

Statistical bulletin

Cost of living and higher education students, England: 24 October to 7 November 2022

Experimental statistics on the behaviours, plans, opinions and well-being of students related to the cost of living. From the Student Cost of Living Insights Study (SCoLIS).

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1 . Main points

- More than 9 in 10 (91%) higher education students reported that their cost of living had increased compared with last year, similar to adults in Great Britain (91%).
- More than 9 in 10 (91%) students were either somewhat or very worried about the rising cost of living.
- Half (50%) of students felt they had financial difficulties, with 35% saying these were minor and 15% saying they had major financial difficulties.
- One in four (25%) students had taken on new debt in response to rising cost of living, including those who borrowed more or used more credit than usual; of these, 66% reported they did so because their student loan was not enough to support their living costs.
- More than three-quarters (77%) of students were concerned that the rising cost of living may affect how well they do in their studies, and more than a third (34%) of students reported they are now less likely to do further study after their course has completed.
- Nearly one in five (18%) students said they had considered moving back to their family home and commuting to their university from there, with 6% of all students planning to do so.
- The average level of life satisfaction among higher education students (5.9) was significantly lower than the adult population in Great Britain (6.8).
- Around 45% of students reported their mental health and well-being had worsened since the start of the autumn term 2022.

The statistics presented are experimental statistics, so care needs to be taken when interpreting them. This survey has a relatively small sample size of 4,201 and low response rate of 1.2%. While this has been weighted and is comparable with findings of similar surveys, this has an impact on the level of [uncertainty](#) of this research.

2 . Cost of living and student finances

The aim of this survey is to understand the impact of the rising cost of living on the experiences of higher education students. To achieve this, we surveyed a sample of students currently attending university.

Students were asked how their financial situation had changed over the previous year. More than 9 in 10 (91%) students reported that their cost of living had increased compared with last year. This is similar to the proportion of adults in Great Britain who reported the same (91%).

When asked how their cost of living had increased, 93% of these students reported that the price of their food shop had increased, with 60% reporting that their rent or mortgage costs had increased and 58% that their gas or electricity bills had increased.

Figure 1: The majority of students reported their food, rent or mortgage and gas and/or electricity costs had increased this year

Students reporting rise in costs, England, 24 October to 7 November 2022

Notes:

1. Estimates are calculated from the Student Cost of Living Insights Study (SCoLIS) for higher education students in England, between 24 October and 7 November 2022 (see [Glossary](#)).

Download the data

[.xlsx](#)

When asked whether they were worried about the rising cost of living, 91% of students reported they were either very or somewhat worried about it. Only 2% of students said they were not at all worried about the rising cost of living.

Student finances

Students were asked how their income had changed over the past year and whether they felt they had financial difficulties.

Half (50%) of students surveyed said that they had financial difficulties, with 35% saying these were minor and 15% saying they had major financial difficulties. A further 29% of students said they were just about managing, 16% said they were managing well enough and 4% said they were comfortably well off.

When asked to compare their financial situation with this time last year, half (51%) of students reported that their income had decreased a little or a lot. Only 21% of students reported that their income had increased in the same period.

3 . Behaviour in response to rising cost of living

Students were asked whether they had taken certain actions in response to rising cost of living, including whether they were spending less, getting support from parents or family members or if they had taken out debt.

More than 6 in 10 (62%) students reported that they were spending less on food shopping and essentials, with more than 7 in 10 (72%) reporting they were spending less on non-essential items. More than half (52%) of students had been using their savings and more than a third (38%) had been using less gas or electricity in their home.

Figure 2: Students are spending less on food and essentials and using their savings to cover their cost of living

Actions taken by students in response to rising cost of living, England, 24 October to 7 November 2022

Notes:

1. Estimates are calculated from the Student Cost of Living Insights Study (SCoLIS) for higher education students at universities in England, between 24 October and 7 November 2022 (see [Glossary](#)).

Download the data

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Debt

One in four (25%) students reported they had taken on new debt in response to the rising cost of living. This includes students who were borrowing more money or using more credit than usual. Of those that had done so, two-thirds (66%) said they did so because their student loan was not enough to support their living costs.

Students were also asked whether they would be able to ask a family member for money. Nearly half (48%) said that they would be able to, but the same proportion (48%) said that, for one reason or another, they would not be able to.

Support from their university

The majority of students (73%) had not applied for any financial assistance from their university. Only 16% of students had applied for bursaries, 7% for their university hardship fund and 5% for other support payments.

4 . Impact of rising cost of living on learning

More than three-quarters (77%) of students were concerned that the rising cost of living may affect how well they do in their studies. One-third (34%) of students reported that they are now less likely to do further study once they have completed their course.

When asked about what actions they had taken because of the rising cost of living, nearly 3 in 10 (29%) students were skipping non mandatory lectures or tutorials to save on costs. More than 3 in 10 (31%) were not attending additional course-related events that cost money (such as field trips or conferences). Additionally, four in ten (40%) students were studying more at home to save on costs, with 27% travelling to their university, college or higher education provider less frequently and 21% attending lectures remotely where possible.

Students were also asked whether they had considered making changes to their study arrangements or were actively planning to do so. Nearly one in five (19%) said they considered pausing their course and resuming it next year. This was similar to the proportion who said they considered changing their course type from classroom based to remote learning (19%) and those who considered moving back to their family home and commuting to their university from there (18%).

However, the proportion of students actively planning to take these actions is substantially lower. Only 1% of students plan to pause their course and resume it next year, while 2% are planning to change from classroom and remote learning. Only 6% are planning to move back to their family home and commute to university from there.

Similarly, when asked if they are likely or unlikely to continue their studies this academic year, 64% of students said they were extremely likely and 27% said they were likely to do so. Only 1% said they were unlikely and a further 1% that they were extremely unlikely to do so.

Academic and social satisfaction

Students were asked how satisfied they were with both their academic and social experience at university this academic year.

More than half (54%) of students were satisfied or very satisfied with their social experience and more than 7 in 10 (71%) were satisfied or very satisfied with their academic experience since the start of the autumn term 2022. Only 17% and 11% reported being dissatisfied or very dissatisfied with their social experience and academic experience, respectively. These results are not significantly different to those reported in March 2022, during the previous academic year.

5 . Student well-being

The average results for students for life satisfaction, happiness and whether the things they do are worthwhile were all significantly lower compared with the adult population in Great Britain. However, the only measure that is significantly lower than those aged 16 to 29 years in Great Britain is whether they feel the things they do in their life are worthwhile.

When asked to rate how anxious they felt yesterday, students rated themselves significantly higher on average (5.2) than the adult population in Great Britain (4.0), but there was no significant difference when compared with those aged 16 to 29 years in Great Britain (4.7).

Figure 3: Average results for life satisfaction for students is significantly lower than the adult population in Great Britain

Average personal well-being ratings for students, England, 24 October to 7 November 2022

Notes:

1. Estimates for "Students" are calculated from the Student Cost of Living Insights Study (SCoLIS) of students at universities in England, between 24 October and 7 November 2022 (see [Glossary](#)).
2. Estimates for "Adults in Great Britain" and "Adults in Great Britain aged 16 to 29 years" are calculated from the Opinions and Lifestyle survey (OPN), between 26 October and 6 November 2022 (see [Glossary](#)).

Download the data

[.xlsx](#)

Nearly one in five (18%) students said they feel lonely often or always. This is significantly higher than the adult population in Great Britain (7%), but not when compared with those aged 16 to 29 years in Great Britain (12%).

Students who reported they were experiencing major or minor financial difficulties had worse scores on all four well-being measures than those who were comfortably well off or managing well enough. These differences are significant.

Mental health and well-being since start of autumn term

When asked how their mental health and well-being had changed, 45% of students said it had got slightly or much worse since the start of the autumn term 2022. Compared with previous academic years, this is significantly higher than students reported at around this time in November 2021 (32%), but significantly lower than in November 2020 (65%) when restrictions due to the coronavirus pandemic were in place.

Students who were dissatisfied or very dissatisfied with their academic experience were significantly more likely to report their mental health had worsened since the start of the autumn term 2022. Nearly three-quarters (73%) of these students reported their well-being and mental health was worse now, compared with 38% of students who were satisfied or very satisfied with their academic experience.

6 . Cost of living and higher education students data

[Cost of living and higher education students, England: 24 October to 7 November](#)

Dataset | Released 23 November 2022

Experimental statistics from the Student Cost of Living Insights Study (SCoLIS) in England. Includes information on the behaviours, plans, opinions and well-being of higher education students in the context of the increases in cost of living.

7 . Glossary

Students

Students included in this study are higher education students studying foundation, undergraduate and postgraduate level programmes at universities in England.

Adult population in Great Britain

Where possible, comparisons have been drawn with the [Opinions and Lifestyle Survey \(OPN\)](#) to compare the experiences and behaviours of students with the adult population in Great Britain. The comparisons are used to give a broad idea of the different experiences of each group but the statistics measure data from different timeframes, slightly different questions and different sampling methods so are not directly comparable. The period of the OPN used was 26 October to 6 November 2022.

Students during previous academic years

The Office for National Statistics (ONS) published a study of a representative sample of higher education students in England between November 2020 and March 2022, investigating the impact of the coronavirus (COVID-19) pandemic on the experiences of students. This study was called the Student COVID-19 Insights Survey (SCIS).

Where possible, comparisons have been drawn with the SCIS to compare the experiences and behaviours of higher education students now with how they felt during the 2020 to 2021 academic year and 2021 to 2022 academic year. To facilitate this, questions have been asked with identical wording in both surveys. Please note that the different time frames and sampling methods mean statistics are not directly comparable.

The periods of the SCIS used for comparison are 3 to 8 November 2020 ("November 2020"), 22 October to 1 November 2021 ("November 2021") and 25 February to 7 March 2022 ("March 2022").

Statistical significance

The statistical significance of differences has been determined by non-overlapping confidence intervals. A [confidence interval](#) gives an indication of the degree of uncertainty of an estimate, showing the precision of a sample estimate. The 95% confidence intervals are calculated so that if we repeated the study many times, 95% of the time, the true unknown value would lie between the lower and upper confidence limits. A wider interval indicates more uncertainty in the estimate. More information is available on our [uncertainty pages](#).

8 . Measuring the data

The Office for National Statistics (ONS) is conducting a study analysing higher education student behaviour and attitudes while the cost of living is rising. This study is called the Student Cost of Living Insights Study (SCoLIS).

The study was conducted between 24 October and 7 November 2022, using an online survey tool and all answers were self-reported. A total of 345,355 higher education students at a selection of partner universities in England were invited to take part via their email address held by their institution. The response rate to the survey was 1.2%.

Weighting

Estimates in this report are based on weighted counts that are representative of the population higher education students studying at participating universities in England. Population totals are taken from the [Higher Education Statistics Agency \(HESA\) 2020 to 2021 estimates](#). Estimates are weighted to adjust for age, sex and region of the higher education provider.

Uncertainty in the data

The experimental statistics presented in this bulletin contain [uncertainty](#). As with all survey data based on a sample, they are susceptible to respondent error and bias. This survey has a low response rate of 1.2%, which increases the uncertainty and the chances of non-response bias in these statistics. In some cases, we have used confidence intervals to determine whether differences between students, those aged 16 to 29 years in Great Britain, and the adult population of Great Britain, are statistically significant.

9 . Related links

[Coronavirus and higher education students, England, 25 February to 7 March 2022](#)

Bulletin | Released 21 March 2022

Experimental statistics from the Student COVID-19 Insights Survey (SCIS) in England. Includes information on the behaviours, plans, opinions and well-being of higher education students in the context of guidance on the coronavirus (COVID-19) pandemic.

[Coronavirus and university students, 3 to 8 November 2020, Great Britain](#)

Dataset | Released 18 November 2020

Experimental statistics from a pilot of the Student COVID-19 Insights Survey. Includes information on the behaviours and well-being of university students attending four British universities in the context of guidance on coronavirus.

[Public opinions and social trends, Great Britain: 26 October to 6 November 2022](#)

Bulletin | Released 11 November 2022

Social insights on daily life and events, including the cost of living, working arrangements and well-being from the Opinions and Lifestyle Survey (OPN).

[Impact of increased cost of living on adults across Great Britain: June to September 2022](#)

Article | Released 25 October 2022

Analysis of the proportion of the population that are affected by an increase in their cost of living, and of the characteristics associated with having difficulty affording or being behind on energy, mortgage or rental payments, using data from the OPN.

10 . Cite this statistical bulletin

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