per week)	10%	12%	3%
Yes – part-time (fixed hours, less than 35 hours per week)	18%	19%	12%
Yes - part-time (hours vary)	30%	28%	37%

As the table shows, although 58% of respondents are in some form of employment, there are still 37% unemployed. This rises to 44% for International students, for whom the picture is undoubtedly complicated by home office restrictions on the amount of hours they may work a week. This also manifests in international students being half as likely as home students to be in fixed hours employment and 10 percentage points more likely to be in variable (often very precarious) ‘zero-hours’.

Further exploration of these unemployment trends, particularly at a time when Hallam students across the board are struggling significantly with financial pressures, may help both HSU and SHU tailor support and solutions, that align with the differing needs and commitments of these two groups.

Impact on health conditions

Many students spoke in depth about how their health conditions had been made worse due to the rising costs associated with the crisis. Many with special dietary requirements such as those on gluten-free or vegan diets spoke about the difficulty of obtaining diet-specific products on a budget. One spoke about how their lactose intolerance meant they must shop for specialist products at Tesco over Aldi, and that this meant budgeting repercussions that had to be accounted for.

“As I have coeliac disease and an intolerance to milk, I have to shop in Tesco instead of Aldi for a lot of my food to ensure it meets my dietary requirements. When I moved to uni in 2021 my food shop for 2 weeks used to cost £40, now it costs about £85 for 2 weeks worth of food.”

Diet and dietary requirements aside, the other major concern seemed to be that students were impacted highly with the cost of medication. Many respondents are struggling to pay for prescription medications, which for some with chronic health conditions contribute negatively to health and well-being.

“Unfortunately, I had to make the choice to stop a series of my medication as I am unable to justify the expenses of them at the moment as a result of the cost of living crisis.”

“I haven’t booked a dentist or opticians appointment because I worry that it’s too expensive, I’m also sometimes reluctant on buying prescriptions.”

Future support

Respondents were asked to comment on what further support they would like to see in relation to the cost of living. Firstly, comments centred on food costs on campus, with many suggesting they could be cheaper. For example:

“I guess you could provide specific cafeterias that offer free food (little snacks) where we wont have to pay extra for it.”

“Food especially food on campus is too much for too little and the vegetarian options are abysmal.”

“Decrease the cost of food at Hallams cafe”

Comments also centred on support around the costs of travel, potentially offering discounted tickets. Some also commented on how timetabling gaps mean it is often not worth paying for tickets to come in for a small amount of time. For example:

“Decreased travel costs on the tram system. Meadowhall, IKEA, Utilita Areana and Centretainment host a plethora of job opportunities but increased tram ticket costs mean you loose roughly an hours worth of wage just getting to the area”

“If they help with subsidies in transportation”

“One of days coming must be decreased we spending too much money on transport, it better having 2 long days at Uni Campus then some of the lectures we can do online.”

Another area students commented on was promoting and signposting students to support that is already available, for example:

Finally, comments centred on support with healthcare costs, particularly period products. For example:

“Having a period product hamper for people on campuses”

“Free essentials on campus e.g. period products”

Maintenance that doesn't maintain

The previous sections detail the profound impact the cost of living crisis continues to have on students at Sheffield Hallam, but these effects can be felt by students across the sector, and the underlying causes significantly pre-date the spiralling inflation of the post-pandemic period. As mentioned above, the parental earnings threshold of £25,000 to receive the highest level of maintenance loan has, incredibly, remained unchanged since 2008, meaning that as median household incomes increased year-on-year, fewer and fewer students have qualified for this higher amount. Roughly half the number of students now receive the highest-level loan than would do if the threshold had been index linked⁵.

What amounts to a real terms cut in available support for a huge number of students, has been further compounded by the failure to uplift the actual loan amounts in the face of steeping inflation since 2021. The shrinking number of students eligible for the highest loan amount are now around £2000 a year worse off, in real terms, due to insufficient loan increases⁶.

The implicit assumption within these policy decisions, that 'bank of mum and dad' will simply step up and mitigate students' financial shortfall, is misplaced, especially as many of the poorest households will themselves be struggling with cost-of-living related challenges. As *figure 3*, above, shows, less than a third of students are able to rely on family support to cover their day to day living expenses.

However, the upcoming general election represents an opportunity, with whoever forms the next government having a fresh political mandate to address these structural issues. It is, therefore, essential that HSU & SHU coordinate with other widening participation institutions to lobby politicians, both locally and nationally, and influence the incoming government to increase thresholds and maintenance amounts to levels commensurate with the actual cost of living for students undertaking higher education study.

Without these changes, there is a very real danger that HE in this country will once again become the preserve of a wealthy few, with decades of progress in educational equality lost.

⁵ Waltmann, B. (2022). Government uses high inflation as cover for hitting students, graduates and universities [Comment] Institute for Fiscal Studies. Available at: <https://ifs.org.uk/articles/government-uses-high-inflation-cover-hitting-students-graduates-and-universities> (accessed: 12 June 2024).

⁶ Godin, M. (2024). The increase in student maintenance hides a critical shortfall in financial support for students [comment] HEPI. Available at: [The increase in student maintenance hides a critical shortfall in financial support for students - HEPI](#) (accessed: 12 June 2024).

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Waltmann, B. (2022). Government uses high inflation as cover for hitting students, graduates and universities [Comment] Institute for Fiscal Studies. Available at: <https://ifs.org.uk/articles/government-uses-high-inflation-cover-hitting-students-graduates-and-universities> (accessed: 12 June 2024).

Appendix A - Survey



Cost of Living Survey 2024

Introduction

What is this about?

The aim of this questionnaire is to understand the impact of the cost of living on Sheffield Hallam Students so that we, Hallam Student's Union (HSU), can offer you better, targeted support and assist the University in doing the same. The survey should take no longer than 10 minutes to complete.

Prize Draw

As a thank you for completing the whole survey, you will be entered to win a first prize draw of £100 and a second and third draw of £50 cash! You can provide your preferred contact details at the end of the survey.

Important information:

- By clicking 'submit' you consent to your responses being entered into this study.
- The information from this study will be published in a report by the HSU research team. Anonymised survey responses, and anonymised data tied to your student ID such as demographic data, course, level, of study, etc, will be published to the university research archives at the end of the project.
- Once anonymised (so that you cannot be identified), you consent for this information to be used and preserved for any other research purposes on the university archive, and by HSU to support efforts in aiding students with the cost-of-living crisis.

Your rights:

- You can withdraw from submission at any time before completion of the survey.
- Within 2 weeks of your survey completion, you can contact the Researcher to omit, change or delete any data (contact details at the bottom of page).
- Your responses to this survey are entirely confidential. The survey data will be analysed by HSU staff and, as such, is stored in line with our GDPR policies and practices. HSU undertakes research as part of its function for the community under its legal status, in conjunction with the University. Should you have questions about this survey, please email us at uusresearch@shu.ac.uk or should you have questions about the use of your data, please email su_gdpr@shu.ac.uk.
- This study was approved by the University's Research Ethics Committee with reference number ER64440921. If you have concerns with how the research was undertaken or how you were treated, please email ethicssupport@shu.ac.uk.

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Background

These questions will help us identify trends across different student communities.

* What is your Student ID (e.g. 31000000)?

* Do you currently live on or near campus? (For the purposes of this survey 'near campus' means that you live within the following postcodes: S1 - S14, or S20).

- Yes, I moved to live within the above postcodes for university.
- Yes, I live within the above postcodes and did not move for university.
- No, I commute from outside those post codes.

* Do you currently work alongside your studies?

- Yes - full-time (fixed hours, 35 or more hours per week)
- Yes - part-time (fixed hours, less than 35 hours per week)
- Yes - part-time (hours vary)
- No, currently unemployed
- Other (please specify)

* How do you currently pay for your day-to-day living expenses (i.e., this could include your course related costs like books and also your food, rent, etc)? *(select all that apply)*

- Student Finance (e.g., maintenance loan)
- Money earned from job(s) you work
- Family assistance
- Personal savings
- Scholarship either provided by SHU or elsewhere (e.g., study scholarship)
- SHU extraordinary circumstances funding (e.g., hardship fund, international student fund)
- Personal loan (e.g., from a bank)
- Short term, unregulated credit agencies (e.g., Klarna, Zilch, ClearPay, etc)
- Food banks
- Credit Card(s)
- Financial support from friends
- Overdraft
- Other (please specify)

* At what location do you primarily study?

- City Campus
- Collegiate Campus

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Increases

* To what extent since the beginning of this academic year, have you personally been negatively impacted by increases in any of the following?

	Substantial impact	Slight impact	No impact
Cost of food	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of energy/bills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of rent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of travel to/from campus	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of socialising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of healthcare (dentistry, period products, eye care, prescriptions, contraception etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of clothing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* Can you tell us why you answered the above question as you did?

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Health and Housing

* Thinking about your spending in the last year, which of the following (listed below) have you cut back on due to financial constraints? Please check all that apply.

- Dental Care
- Other healthcare or hygiene (contraception, period products, eye care, prescriptions etc)
- Heating house or room
- Electricity costs (powering phone, laptop etc.)
- Water usage (taking baths, running dishwasher, doing laundry etc.)
- Internet/WIFI costs
- Optional media subscriptions (Netflix, Amazon Prime, Spotify etc.)
- Clothing
- Food
- Socialising
- I have not cut back on anything in the last year

Other (please specify)

* Thinking about your accommodation in the last year, which of the following changes have you made due to financial constraints?

- I moved back in with my parents/carers or I am staying with my parents longer than I intended.
- I share my accommodation, or live with more flatmates than last year.
- I have had to move in the last year because my rent became too expensive.
- I have had to move in the last year because my mortgage became too expensive.
- I have **not** made any accommodation changes.
- Other (please specify)

Cost of Living Survey 2024

Lifestyle/behaviour changes.

* Please state how often you have missed or skipped the following (listed below) due to financial constraints and/or taking up part time work?

	Never	Rarely	Sometimes	Often	Always
I skip meals due to financial constraints.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I skip social events due to financial constraints or to take up paid work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I miss or skip class at University due to financial constraints or to take up paid work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I miss optional academic related events due to financial constraints or to take up paid work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I miss extracurricular University/Students' Union events due to financial constraints or to take up paid work. (e.g. society/club events/ Give-It-A-Go, course mixers, sports).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* To what extent since the beginning of this academic year, have financial constraints negatively impacted the following?

	Substantial impact	Slight impact	No impact
My academic experience (e.g. learning and understanding of course).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My social experience whilst at University.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My emotional wellbeing.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appendix B – Respondent Demographics

COLLEGE	%
BTE	23%
HWLS	24%
SSA	47%
#N/A	6%
Total	100%

GENDER	%
Female	66%
Male	28%
#N/A	5%
Total	100%

AGE	%
18 - 21	38%
22 - 25	25%
26 - 30	14%
Over 30	18%
#N/A	5%
Total	100%

FEE STATUS	%
CHAN/IOM	0%
EU	0%
HOME	72%
OVERSEAS	23%
#N/A	5%
Grand Total	100%

COMMUTER STATUS (Postcodes S1-S14)	%
No, I commute from outside those post codes.	33%
Yes, I live within the above postcodes and did not move for university.	13%
Yes, I moved to live within the above postcodes for university.	55%
Total	100%

LEVEL OF STUDY	%
Foundation	0%
UG	63%
PG	29%
Non-Credit Bearing	2%
#N/A	6%
Total	100%

ETHNICITY	%
ANY OTHER ASIAN BACKGROUND	3%
ANY OTHER BLACK BACKGROUND	1%
ANY OTHER ETHNIC BACKGROUND	0%
ANY OTHER MIXED OR MULTIPLE ETHNIC BACKGROUND	1%
ANY OTHER WHITE BACKGROUND	3%
ARAB	1%
ASIAN - BANGLADESHI OR BANGLADESHI BRITISH	1%
ASIAN - CHINESE OR CHINESE BRITISH	2%
ASIAN - INDIAN OR INDIAN BRITISH	6%
ASIAN - PAKISTANI OR PAKISTANI BRITISH	5%
BLACK - AFRICAN OR AFRICAN BRITISH	7%
BLACK - CARIBBEAN OR CARIBBEAN BRITISH	1%
KURD	0%
MIXED OR MULTIPLE ETHNIC GROUPS - WHITE OR WHITE BRITISH AND ASIAN OR ASIAN BRITISH	1%
MIXED OR MULTIPLE ETHNIC GROUPS - WHITE OR WHITE BRITISH AND BLACK AFRICAN OR BLACK AFRICAN BRITISH	0%
MIXED OR MULTIPLE ETHNIC GROUPS - WHITE OR WHITE BRITISH AND BLACK CARIBBEAN OR BLACK CARIBBEAN BRITISH	1%
NOT GIVEN	0%
PREFER NOT TO SAY	1%
WHITE	0%
WHITE - ENGLISH, SCOTTISH, WELSH, NORTHERN IRISH OR BRITISH	59%
WHITE - GYPSY OR IRISH TRAVELLER	0%
WHITE - IRISH	1%
WHITE - ROMA	0%
#N/A	6%
Total	100%