



All-Party Parliamentary Group for Students

Report of the Inquiry into the impact of the cost-of-living crisis on students

March 2023

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Introduction

The APPG for Students’ inquiry into the impact of the cost-of-living crisis on students was launched in response to a growing body of evidence that showed these increasing financial pressures were having an acute impact on those in further and higher education. The aim of the inquiry was therefore to explore the evidence and consider the impact of rising living costs on students, as well as investigating how wider support available to them – from students’ unions, university programmes, and government – has been able to assist the growing number of students in financial need.

Based on the evidence we received, we believe that most students are facing significant financial pressures, with some groups particularly hard hit, risking academic outcomes and participation in the extra-curricular activities that are so valuable for future careers. We are concerned that this is unfair on a generation of students already affected by the pandemic, and risks widening inequality.

We therefore believe that we must not only provide students with the necessary immediate financial assistance - through increased hardship funding and restoring maintenance loan entitlements - but also to address issues in the student funding system which have seen student support incrementally reduced in real terms over several years and reduced resilience as inflation has risen sharply over the last two years. We have noted the increase in university support and believe that there is more that could be done to ensure all students are helped but recognise that current services are designed to help small numbers of students in emergencies, and not hardship experienced by a large proportion of the student body.

Alongside reports of students cutting back on meals and other essentials, as many other people, we were struck by evidence of the additional hours many students were working to cover their costs and the development of a 'grab and go' approach to their qualifications, as they can no longer invest time and energy in participating in all the other aspects of student life that prepare them for employment, having an impact not just on the tertiary education sector, but on a generation of working adults.

We recognise the demands and pressures across every area of government spending but feel that our recommendations for both an immediate spending commitment to support students who have been placed in significant financial hardship, as well as longer-term changes are needed for both current and prospective students.

We invited evidence from further education, as well as higher education, and were pleased to receive both written and oral evidence from the sector. However, this report focuses specifically on higher education, and we will be undertaking more work on further education leading to a supplementary report on the sector.

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Background

We received submissions from over 70 students' unions, and around 800 individual students, as well as evidence from universities, mission groups and sector bodies. This built on reports from the Office for National Statistics¹, the Institute for Fiscal Studies, the National Union of Students, the Sutton Trust, and the National Student Money Survey. After our final evidence session, the Russell Group students' unions published a further study, which confirmed much of the earlier evidence.²

¹ Office for National Statistics, [Cost of living and higher education](#), 2023.

² Russell Group Students' Unions, [Student cost of living support](#), 2023.

Having considered written submissions, Officers of the APPG held two oral evidence sessions, hearing from students' unions across the country and specialists from further and higher education. The call for evidence for the inquiry reached out to a broad range of students from disadvantaged groups, including mature and part-time students, students with disabilities, black and minority ethnic students as well as those from lower-socio economic backgrounds and international students – and the responses indicated that the cost-of-living crisis has had a heightened impact on students from disadvantaged backgrounds.

As well as dealing with the current cost-of-living crisis, the evidence we received highlighted many aspects of the broader structure of the student maintenance support system that has been failing to keep up with student need, and those existing structural failures have contributed to a worsening of the current financial impact.

Firstly, many respondents highlighted that the falling real-terms value of student loans had been putting a strain on students' finances since before the current financial pressures. 'Save our Student' noted the rapidly decreasing value of student loans – the average loan already fell short of monthly living expenses by £223 in 2020, and this has increased to £439 short in 2022/23.³ On top of this, the Institute for Fiscal Studies found that because of inflation forecast errors used to calculate the corresponding rise in maintenance loans, the real value of maintenance loans is now at the lowest level it has been for seven years, with families from the poorest backgrounds losing more than £1500 in loan entitlement per year.⁴

Other factors have also contributed to an erosion of the value of student maintenance loan and financial support. The lower parental earnings threshold – used to calculate the maximum student loan available to students from lower income families – has been frozen at £25,000 since 2008. This has meant that far fewer students have qualified for the maximum loan each year as nominal earnings rise, amounting to another stealth cut.⁵

Additionally, the scrapping of maintenance grants in 2016 has resulted in students from the poorest backgrounds leaving university with the highest amounts of debt. The Augar Review recommended in 2019 that maintenance grants for disadvantaged students should be reinstated, amongst a suite of other recommendations.

The impact of not implementing key recommendations from the Augar Review was noted by the House of Lords Secondary Legislation Scrutiny Committee, which reported in January 2023 that changes to the student loan system brought in at the end of 2022⁶ (including reducing repayment threshold for new borrowers to £25,000, freezing

³ Save the Student, [National Student Money Survey](#), 2022.

⁴ Institute for Fiscal Studies, [large real cuts to student financial support to become permanent](#), 2023.

⁵ Institute for Fiscal Studies, [cost-of-living crisis to hit students harder than expected](#), 2022.

⁶ Statutory Instrument, "[the Education \(student loans\) \(repayment\) \(amendment\) \(No.4\) Regulations 2022](#)" 2022.

repayment rate for current borrowers at £27,295 and changing repayment cut-off date from 30 to 40 years) would decrease cost to the taxpayer but leave students from disadvantaged background as 'losers' which they commented was not consistent with the levelling up agenda.⁷

We therefore believe that the existing framework for student finance must be taken into consideration when assessing the impact of the cost-of-living crisis on students.

Student experiences of the cost-of-living crisis and its impact

The cumulative effect of the reduction in the real terms value of student maintenance loans, and the increasing cost of food, transport, accommodation and living expenses means this academic year has pushed many students to tipping point.

As inflation hit the highest level in 40 years, an NUS survey found that more than a quarter of students were left with less than £50 a month after paying their rent and bills. The number of students using foodbanks doubled in 2022 but only 1 in 5 had received government help.⁸ In February this year, updated data from the ONS found that nearly 6 in 10 students who were receiving a student loan said it did not cover their living costs, 3 in 10 students had taken on new debt to cover those costs and 46% said their mental health had deteriorated since the start of the autumn term.⁹

The APPG's call for evidence and survey results echoed these findings from sector experts. Over 96% of respondents to our survey said they are facing some level of financial difficulty due to the cost-of-living pressures. Food, rent, and energy bills are the three biggest cost pressures on respondents' finances. Where previously they had relied on parental/familial financial support, 17% said this had now decreased.

Students reported difficulties travelling into university because of transport costs, meaning they struggle to access libraries and miss lectures and placements. Many also noted eating less and skipping meals to cut food costs, limiting heating and hot water to reduce energy bills, and having no disposable income to socialise, take part in hobbies, sports, or societies.

"I don't go out, I can't afford to even get to class some weeks, I only eat one meal a day, and we can't turn on the heating, I barely have any clean clothes because we have to limit our energy use so severely" (University of Manchester student, 4th year)

Survey respondents also reported working more hours to keep up with rising costs – 61% of students work full-time or part-time alongside their studies, 37% of respondents

⁷ House of Lords Secondary Legislation Scrutiny Committee, [Reform of student loan system is too complex and may be inconsistent with government's levelling up agenda](#), 2023.

⁸ National Union of Students, [Cost-of-Living Campaign](#), 2023.

⁹ Office for National Statistics, [Cost of living and higher education](#), 2023

said they are working more hours because of cost-of-living pressures and three quarters said they are devoting less time to their studies as a result.

“I am taking on extra hours of paid work. This has severely affected my grades. I have too much on and am feeling so overwhelmed all the time by always thinking about my day to day living and trying to keep on top of uni work and manage my budget” (University of Southampton student, 3rd year)

This pattern of increased working was explored further in recent data from the Sutton Trust, which indicated that about half of undergraduate students have missed classes this academic year to do paid work, and around a quarter said they had missed a deadline or asked for an extension to earn money. At the University of Manchester Students’ Union, they reported that of their student body, 15% of students are working 36-50 hours a week – while the university recommended average is 15 hours. The Sutton Trust also found that 67% of students from the most deprived areas of the country have worked during term this year, compared to 59% in the least deprived areas. They also work longer hours than those from more advantaged backgrounds.¹⁰

This option is limited for international students, where a student visa cap on working hours of no more than 20 hours a week means they cannot increase part time work to meet rising costs, although there was some feeling that this should not be changed. UKCISA (UK Council for International Student Affairs) outlined in their evidence what had been confirmed in other submissions that there is a lack of clarity around who can access hardship funds, resulting in international students not always being eligible for funding available at their institution. This is despite international students being hit particularly hard by the cost-of-living crisis and make up some of the highest numbers requesting support from university services.¹¹ When contacting services, accommodation cost issues are the primary issue for international students.

Rising accommodation costs are hitting all students hard; the National Student Accommodation Survey in 2023 found that for too many students, rent is not affordable. 63% of respondents said they struggle to keep up with rent - a 10% increase on the last academic year - and worryingly 38% said they have thought about dropping out of university because of rental costs.¹²

Many students who believed they should have received the £400 discount on energy bills said they had not received that support, illustrating how current cost-of-living measures have not reached the student population. Many are concerned about being left with a lump sum to pay at the end of their tenancy if they go over their energy use ‘cap’.

¹⁰ The Sutton Trust, [new polling on the impact of the cost of living crisis on students](#), 2023.

¹¹ The PIE News, [UK universities paid out up to £1m international hardship](#), 2023.

¹² Save the Student, [National Student Accommodation Survey](#), 2023.

Universities UK reported their members subsidising the cost of university-owned accommodation, and some private-sector accommodation, swallowing increased costs for the academic year, but students' unions raised concerns in the APPG's evidence session that the situation is only going to get worse next year, especially for those in private rental market, where landlords who signed current tenancies last year will seek to pass on price increases for new lets from September 2023. Unipol is predicting that 2023-23 rents are likely to rise by 12% for students in private rental housing.

This mounting pressure of ever-increasing costs, student loans that do not make ends meet and increased hours of paid work needed to continue their studies, have had an inevitable consequence on mental health and wellbeing. Data from a variety of sector bodies and students' unions found most students were struggling with worsening mental health because of increasing financial pressures this academic year.¹³ Students' unions reported an 89.6% increase in advice casework for their students, noting rising mental health referrals.

"I stay in the house a lot more, so I'm not tempted to spend money. However, this has had a severe effect on my mental health due to not being able to see friends and family as frequently" (Northumbria University student, 2nd year)

There is concern that the situation will have consequences for dropout rates in the coming year. Million Plus outlined both a direct and indirect link between students experiencing financial difficulties and the likelihood of high dropout rates in the short term, estimating that 90-108,000 students might find it too financial difficult to continue studying. The indirect pressure comes from deteriorating mental health because of financial hardship. Polling completed by the Office for Students said almost 1 in 5 students had considered dropping out because of cost-of-living increases, and this was particularly the case among postgraduate students, 24% of whom had considered dropping out for this reason.¹⁴

Additionally, various mission groups and individual universities pointed out that increasing pressures on hardship funding have required universities to divert existing funds, provided for 'successful student outcomes' to support those at risk of dropping out of higher education, to immediate cash hardship payments leaving less funding to support preventive measures to avoid student withdrawal.

¹³ Some of many examples from our survey respondents: 73.9% of students in a University of Kent SU survey feel their mental health has been negatively affected by the cost of living this year
52.3% of students in a University of Lancaster SU survey strongly agree that they feel anxious about money lasting for the whole term
80% of respondents at University of the Arts London stated their mental health and wellbeing has been negatively affected by the cost of living this year
56% of students at Edge Hill University stated that their mental health has suffered as a result of money worries this year, and 36% have considered dropping out because of money worries.

¹⁴ Office for Students, [studying during rises in the cost of living](#), 2023.

Hardship funding and other mitigations

Most universities have been putting more money into hardship funds from their own budgets at varying levels. Others have developed many other initiatives to offset the cost-of-living pressures faced by students over the last year, although not uniformly. So, although there has been a concerted effort from much of the sector, many students face a postcode lottery dependent on their location, background, and mode of studying.

Universities who responded to our survey and call for evidence highlighted the significant increase in demand for hardship support from students. For example, Bournemouth University Students' Union recorded a doubling of engagement with advice services. Million Plus noted that every one of their members has increased and widened their own hardship funds available for students.¹⁵ Similar patterns were reported by other mission groups, including the Russell Group, University Alliance and GuildHE.

The recently announced government support package aimed to aid students during the cost-of-living crisis goes some way to facilitate further funding and emergency mitigation measures for students, however respondents to our survey highlighted the extent to which it will achieve this is limited. Announced in January, measures include an increase of 2.8% to maintenance loans for the 2023/24 academic year as well as an additional £15 million in hardship funding for universities.¹⁶ Sector experts outlined in their inquiry evidence that the additional £15 million, that will be distributed to universities through the Office for Students, brings the total amount of hardship funding for 2022/23 up to £227 million – the same amount of money allocated for this purpose in 2018.

Respondents also highlighted that this funding, which was previously meant to support students at risk of dropping out, is now required to fill gaps in insufficient maintenance support and must be spread across more students, meaning a broadening of purposes and deployment for a greater number of students. It should also be noted that Department for Education's own equality analysis has said that the 2.8% increase in maintenance loans means students will experience significant disadvantage, and especially those from underprivileged backgrounds, because it fails to compensate for three years of higher-than-expected inflation.¹⁷

Universities have implemented a wide range of new measures alongside increasing their hardship funds to support students struggling with rising living costs. Examples include creating cost of living hubs and advice hotlines, keeping study and social spaces open longer for warm environments, reducing hidden service costs, absorbing rent increases

¹⁵ Staffordshire University have provided an additional £500,000 to support students; University of Bolton have used inflation level increases to calculate changes to support funds; UCL has uprated all bursary bandings by £500 – a selection of examples.

¹⁶ UK Government, [Cost of living boost for students](#), 2023.

¹⁷ Department for Education, [Higher Education Student Finance 2023-24: equality analysis](#), 2023.

in university-owned halls, extending on-campus job roles, sourcing transport discounts with local councils and amending the threshold bands and accessibility requirements for hardship funds.

University support services have taken on a significantly increased workload since the start of the academic term, and respondents to our inquiry expressed concern for overstretched student service teams. Several members of AMOSSHE (Association of Managers of Student Services in Higher Education, the Student Services Organisation) have seen an increase in demand for support services of 60-80% compared to the previous year. Student Minds outlined in their evidence that university advice staff and financial support workers are set up with infrastructures developed for a minority of students who are in acute difficulty. When the student population as a whole is struggling, these systems are often not suited to rapidly assess and distribute hardship funding en-masse.

Whilst universities and their support services have been working at pace to expand hardship funds where possible and support a growing number of students, we know that students themselves are not always aware of the financial support that might be available to them in the first place and there is not widespread understanding of the schemes that can be accessed, a barrier for universities when providing financial assistance to those who most need it. Over 83% of respondents to the APPG's survey said that had not recently accessed any hardship funding, despite nearly 50% stating that they are in severe financial difficulty. 40% of those surveyed were unaware that any financial support would be available to them through their university, 33% were aware of the support but had not accessed, and only 27% accessed any financial support from their university.

An overwhelming theme from the evidence session the APPG undertook with students' unions was that even when students did know about funding options and sought to access it, the process could be difficult and unnecessarily detailed, and often the funds they received did not meet their needs. Providing three months of bank statements, justifying every payment over £50 and being denied access if they cannot prove they had the funds to attend university when they first started, were just some of the measures outlined. Some students' unions noted that students were put off from making applications because of the invasive nature of the process, and in particular international students feared making an application would jeopardise their student visa.

Students' unions have also implemented a variety of schemes in response to the needs of their student body in the face of rising food, energy, and transport costs. These included the creation of foodbanks, community pantries, food vouchers and free breakfasts/lunches as well as shuttle buses to and from campus and town centres, free parking and warm banks in libraries and union buildings.

Many also outlined working collaboratively with their university in setting up cost-of-living steering groups, as well as working together to create additional financial support

and hardship funds, increasing grants available and lowering thresholds for support. However, students' unions noted that rising costs have put their own organisations in financial difficulty, making it harder to provide adaptive and responsive support for students. Often, schemes have been financed through their own block grant, which some commented has been cut, or through commercial income which has reduced as a result of the cost-of-living pressures.

Evidence showed the level of support provided by both universities and students' unions has differed widely, and different approaches have also been taken by devolved governments in response to the cost-of-living crisis. NUS Wales highlighted that the Welsh Government implemented a student loan increase that was much closer in line with inflation than the 2.3% in England, bringing Welsh students maximum maintenance loan entitlement to £11,720. The Scottish Government put in place emergency legislation which introduced a rent freeze until the end of March 2023 for all private and social tenants including in student housing. Evidence from Scottish universities shows that this did have a positive impact and its removal will have a negative impact on students this year. More recently, the Scottish Government announced that students in the 2023/24 academic year would receive an 11% maintenance loan uplift, bringing the maximum rate of loan available to Scottish students to £9,000 a year, compared to £9,978 in England.¹⁸ This was announced alongside the Care Experienced Bursary being raised to £9,000. However, Further and Higher Education Minister Jamie Hepburn announced this was the next step in delivering on a commitment to provide a total package of student support equivalent to the living wage, which might bring entitlements up to £10,355.¹⁹

Long term consequences for students in further and higher education

Evidence submitted to the inquiry identified several longer-term consequences for students resulting from the cost-of-living crisis.

Firstly, the cost-of-living crisis is having a disproportionate impact on already marginalised and under-participating groups of students, such as disabled students, black and minority ethnic students, students from lower socio-economic backgrounds, care leavers and students who are estranged from their families. This will influence access to further and higher education – and its contribution to 'levelling up'. One of the strongest predictors of being at risk of financial hardship - as identified by Million Plus – is belonging to a black ethnic group, where 27% of black students are at risk of financial hardship.²⁰

¹⁸ WonkHE, [More cash for Scottish students, but fewer of them get it](#), 2023.

¹⁹ Scottish Government, [increased support for students](#), 2023.

²⁰ Million Plus, [Learning with the lights off: students and the cost-of-living crisis](#), 2022.

Student Minds reported that disabled students are more likely to report being in financial difficulty and polling from Universities UK showed that students from disadvantaged backgrounds are much less likely to feel confident about managing their finances over the next 12 months. The Sutton Trust found that students from lower socio-economic backgrounds were more likely to report skipping meals to save on food costs, and the proportion of students who said their financial situation has worsened since last academic year was higher for student's from working class backgrounds than middle class families.²¹

There was also evidence that international students have been hit particularly hard, with increasing numbers of international students seeking support (in some cases making up many of the requests) and Hull University SU reported that many had signed up to a local foodbank.

This unequal distribution of pressure on certain groups will undermine policies pursued by successive governments in recent years to broaden access to higher education, as the impact of reduced spending on widening participation to meet emergency hardship needs is played out in the longer term.

The second long-term consequence identified is that these ongoing financial pressures on students may contribute to an increase in drop-out rates and a decline in students choosing to continue with their studies beyond undergraduate level. Students' unions such as Liverpool Hope University have recorded an increase in the number of support service queries relating to dropping out, and the Sutton Trust found 24% of students said they were less likely to finish their degree because of the cost-of-living crisis.²² Discussion at our inquiry session outlined that whilst students in the immediate term will seek to manage precarious finances to complete their studies, in the longer-term it's likely a pattern will emerge where drop-out rates increase and less students continue to further study, with the concern being this will impact the least advantaged.

Several students from our survey said they had previously planned to undertake masters level study but were reconsidering in light of their deteriorating financial situation. Both the University and College Union (UCU) and UK Research and Innovation (UKRI) underlined consequences for postgraduate study in their evidence submissions – that postgraduate research students often fall into a gap between staff and student status, meaning they do not have the same rights as staff but can find themselves in an even more precarious financial situation than undergraduate students. For example, delays in stipend payments are common and postgraduate students are not always entitled to access their university hardship funds, particularly if they take on a graduate teaching assistant role. Despite UKRI increasing the minimum tax-free stipend for postgraduate

²¹ The Sutton Trust, [Cost-of-living and university students](#), 2023.

²² The Sutton Trust, [a quarter of students at risk of dropping out of university due to cost-of-living crisis](#), 2023.

research students, it was noted there have been delays in passing this payment onto students.

Thirdly, we were concerned at the reported increase in the hours many students were spending in paid employment during term-time to increase their income to manage rising costs, with some impact on academic commitments – as well as affecting involvement in extra-curricular activities. With the latest polling from the Sutton Trust reporting about half (49%) of undergraduate students have missed classes this academic year to undertake paid work, and 20% of those working between 16 and 30 hours a week, the longer-term effect on students who juggle excessive working hours with university study is likely to have a negative impact on academic results, student outcomes and mental wellbeing. With the University of Lincoln recently finding that student experiences of work can be more negative than positive and can impact students' long-term attitudes to work, universities must consider what this increase in working hours means for their student body and how they can be best supported to balance both work and study.²³

“Class numbers are lowering because people are having to work rather than attend lectures or simply cannot afford to get into university” (3rd year student)

“I had to miss some lectures that I didn't want to be able to work more hours to sustain myself.” (Bournemouth University, 4th year student)

Finally, there was concern expressed for the impact on the wider student experience and what this might mean for graduate employment. When avoiding travelling to campus and not engaging in social activities to save money, students are missing out on extra-curricular activities, volunteering roles, networking and wider opportunities that are important for improving job prospects and preparing young people for employment. In the longer-term, with more 'commuter students' living at home with parents to save money many will be missing out on formative experiences which contribute to successful student outcomes – leaving these opportunities to benefit those from wealthier backgrounds.

“I haven't got enough money to experience the things that everyone wanted me to go to university for” (University of Brighton, 1st year student)

“I and many of my friends have been living on survival mode so we cannot even enjoy our university experience” (University of Kent, 3rd year student)

Student Minds likened the impact of this cost-of-living crisis on the current student cohort to the “2009” cohort who studied and graduated in the wake of last financial crash. The “Class of 2009”, who completed their studies during the 2008/09 global

²³ Agnieszka Rydzik and Chavan Kissoon, University of Lincoln, [how can universities support students working part-time?](#) 2023.

financial crisis, have still not recovered from the adverse economy into which they graduated. In the short term, this cohort were disproportionately underemployed, 33% had lower real hourly earnings than their predecessors, and did not “catch-up” with said predecessors in terms of median earnings until they entered their thirties.²⁴

Our current students are tomorrow’s workforce, creating businesses and running public services. The consequences of decisions on student support now will affect future labour markets and economic growth. The longer the cost-of-living crisis is not addressed for students, the more educational cohorts will be exposed to long-term financial and mental harm.

Recommendations

To government:

1. **Provide further hardship funding** through universities targeting those most in need, in addition to the £15 million provided in January.
2. **Increase student maintenance loans** to restore the real value of support and maintain that value, taking a similar approach to the uprating of benefits. In doing so, protect loans from inflation forecast errors by using more recent forecasts and adjust loan increases when actual inflation values are known in the following year.²⁵
3. **Consider re-introducing means-tested maintenance grants** as recommended by the Augar Review.
4. **Increase the lower household income threshold for the maximum student loan** which has been frozen by successive governments since 2008, at which point it was broadly in line with average earnings at £25,000 which now stand at £33,000.²⁶

To universities:

1. Increase student awareness of financial support and advice services.
2. Review application processes for support, removing barriers to applications and requirements for unnecessary information.
3. Share information on cost-of-living initiatives to support students to encourage best practice.

²⁴ Intergenerational Foundation, [Crisis cohort: What it means to graduate into a recession](#), 2020.

²⁵ Institute for Fiscal Studies, [cost-of-living crisis to hit students harder than expected](#), 2022.

²⁶ Office for National Statistics, [earnings and working hours](#), 2022.

4. Provide specific support for, and encourage staff understanding of, students working longer hours in paid employment.

Other recommendations

To Government

- Ensure measures introduced to support those affected by increased costs of living are available to, and have considered the needs of, students - for example, ensuring all energy bill relief payments are passed on to students, and that alternatives are provided for payments that exclude students (i.e. through council tax and universal credit).
- Produce a new Student Income and Expenditure Survey (the last one was published in 2018 based on data collected in 2014/15) to review the funding needs of students.²⁷
- Extend eligibility for student loans to distance learners to provide full flexibility to students in building their programmes of study.

To universities

- Undertake research on patterns of paid employment by students and its impact on academic engagement and outcomes, working with government on appropriate policy responses.
- Undertake research on patterns of involvement in extra-curricular activities, taking account of increases in commuter students and paid employment, and consider its impact on graduate employment particularly in relation to students from different backgrounds.
- Assess the mental health impact of the cost-of-living crisis on the student body and take appropriate measures to address it through student support services.

²⁷ Department for Education, [Student Income and Expenditure Analysis](#), 2019 (based on data collected in 2014/15)

Appendix 1: List of Submissions

AMOSSHE (Association of Managers of Student Services in Higher Education)

Arts University Plymouth Students' Union

Aston University Students' Union

Bath Spa University Students' Union

Birmingham City University Students' Union

Bishop Grosseteste University Students' Union

Bloomsbury Institute Student Guild

Buttle UK

Canterbury Christ Church University Students' Union

Edge Hill Students' Union

Edinburgh Napier University

End Child Poverty Coalition

Get My Deposit Back

Goldsmiths University Students' Union

GuildHE

Hartlepool College of Further Education

Hartpury Students' Union

Hull University Students' Union

IHE (Independent Higher Education)

Imperial College London Students' Union

Keele University Students' Union

University of Liverpool Guild of Students

Liverpool Hope University Students' Union

London School of Economics Students' Union

London South East Education Group

Middlesex University Students' Union

MillionPlus

Newcastle University and Newcastle University Students' Union (Joint Submission)

North East Scotland College

Northumbria University Students' Union

NUS Scotland

NUS UK

NUS Wales

Open University

Queen Mary University Students' Union

Royal Holloway Students' Union

Russell Group

Russell Group Students' Union (RGSU)

Save Our Student

Solent University Students' Union

St Andrews University

Student Minds

The Association of Colleges

The Sutton Trust

UCAS (Universities and Colleges Admissions Service)

UCEN Manchester

UCLan Students' Union

UCU (University and Colleges Union)

UKRI (United Kingdom Research and Innovation)

UNIPOL

Unite Students

Universities Scotland

Universities UK

University Alliance

University College Birmingham Guild of Students

University College London
University of Bournemouth Students' Union
University of Bristol Students' Union
University of Cambridge Students' Union
University of Chester Students' Union
University of Coventry Students' Union
University of Cumbria Students' Union
University of Dudley Students' Union
University of Durham Students' Union
University of East Anglia
University of East London
University of Edinburgh Students' Union
University of Exeter Students' Union
University of Glasgow Student Representatives Council
University of Gloucestershire Students' Union
University of Gloucestershire Students' Union
University of Greenwich Students' Union
University of Huddersfield Students' Union
University of Kent Students' Union
University of Lancaster Students' Union
University of Leeds Students' Union
University of Lincoln
University of Manchester Students' Union
University of Newcastle Students' Union
University of Northampton Students' Union
University of Nottingham Students' Union
University of Salford
University of Sheffield Medical School

University of Sheffield Students' Union
University of South Wales Students' Union
University of Staffordshire Students' Union
University of Sterling Students' Union
University of Suffolk Students' Union
University of Sunderland Students' Union
University of Surrey, Postgraduates Group
University of Sussex Students' Union
University of the Arts London
University of Warwick Students' Union
University of Wolverhampton Students' Union
Walsall College