



St Mary's
University
Students'
Union



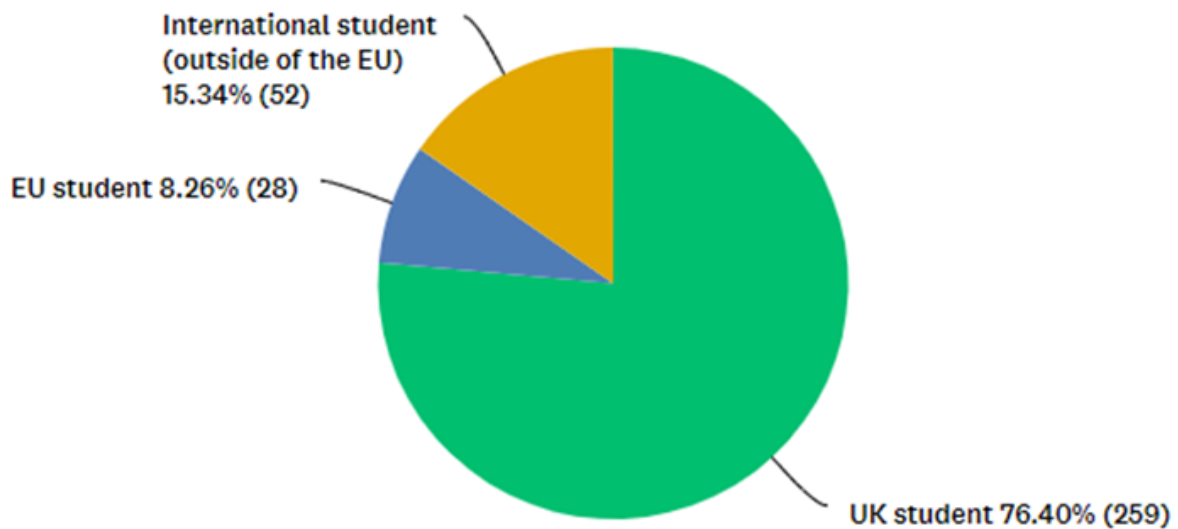
Cost of Living Report

September 2023

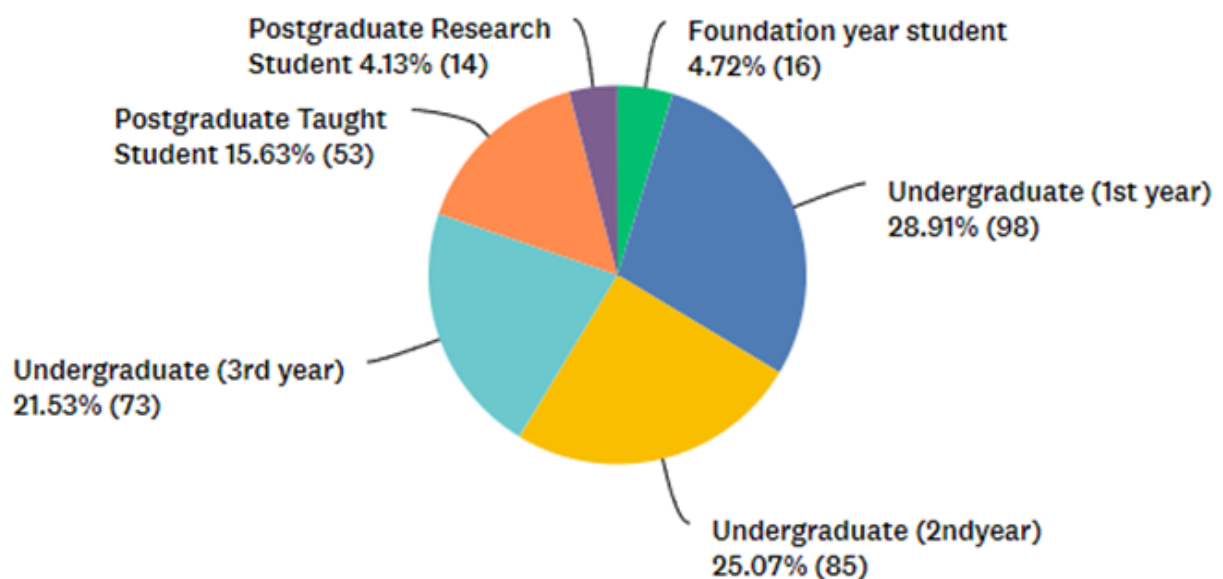
Respondents to the survey

339 students completed the cost-of-living questions within our “Big Student Survey”. The survey ran from the 24th of April to the 3rd of July 2023.

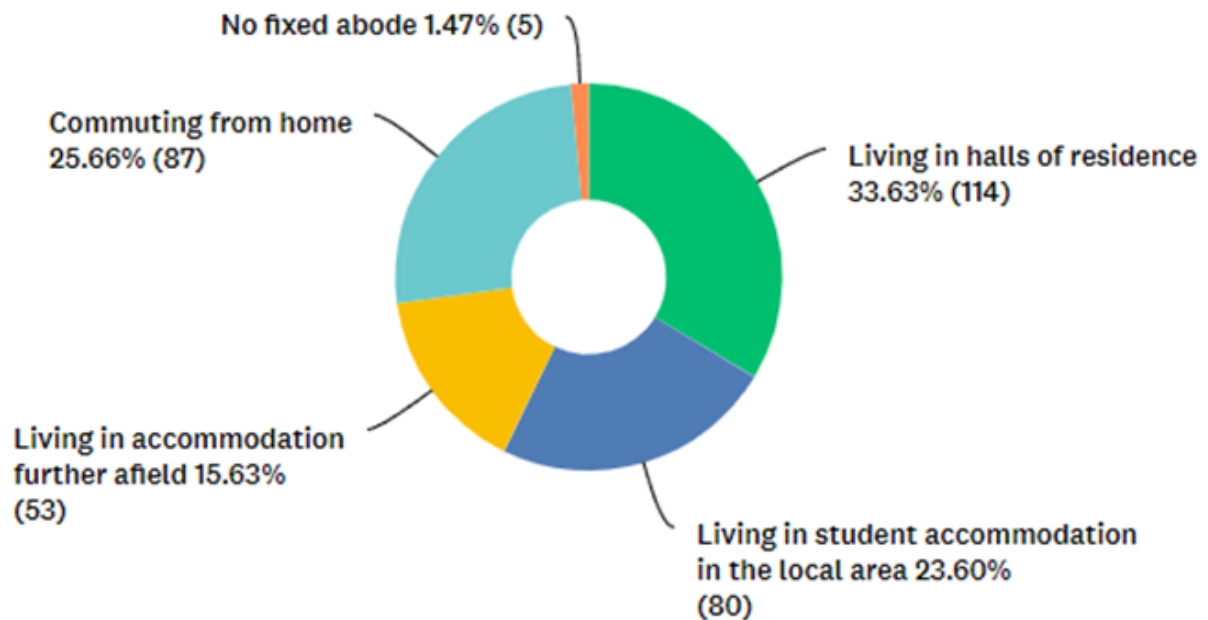
76% of respondents were UK students, while 24% were international students.



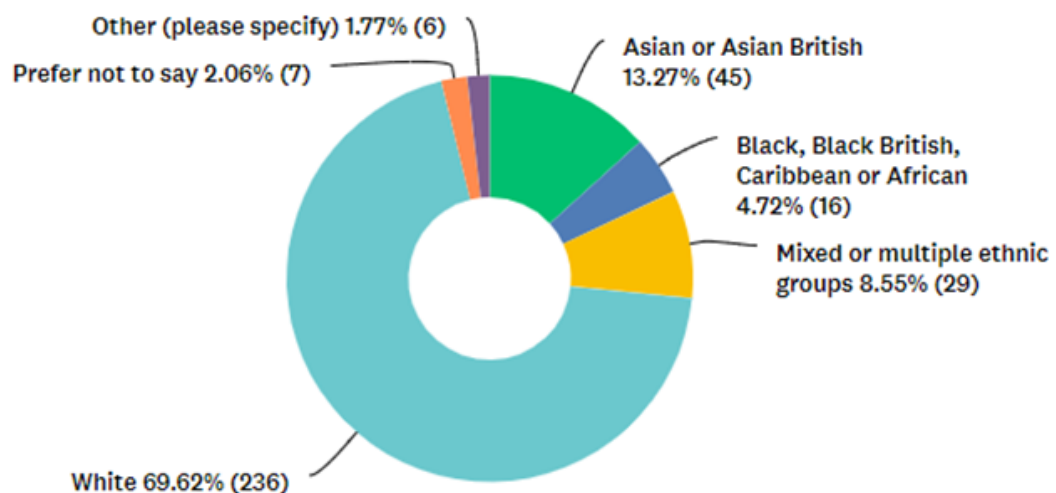
76% of respondents were Undergraduate students, 16% were PGT students, 5% were studying at level 3 and 4% were PGR students.



Respondents lived in a variety of different accommodation, with some living on site, some living locally and some commuting to university from further afield.



A majority of respondents selected "White" as their ethnicity. The next most common responses were "Asian/Asian British" and "Mixed/Multiple ethnic groups". "Black, Black British, Caribbean or African" and "Other" were the least given responses.



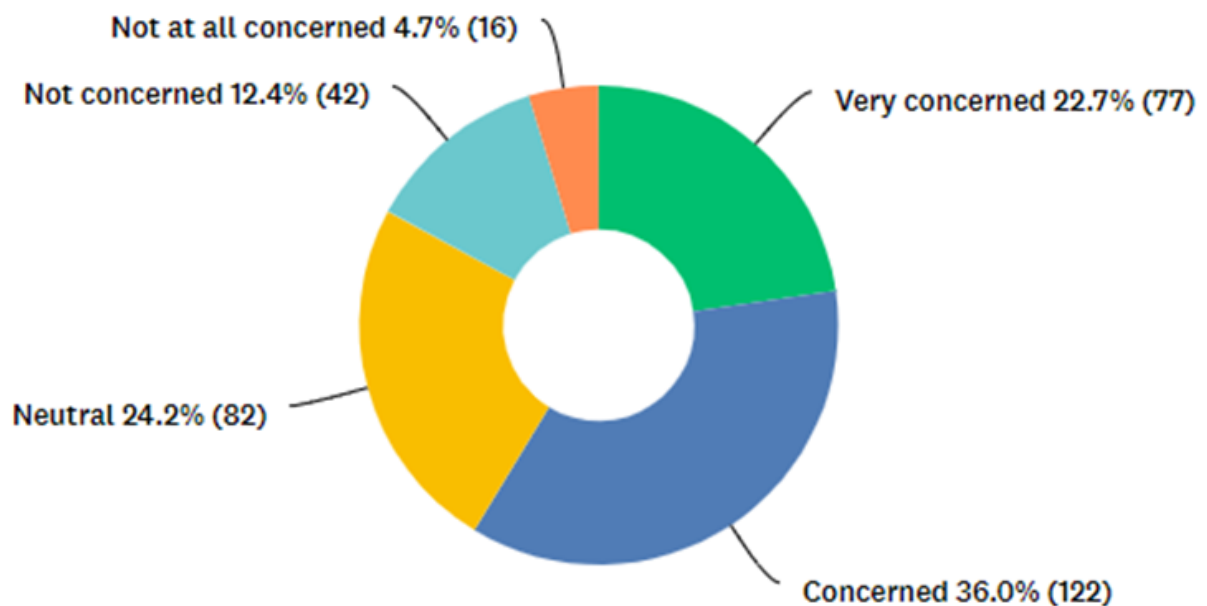
The impact of the cost of living on students at St Mary's

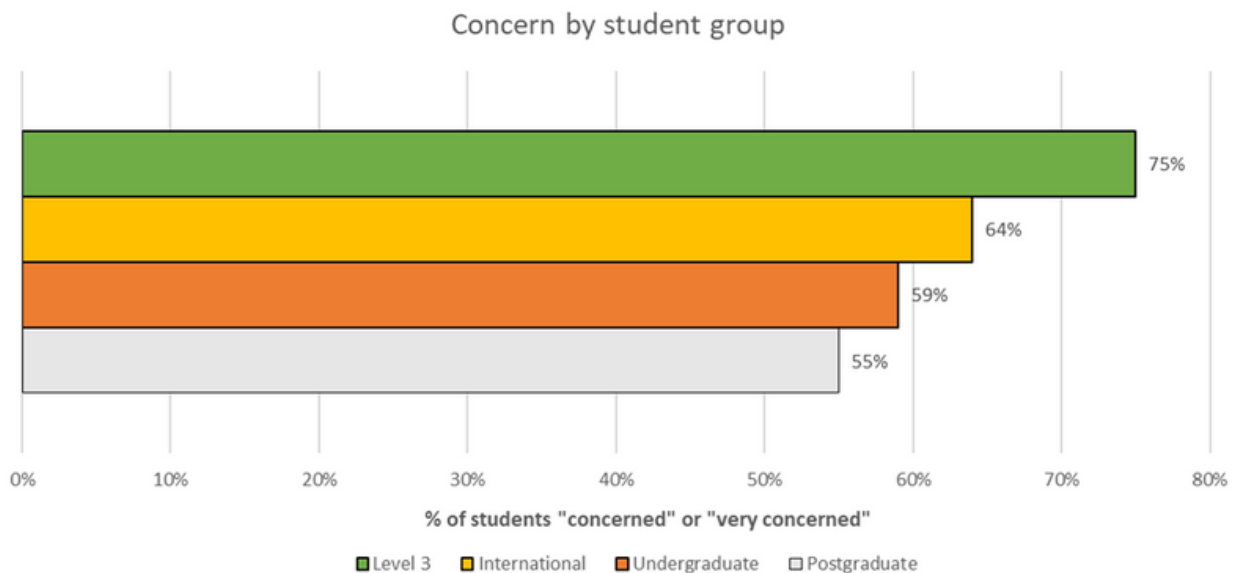
30% of students have less than £10 left over at the end of the month

59% of students are concerned about their ability to manage financially

64% of international students are concerned about their ability to manage financially

'How concerned are you about your ability to manage financially?'

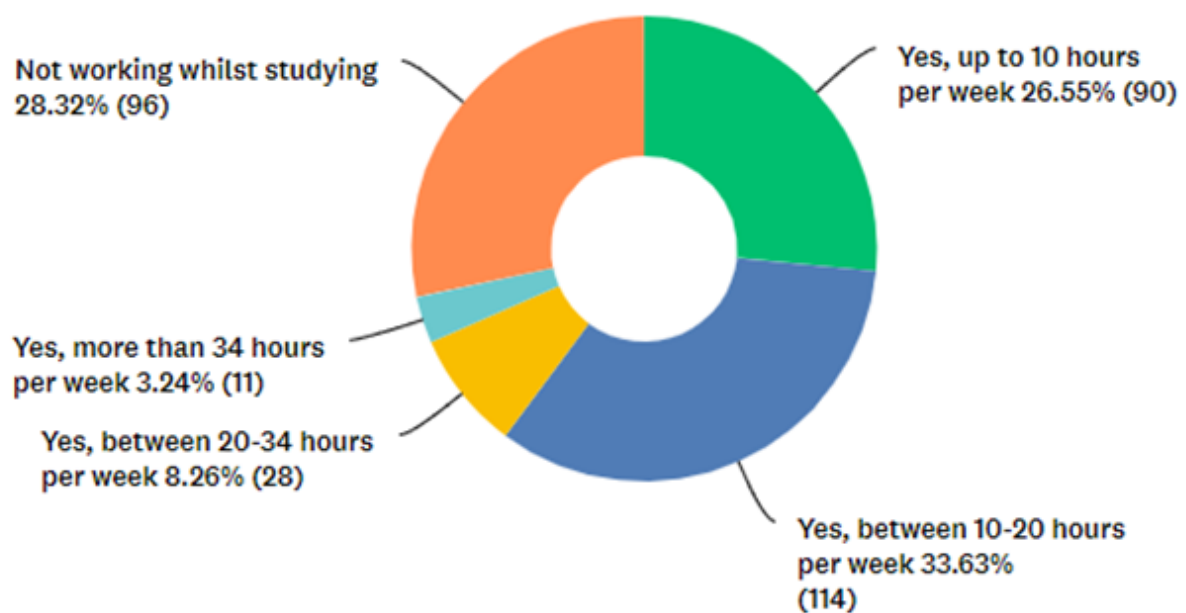


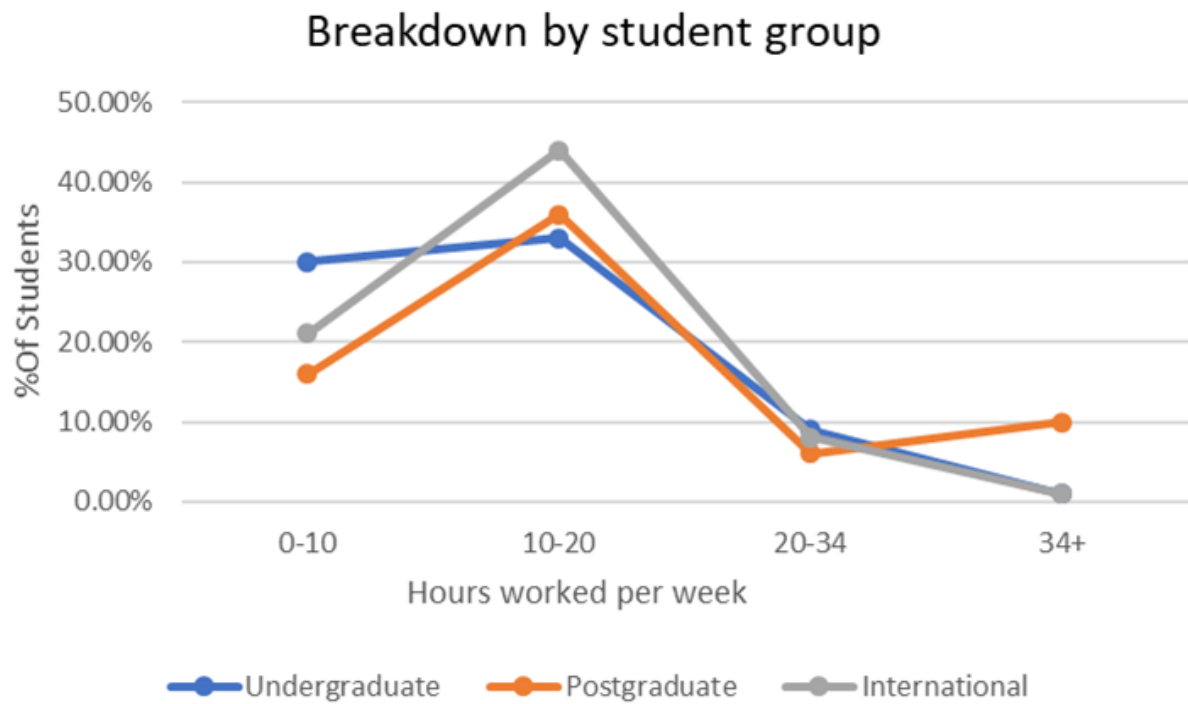


Level 3 students are most likely to be concerned about managing financially (75%), followed by international students (64%).

Part-time Work

A clear majority (72%) of students now engage in paid work alongside their studies. It is most common for students to work between 10-20 hours per week. 12% of students work more than 20 hours per week, with 3% working more than 34 hours per week.

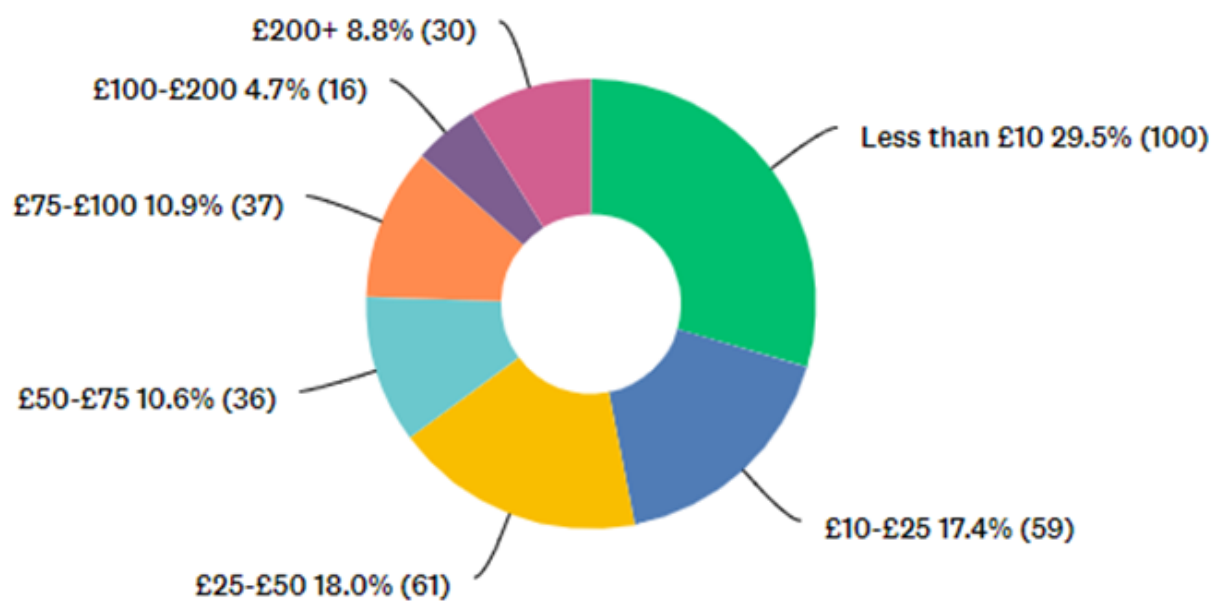




International and postgraduate students are more likely to work a greater number of hours per week.

Student Incomes

'How much money do you have left over at the end of each month?'

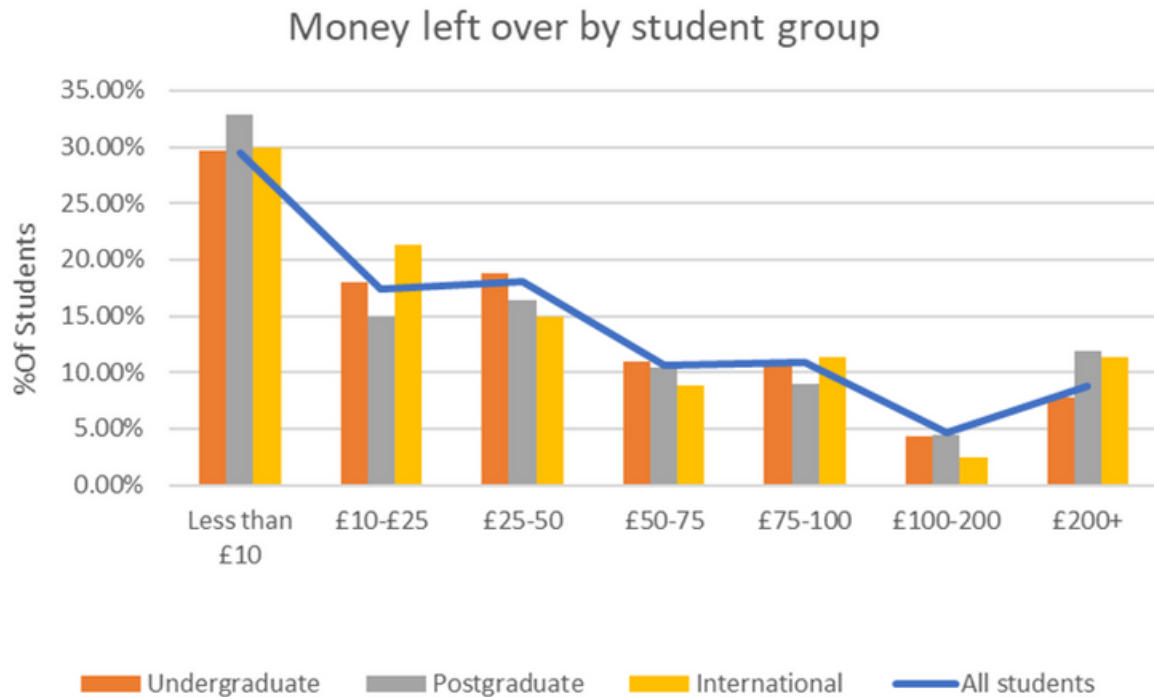


30%

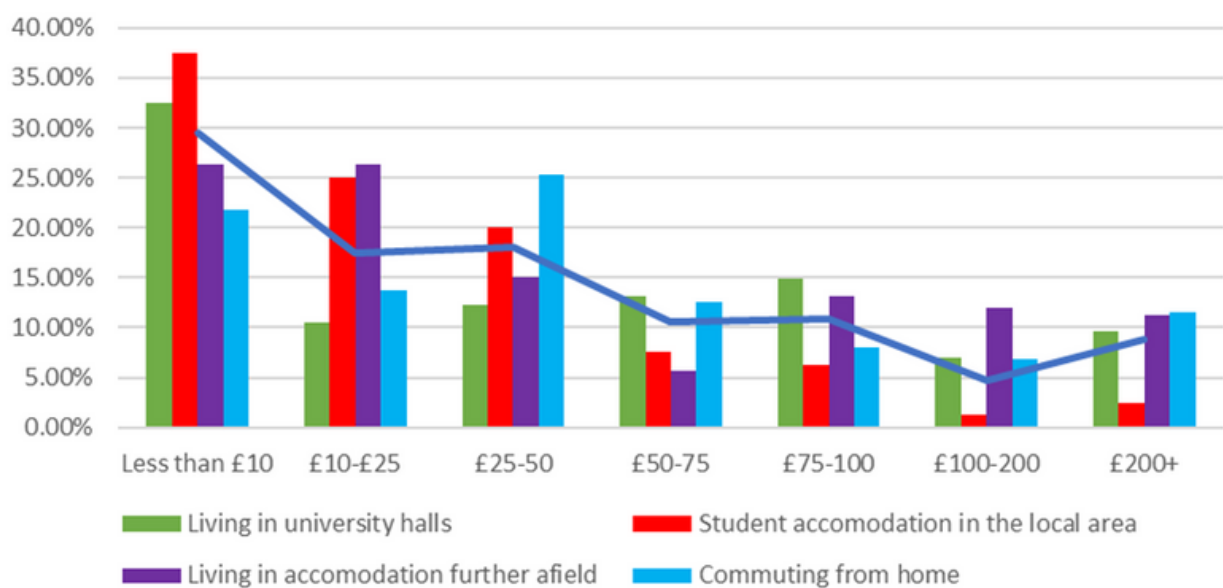
of students have less than £10 left over at the end of the month

65%

of students have left than £50 left over at the end of the month



Postgraduate students are most likely to have less than £10 left over at the end of the month (33%)



Students living in local (non-university) student accommodation have the least money left over at the end of the month.

The Cost of Student Life

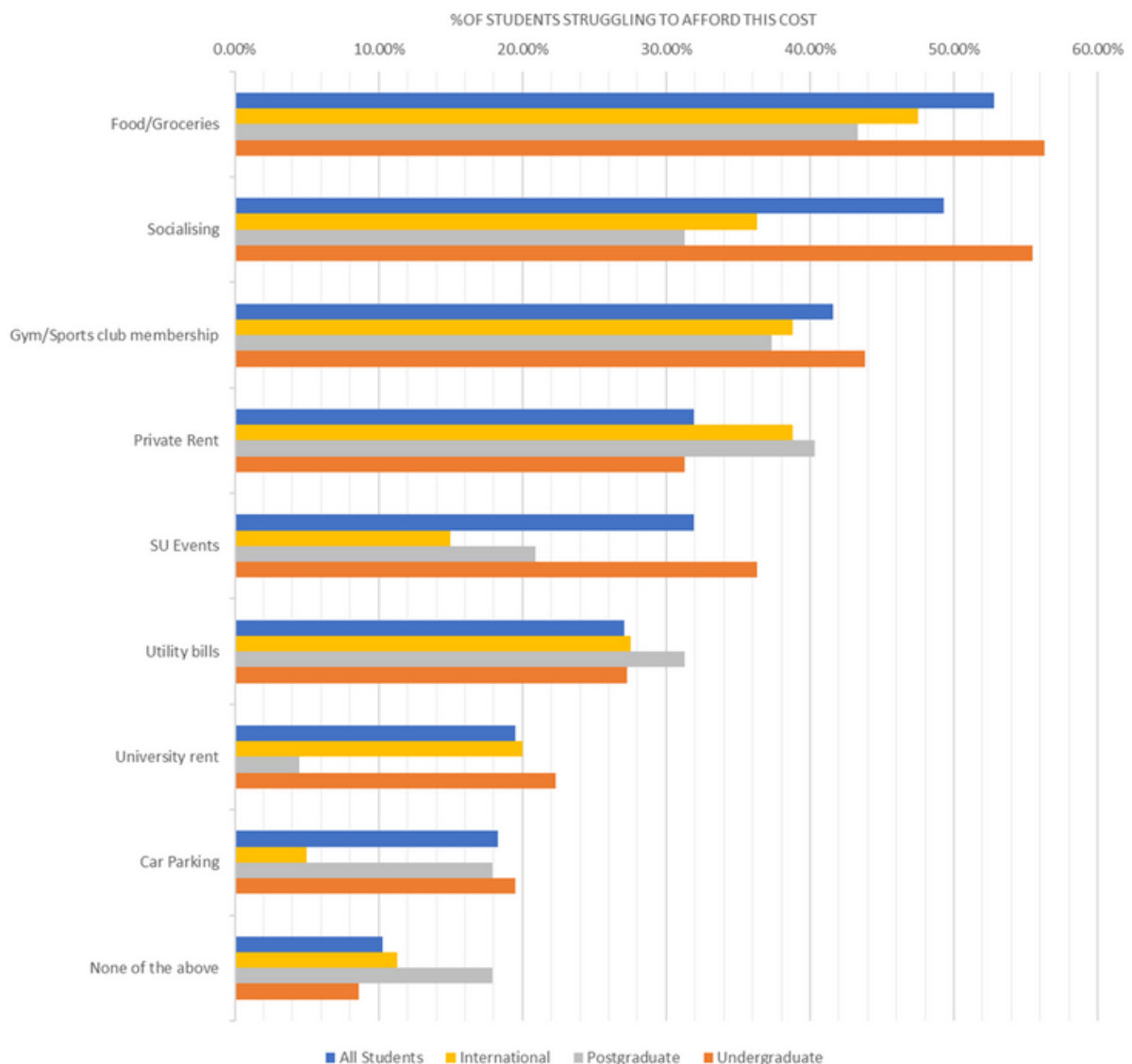
General Living Costs

We asked students which living costs they are struggling to pay the most while studying.

60% of students living in private accommodation are struggling to pay rent

44% of students living in university accommodation are struggling to pay rent

53% of students are struggling to afford food and groceries



The Cost of Learning

Overview

1 in 5 students are struggling to afford the materials and equipment needed for their course

62% of students said the cost of living had an impact on their academic performance last year

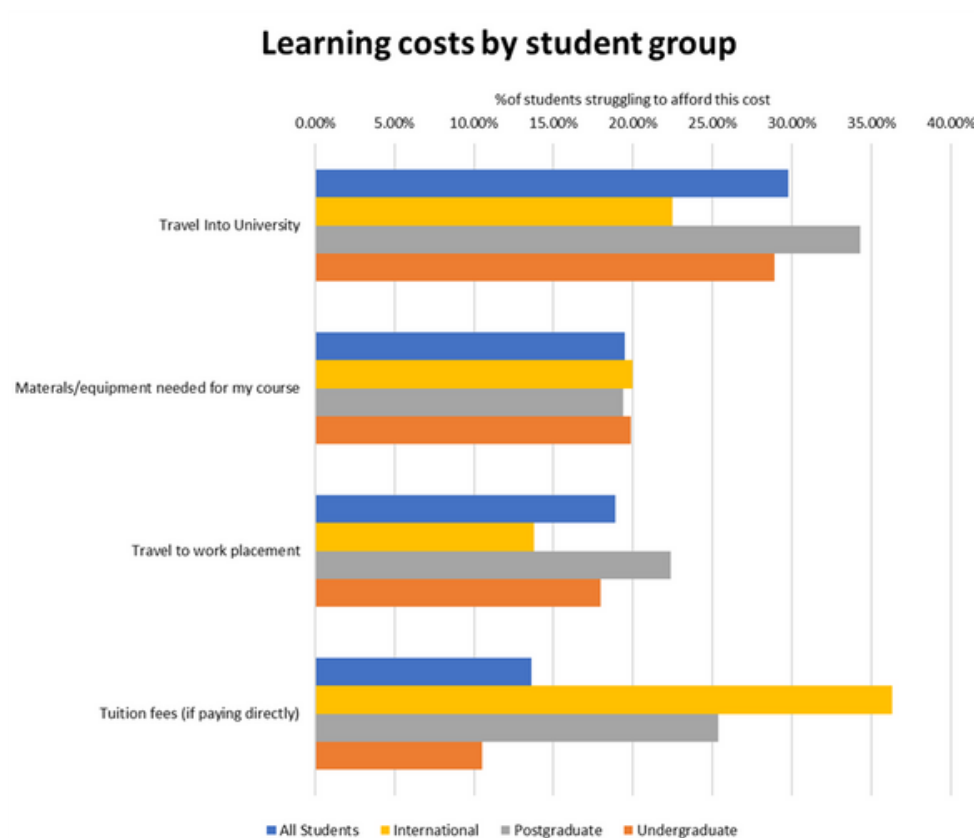
46% of commuter students are struggling to afford the cost of travelling into university

39%
of Education
students



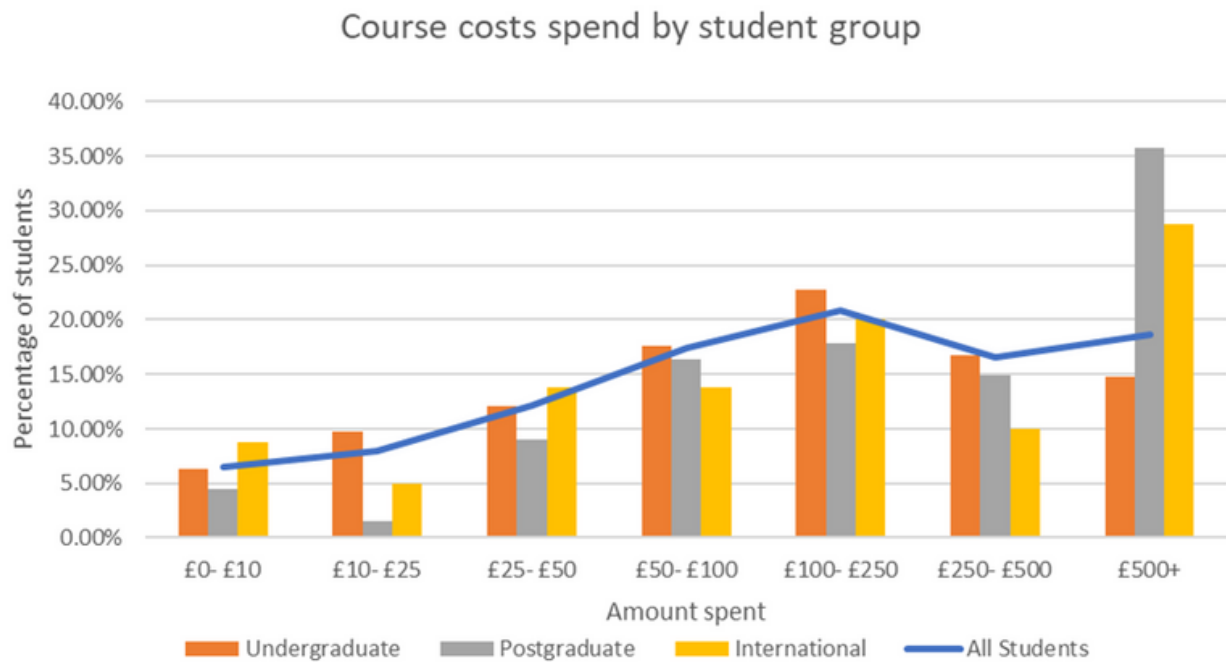
15%
of Sport, Health &
Performance Science
students

are struggling to afford the cost of travel to their work placement



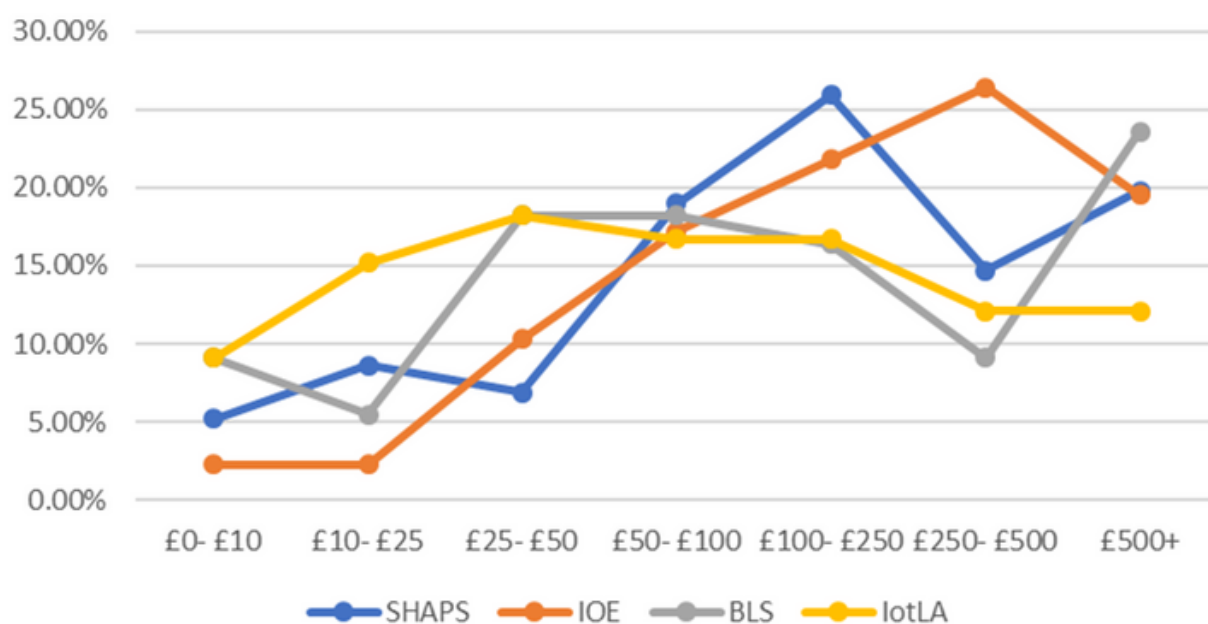
Additional Course Costs

Additional course costs are those costs that students must pay to complete their course of study. At St Mary's these costs could include DBS checks, kit, equipment, vaccinations, textbooks, field trips and travel to work placements. We asked students to estimate how much they spent on additional course costs last academic year.



Students were most likely to spend between £100-£250 on additional course costs over the academic year. 36% of postgraduate students reported spending more than £500 on additional course costs.

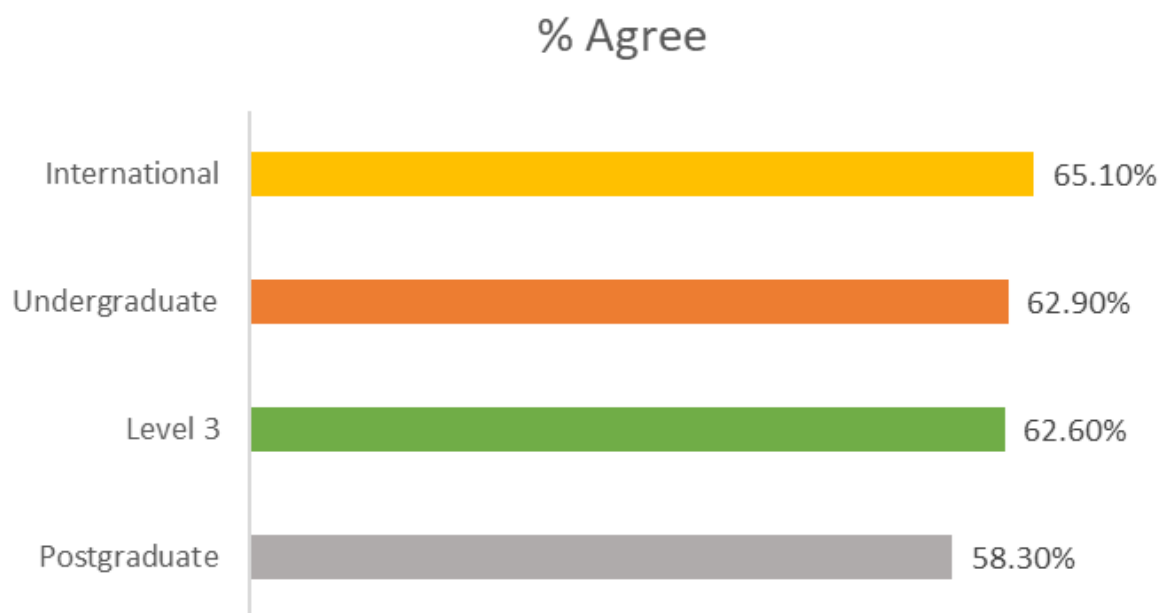
Course Cost spend by faculty/Institute

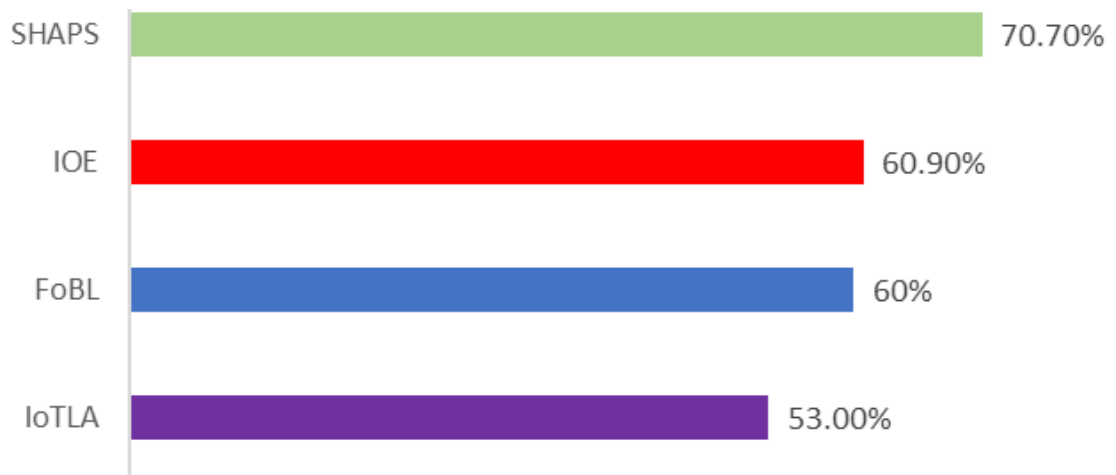


Students studying Education or Sport, Health and Performance Science Subjects spend significantly more on additional course costs compared to other students.

Overall Academic Impact

'The cost of living has had an impact on my academic performance'





Students studying sport, health and performance subjects are much more likely to agree that their academic performance has been impacted by the cost of living.

Financial Support

39%

of students took on debt this academic year to support themselves financially

39%

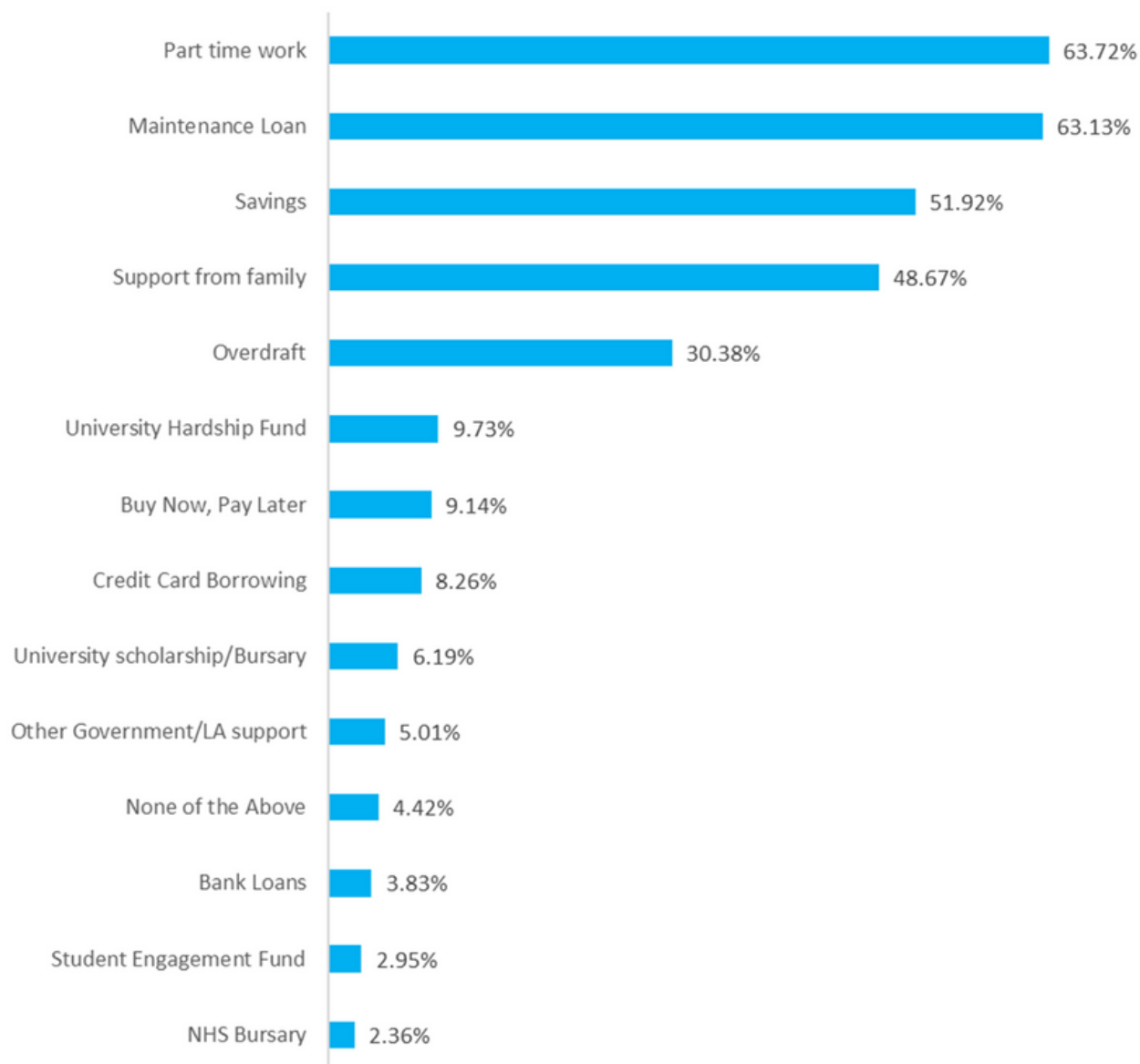
of postgraduate students took on debt

44%

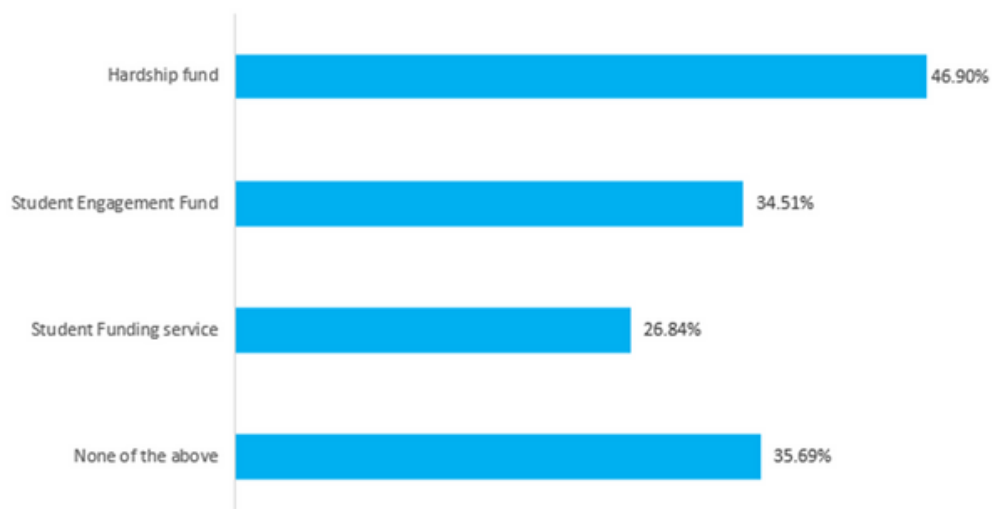
of students don't know about the monetary support provided by the University*

**Hardship Fund or Student Engagement Fund*

'Which sources of financial support have you used this year?'



'Which of these sources of financial support have you heard of?'



Recommendations

For SMSU:

- Open an “SU Pantry” by September to ensure all students can access food and groceries.
- Consider the affordability of our events as part of the ongoing review of our events portfolio
- Continue to campaign for improvements to maintenance and postgraduate loan support in England, through our “write to your MP” campaign and by working with NUS and other Student Unions.
- Engage with students to improve their awareness of the financial support available at St Mary’s.

For the University:

- Permanently expand the hardship fund to support Level 3, Postgraduate and International students.
- The student engagement fund should be expanded to provide support for additional course costs to all students at St Mary’s.
- Review additional course costs across all programmes, particularly those in FSTHS and the School of Education, and seek to reduce these costs where possible.
- Ensure all students can access support for travel to their work placements.
- Raise the maximum allowance for the student engagement fund to £200, to more accurately reflect the additional course costs paid by students.
- Ensure that a universal student engagement fund provides support for the £100 dyslexia diagnosis cost. This support should be well advertised, both on the SMU website and at every stage of the diagnostic process.
- Contact all students to make them aware of the financial support they may be able to apply for.
- Programme teams should expand the use of hybrid teaching this year.

Rationale

LIVING COSTS

Our research shows that those groups of students currently excluded from permanent hardship funding at the university are just as likely to experience extreme financial hardship as UK undergraduate students. Level 3 students are most likely to be concerned about managing financially. Postgraduate students are most likely to have less than £10 left over per month, just as likely to have taken on debt as other students and are most likely to struggle to afford private rent and utilities. Finally, International students are just as likely as other students to have less than £10 at the end of the month and more likely to struggle to pay their rent.

Despite making realistic financial provision before beginning their studies, these students may still face unpredictable, unexpected and unmanageable costs. The impact of financial hardship on these students is already clear, with postgraduate and international withdrawals for financial reasons increasing significantly last academic year.

To prevent more students being forced to withdraw for financial reasons, the university should permanently expand the hardship fund to support Level 3, Postgraduate and International students

The provision of universal hardship funding is common across the HE sector. Providers with universal hardship funds include those from GuildHE (Bath Spa, Falmouth, Harper Adams), The Cathedrals Group (Chester, Cumbria), Providers similar in size to St Mary's (Aberwyswyth, SOAS, St George's) and Local Providers (Roehampton, London South Bank, Brunel).

COST OF LEARNING

Our research shows that Postgraduate and international students are just as likely to struggle to afford the materials and equipment needed for their course as UK undergraduate students. These students are also more likely to spend the highest amount of £500+ on course costs. However, unlike home undergraduate students, these student groups cannot access any support for these costs.

The student engagement fund should be expanded to provide support for additional course costs to all students at St Mary's. This will ensure all students can access the materials and equipment needed to continue and succeed on their course of study.

The university should review additional course costs across all programmes, particularly those in FSTHS and the School of Education, and seek to reduce these costs where possible.

39% of education students surveyed and 15% of SHAPS students surveyed told us they were struggling to afford travel to their work placement.

The university should ensure all students can access support for these costs.

The maximum support offered by the student engagement fund currently sits at £150. Our research shows it is most common for students to pay £150-£250 for additional course costs.

The university should therefore consider raising the maximum allowance for the student engagement fund by up to £100 to more accurately reflect the additional course costs paid by students.

In November 2022, SMSU put forward a proposal for the removal of the £100 fee paid by students for dyslexia diagnostic assessments, with evidence that this fee places a financial and administrative barrier between students and the support they need to succeed. While this proposal was ultimately rejected, it was recognised that the £100 fee may pose a financial barrier to students.

Our research shows that just 14% of students can currently afford this fee. SMSU maintains that the most impactful option would be to remove the fee. However, while it is in place, it is vital that accessible, well-advertised support for the cost is available to all students. This is not currently the case, with no support available for postgraduate, international and level 3 students.

The university should ensure that a universal student engagement fund provides support for the £100 dyslexia diagnosis cost. This support should be well advertised, both on the SMU website and at every stage of the diagnostic process.

Our research revealed that 46% of commuter students are struggling to afford travel into university.

Programme teams should expand the use of hybrid teaching this year to ensure students who cannot afford to travel into university are still able to attend lectures.

FINANCIAL SUPPORT

Our research shows 44% of students are unaware of the monetary support provided by the university. To ensure students in financial hardship can be supported to remain on their course it is vital that:

- **SMSU engage with students to improve their awareness of the financial support available at St Mary's.**
- **The university contacts all students to make them aware of the financial support they may be able to apply for.**