

**Debate Pack**

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# Impact of increases in the cost of living on further and higher education students

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### **Summary**

There will be a Westminster Hall debate on the impact of increases in the cost of living on further and higher education students on Tuesday 19 September at 4:30pm. This is a one hour debate which has been sponsored by Paul Blomfield MP.

# 1 Background

## 1.1 Higher education students

### Cost of living pressures on higher education students

The Department for Education does not collect regular information on the financial position of students. It previously published detailed representative surveys in the [Student Income and Expenditure Survey series](#), but the last one was carried out in 2014/15.<sup>1</sup> A survey was carried out for 2021/22, but the report has not yet been published.

In recent years there have been various other surveys and reports on the financial pressures facing students. These can vary in quality, but some are highlighted below.

Save the Student, a student money website, conducts an annual National Student Money Survey.<sup>2</sup> The 2023 survey found a monthly shortfall of £439 between the average student's maintenance loan and living costs.<sup>3</sup> This is up from £340 in 2021. It also found:

- The average student's monthly living costs have increased by 17%, up from £924 in 2022 to £1,078.
- 18% of surveyed students have used a food bank in the last academic year, up from 10% who said the same in 2022.
- 22% of surveyed students said they often skip meals to save money, while a further 42% said they sometimes do.

As UK household costs and bills have risen, university leaders have warned students are consequently at risk of becoming “the forgotten group in the cost of living crisis”.<sup>4</sup> Black students, students aged over 25, and students from lower socio-economic backgrounds are likely to be hardest hit by rising costs of food, transport, rent, and energy.<sup>5</sup>

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<sup>1</sup> DfE, [Student income and expenditure survey 2014 to 2015](#), March 2018

<sup>2</sup> Save the Student, [Student Money Survey 2023 – Results](#), Updated 5 September 2023. This report results from an online survey with around 1,800 responses and comparisons with results from earlier years. The results are based on students who decided to respond to the survey, so should not be seen as representative of the entire student population.

<sup>3</sup> Save the Student, [Student Money Survey 2023 – Results](#), Updated 5 September 2023

<sup>4</sup> Universities UK, [Don't overlook students in cost of living crisis, say university leaders](#), 20 December 2022

<sup>5</sup> Million Plus, [Learning with the lights off: students and the cost-of-living crisis](#), October 2022

The average student's largest monthly expense is rent, accounting for about 40% of monthly living costs.<sup>6</sup> The 2021/22 Accommodation Costs Survey by Unipol and the National Union of Students (NUS) found the UK average annual rent for purpose-built student accommodation (PBSA) to be £7,374.<sup>7</sup> This is a 16% increase since the last survey in 2018/19. Privately provided PBSA and private landlords are more expensive than university accommodation, which suggests issues of affordability are likely to continue as private providers dominate the market.<sup>8</sup>

90% of students surveyed by the National Union of Students (NUS) for its September 2022 Cost of Living report said the rising cost of living had negatively impacted their mental health.<sup>9</sup> According to the Office for National Statistics (ONS), over three-quarters of students surveyed in October and November 2022 were also “concerned” rising costs may affect how well they do in their studies.<sup>10</sup> Mental health and money worries are [the most common reasons students give for thinking about dropping out](#) of their studies.<sup>11</sup>

In March 2023, a Savanta Poll found almost one in five respondents had considered dropping out of university or college because of increases in the cost of living, including nearly one in four postgraduate students and nearly one in three disabled students.<sup>12</sup>

### ONS student survey and interviews

In February 2023, the Office for National Statistics (ONS) reported 92% of students had experienced higher living costs compared to last year, and 91% were “somewhat or very worried” about rising costs.<sup>13</sup> The ONS also found a third had taken on more debt, cut back on meals, and were using university spaces as ‘warm banks’ to try to limit their outgoings.<sup>14</sup>

Students also reported a lower level of life satisfaction, with 46% saying their mental health had worsened between the 2022 academic year starting and early 2023, with many students reporting in interviews with the ONS feeling anxious, stressed, and worried about immediate financial costs and life after university.<sup>15</sup>

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<sup>6</sup> Save the Student, [Student Money Survey 2023 – Results](#), Updated 5 September 2023

<sup>7</sup> Unipol and the National Union of Students, [Accommodation Costs Survey 2021](#), December 2021

<sup>8</sup> Unipol and the National Union of Students, [Accommodation Costs Survey 2021](#), December 2021

<sup>9</sup> NUS, [Cost of Living Report](#) (PDF), September 2022

<sup>10</sup> ONS, [Cost of living and higher education students, England: 24 October to 7 November 2022](#), 23 November 2022

<sup>11</sup> Save the Student, [Student Money Survey 2022](#), 20 September 2022.

<sup>12</sup> Office for Students, [Studying during rises in the cost of living](#), 17 March 2023

<sup>13</sup> ONS, [Cost of living and higher education students, England: 30 January to 13 February 2023](#), 24 February 2023

<sup>14</sup> ONS, [Cost of living and higher education students, England: 30 January to 13 February 2023](#), 24 February 2023

<sup>15</sup> ONS, [Cost of living and higher education students, England: 30 January to 13 February 2023](#), 24 February 2023; ONS, [Student voices: experiences of the rising cost of living](#), 6 September 2023

The ONS also found additional financial support streams were not available to all students. A third of students reported being unable to rely on family for help, and those that could said their family had to cut costs to help them fund their studies. Students also reported university hardship funds can have strict eligibility criteria and be difficult to navigate. Students have also reported increasing their hours at work and working multiple jobs to make ends meet.<sup>16</sup>

### All-Party Parliamentary Group for Students report

In March 2023, the All-Party Parliamentary Group for Students published a report on the increasing financial pressures students are facing.<sup>17</sup> It highlighted how the rising cost of living was disproportionately affecting marginalised and under-participating groups of students, including disabled students, black and minority ethnic students, students from lower socio-economic backgrounds, care leavers, and students who were estranged from their families.

The report also highlighted the rise in students working increasing hours in paid employment alongside full-time study, and the possible consequences for their academic results, mental wellbeing, and graduate employment prospects.

## What is the Government doing to support students?

For both undergraduate and postgraduate students, cost of living support primarily comes from publicly funded student finance loans and grants/bursaries.

In July 2023, the Government said it increased maximum loans and grants in England by 2.3% for the 2022/23 academic year and 2.8% for the 2023/24 academic year.<sup>18</sup> The Government also said there is £276 million of student premium funding available this year in England to support disadvantaged students who need additional help.<sup>19</sup>

The Department for Education has said it discusses cost of living pressures on students in regular meetings with stakeholders, including the Office for Students (the higher education regulator in England), Universities UK, and higher education Mission Groups.<sup>20</sup> It also said it has consulted with the National Association of Student Money Advisers “to understand the ongoing

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<sup>16</sup> ONS, [Student voices: experiences of the rising cost of living](#), 6 September 2023

<sup>17</sup> All-Party Parliamentary Group for Students, [Report of the Inquiry into the impact of the cost-of-living crisis on students](#) (PDF), March 2023

<sup>18</sup> [PQ 194544 \[Students: Cost of Living\] 25 July 2023](#)

<sup>19</sup> Previously, student premium funding exclusively went towards widening participation efforts. Since the pandemic, the Government has allowed this funding to be used for hardship support.

<sup>20</sup> [PQ 180273 \[Students: Cost of Living\] April 2023](#)

situation in relation to increased requests from students for hardship awards from their universities.”<sup>21</sup>

### **Student finance support for undergraduate students**

Education is a devolved matter and so tuition fees vary across the UK. They are capped by regulations published by the respective government of each part of the UK. Scotland is unique in that tuition fees for eligible students who normally live in Scotland are paid by the Scottish Government. In England, Wales, and Northern Ireland, students are charged tuition fees, and for eligible students there are publicly funded loans available to cover the cost of these fees.

The different student funding bodies within the UK also provide living cost support in the form of publicly funded maintenance loans, grants, and bursaries. Additional funding may also be available to students depending on their personal circumstances, for example if they have a disability or childcare costs. While students must repay loans following graduation, grants and bursaries do not have to be paid back.

England differs from the rest of the UK by not providing any maintenance grant support for students. Such support was discontinued in 2016-17.<sup>22</sup> The maximum amount of maintenance support available to students from each part of the UK in the 2023/24 academic year is shown in the table below.<sup>23</sup>

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<sup>21</sup> [PQ 180273 \[Students: Cost of Living\] April 2023](#)

<sup>22</sup> Commons Library briefing CBP-7258, [Abolition of maintenance grants in England from 2016/17](#)

<sup>23</sup> The Commons Library briefing CBP-8237, [Student support for undergraduates across the UK](#), considers student support arrangements in more detail.

Full-Time Undergraduate Student Support: UK Summary 2023/24			
	Tuition Fee Loan (max)	Maintenance Loans (max)	Maintenance Grants (max)
England	<b>£9,250</b> (UK)	Living at home: <b>£8,400</b> Living away from home: <b>£9,978</b> Living away from home in London: <b>£13,022</b>	<b>£0</b>
Wales	<b>£9,000</b> (Wales) <b>£9,250</b> (Rest of UK)	Living with parents: <b>£8,950</b> Living away from home: <b>£10,720</b> Living away from home in London: <b>£13,635</b>	Living with parents: <b>£6,885</b> Living away from home: <b>£8,100</b> Living away from home in London: <b>£10,124</b>
Scotland	<b>£0</b> Paid by the Scottish Government (Scotland) <b>£9,250</b> (Rest of UK)	Young Students: <b>£7,000</b> Independent student: <b>£8,100</b>	Young Student: <b>£2,000</b> Independent Student: <b>£1,000</b>
Northern Ireland (NI)	<b>£4,710</b> (NI) <b>£9,000</b> (Wales) <b>£9,250</b> (Rest of UK)	Living with parents: <b>£5,250</b> Living away from parents: <b>£6,776</b> Living away from parents in London: <b>£9,492</b>	<b>£3,475</b>

Sources: Gov.UK, [Student Finance](#); Student Finance Wales, [Undergraduate Students](#), Student Awards Agency Scotland, [Full-time undergraduate funding](#); Student Finance NI, [Full-time undergraduate](#), accessed 29 March 2023.

### Reforms to undergraduate student support in England

In February 2018, the then-Prime Minister, Theresa May, [announced a wide-ranging review of post-18 education and funding in England](#). The review aimed to create a joined-up post-18 education system, which would facilitate lifelong learning and improve the integration of the further and higher education systems. A desire to improve quality, increase choice, and ensure value for money were also said to be “at the heart” of the review.<sup>24</sup>

In May 2019, an independent panel that formed part of the review published a report (the ‘Augar Report’) with several recommendations relating to student finance, including reducing the undergraduate tuition fee cap to £7,500 from

<sup>24</sup> Department for Education (DfE), [Prime Minister launches major review of post-18 education](#), 19 February 2018

2020/21 and reintroducing means-tested, non-repayable maintenance grants for disadvantaged students.<sup>25</sup>

In February 2022, the Government published its conclusion of the review, which included a [statement setting out policy interventions and proposals for consultation](#).<sup>26</sup> The review did not reduce tuition fees or reintroduce maintenance grants as recommended, but it did freeze tuition fees at £9,250 and make a number of changes to loan repayment terms.<sup>27</sup>

### Support for postgraduate students

Publicly funded student support for master's degrees includes postgraduate loans to help with tuition fees and living costs, and Disabled Students' Allowances (DSA) to cover the extra costs that might arise from a student having a disability.

Each part of the UK offers a slightly different package of postgraduate student support. The support available is outlined in the table below.

Financial support available across the UK for postgraduate taught courses	
England	Loan of up to <b>£12,167</b> to help with tuition fees and living costs.
Scotland	Loan of up to <b>£7,000</b> to help with tuition fees, and a loan of up to <b>£4,500</b> to help with living costs.
Northern Ireland	Loan of up to <b>£6,500</b> to help with tuition fees.
Wales	Loan and grant up to <b>£18,770</b> (the maximum grant amount was <b>£6,885</b> ) to help with tuition fees and living costs.

Source: Sources: GOV.UK, [Master's Loan](#); SAAS, [Postgraduate Funding](#); NI Direct, [Financing your postgraduate course](#); Student Finance Wales, [Postgraduate Master's courses](#) (accessed 13 September 2023).

At the postgraduate level, more support is also available in the form of scholarships from higher education providers and research councils. Information is available in the Commons Library casework article [Finding funding for a Master's degree](#).<sup>28</sup>

<sup>25</sup> DfE, [Post-18 review of education and funding: independent panel report](#), 30 May 2019. Commons Library briefing CBP-8577, [The post-18 Education Review \(the Augar review\) recommendations](#).

<sup>26</sup> DfE, [Higher education policy statement and reform](#), 24 February 2022

<sup>27</sup> DfE, [Higher education policy statement and reform](#), 24 February 2022, p70

<sup>28</sup> Commons Library Constituency Casework Article, [Finding funding for a master's degree](#)



## Are current levels of student support sufficient?

Over half (58%) of respondents to the ONS' [Student Cost of Living Insights Study](#) (February 2023) said their student loans didn't cover necessary costs, and one in four (25%) said their loans only just covered their living costs.<sup>29</sup>

In 2022/23, student maintenance support did not rise in line with inflation across the UK.<sup>30</sup>

2022/23 maintenance loan changes		
Maximum loan values 2022/23 v 2021/22		
	Cash change	Real change
England	+2.3%	-7.2%
Northern Ireland	0.0%	-9.3%
Wales	+3.5%	-6.1%
Scotland	+4.5%	-5.2%

Note: Real changes calculated using OBR forecasts of UK-wide CPI inflation in the year to Q1 2023

Sources: [Written statement on Higher Education Student Finance](#); Save the Student, [Student Money Survey 2022](#)

According to the Institute for Fiscal Studies (IFS) real term cuts to student support since 2020/21 in England will have left the poorest students around £1,500 worse off.<sup>31</sup> It said:

The government is not correcting large cuts to maintenance loan entitlements due to forecast errors made over the past two years, and it is also not putting in place a mechanism to correct forecast errors in the future.

This means that students from the poorest families will in the future be around £1,500 worse off per year than they would have been if inflation forecasts over the past two years had been correct.

For the 2023/24 academic year, Northern Ireland has increased maximum student maintenance loans by **40%**,<sup>32</sup> Wales by **9.4%** for undergraduate students,<sup>33</sup> and Scotland by **11.1%** for the worst-off students.<sup>34</sup> In England, maintenance loans and grants have increased by **2.8%** for the 2023/24 academic year.<sup>35</sup>

<sup>29</sup> ONS, [Cost of living and higher education students, England: 30 January to 13 February 2023](#), 24 February 2023

<sup>30</sup> Commons Library briefing, [The value of student maintenance support](#)

<sup>31</sup> IFS, [Large real cuts to student financial support to become permanent](#), 11 January 2023

<sup>32</sup> NI Department for the Economy, [Lyons announces 40% increase in student maintenance loans from 2023/24](#), 19 October 2022.

<sup>33</sup> Welsh Government, [Welsh Students to Get More Help with Living Costs](#), 19 January 2023.

<sup>34</sup> Scottish Government, [Increased support for students](#), 14 March 2023

<sup>35</sup> DfE press release, [Cost of living boost for students](#), 11 January 2023.

The IFS has identified several problems with the way maintenance loans are calculated for students in England that have meant support has not kept up with inflation due to “large stealth cuts”.<sup>36</sup>

Firstly, the parental earning threshold below which students are entitled to the full maintenance loan has been frozen at £25,000 since 2008. Meanwhile, the higher income threshold, above which students are only eligible for the minimum level of maintenance support, has been frozen since 2016 at around £62,300 for students living away from home and studying outside London. This has meant that while parental earnings have risen over time, particularly during periods of high inflation, students are entitled to less and less maintenance support.

Secondly, annual increases in maintenance loan levels are determined by inflation forecasts made years before actual inflation is known. There is no mechanism to adjust increases if there are errors in such forecasts. This has been a major issue in recent years as inflation has substantially exceeded expectations. The IFS has said:

Since inflation has been higher than previously expected, the value of maintenance loans was around 10% lower in the 2022–23 academic year than if levels had been increased from 2020–21 with actual rather than forecast (RPIX) inflation. This amounted to a large cut in maintenance support of around £90 a month for students from the poorest families. The government has announced that levels will rise by 2.8% in the 2023–24 academic year, which is likely to represent another real-terms cut in support.<sup>37</sup>

The Commons Library briefing [The value of student maintenance support](#) shows the real cut in maintenance support is expected to be 11% between 2021/22 and 2023/24, or around £1,100 a year for those from the poorest households.<sup>38</sup>

## Calls for more support for students

The National Union of Students (NUS) has called for the Government to introduce a “tailored student cost of living support package”,<sup>39</sup> while universities have called for an “immediate” increase of maintenance loans in line with inflation,<sup>40</sup> and the return of maintenance grants in England.<sup>41</sup>

The March 2023 APPG for Students report called on the Government to:

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<sup>36</sup> IFS, [Higher education, unresolved issues](#) (accessed 14 September 2023)

<sup>37</sup> IFS, [Higher education, unresolved issues](#) (accessed 14 September 2023)

<sup>38</sup> Commons Library briefing, [The value of student maintenance support](#)

<sup>39</sup> NUS, [Cost of Living Campaign](#).

<sup>40</sup> Russell Group, [Russell Group urges Government not to forget students in cost-of-living support](#), 20 September 2022

<sup>41</sup> Universities UK, [Incoming government urged to work with universities to help students through cost of living crisis](#), updated 5 April 2023

- Provide further hardship funding through universities that targets those most in need.
- Increase student maintenance loans to restore the real value of support, and maintain that value going forward.
- Base future student loan increases on more recent inflation forecasts, and adjust increases when actual inflation levels are known in the following year.
- Consider re-introducing means-tested maintenance grants in England.
- Increase the lower household income threshold for the maximum student loan, which has been frozen by successive governments since 2008.<sup>42</sup>

In September 2023, a report by the Higher Education Policy Institute looking at university support for students said the Government should establish a cost-of-living taskforce, which consults regularly with students and sector leaders. It also called for an urgent review of current levels of maintenance support and said the Government should raise the parental earnings threshold below which students receive the maximum loan from £25,000, and ensure it rises in line with inflation going forward.<sup>43</sup>

## What are universities doing to help students?

Most universities will have a student advice/welfare service that can advise on a range of issues including finances, housing, and benefits. Students concerned about their financial situation can contact their university to learn what additional funding might be available, including [hardship funds in England](#).

Universities may also offer [scholarships and bursaries](#) to students who have excelled academically or are from a disadvantaged background, such as [refugees and asylum seekers](#).

In March 2023, the Office for Students, which regulates higher education in England, highlighted a number of steps being taken by universities and colleges to support students with cost of living pressures, including:

- providing warm spaces, such as opening libraries for 24 hours a day, seven days a week
- reorganising the structure of learning through condensed timetables that allow for part-time work and reduced travel costs

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<sup>42</sup> All-Party Parliamentary Group for Students, [Report of the Inquiry into the impact of the cost-of-living crisis on students](#) (PDF), March 2023

<sup>43</sup> Higher Education Policy Institute, [How to Beat a Cost-of-Learning Crisis: Universities' Support for Students](#), 14 September 2023, pp53-59

- providing financial assistance through increased hardship funds and bursaries
- meeting food needs, for example, subsidised or free canteen food
- offering pastoral and emotional support to help with stress and anxiety caused by financial pressures
- offering support with housing costs, such as freezing the rent in university-owned accommodation
- offering subsidised travel, such as bus passes or free campus shuttle buses
- offering subsidised extracurricular activities, including free or subsidised access to sports facilities.<sup>44</sup>

The September 2023 Higher Education Policy Institute report found 26% of universities operated a food bank (rising to 33% of Russell Group universities). Wales, the Southwest, the Northeast, and the Southeast are the parts of the UK where universities were most likely to operate a food bank.<sup>45</sup>

The report said all universities should establish a cost-of-living working group, streamline their hardship fund by limiting the required evidence, and include financial hardship as a category of extenuating circumstances for assessments.<sup>46</sup>

## 1.2

## Further education students

### Cost of living issues facing further education students

According to [a report on cost-of-living pressures in further education](#) produced by the All-Party Parliamentary Groups (APPG) for Students and Further Education and Lifelong Learning, further education students are facing similar financial pressures to higher education students, with increasing costs in food, energy bills, transport, rent and living expenses.<sup>47</sup>

However, a key distinction between the two groups highlighted by the report was the part-time work and excessive hours further education students were undertaking to support their families as well as themselves. A report

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<sup>44</sup> Office for Students, [Studying during rises in the cost of living](#), 17 March 2023

<sup>45</sup> Higher Education Policy Institute, [How to Beat a Cost-of-Learning Crisis: Universities' Support for Students](#), 14 September 2023

<sup>46</sup> Higher Education Policy Institute, [How to Beat a Cost-of-Learning Crisis: Universities' Support for Students](#), 14 September 2023, pp53-59

<sup>47</sup> All-Party Parliamentary Group for Students, [The impact of the cost-of-living crisis on students in further education](#) (PDF), July 2023

published by the Campaign for Learning in October 2022 similarly found students were dropping out of college to pursue full-time work.<sup>48</sup>

Further education colleges have reported that increasing numbers of students are using colleges as ‘warm banks’, using their transport bursary on energy costs and walking several miles to school, and staying in college longer to ensure access to food.<sup>49</sup> The APPG report also said student safeguarding issues have become more common, with more students unable to live at home due to domestic abuse stemming from financial pressures, and more students at risk from criminal exploitation.<sup>50</sup>

To remain solvent through cost-of-living pressures, colleges are looking to close buildings, reduce opening hours, offer term-time only provision, and run fewer courses as a way to cut costs.<sup>51</sup>

## What is the Government doing to support for further education students?

### Tuition fee support

Further education students in England do not have to pay tuition fees if they are under 24 and studying for their first [level 3 \(A Level or equivalent\) qualification](#). Many essential skills courses such as reading, writing and maths are also free, as are courses funded under various government initiatives, including the [free courses for jobs offer](#).

[Advanced Learner Loans](#) are available for students 19 or older taking courses at level 3 or higher that are not designated for higher education student finance. The loans are intended to cover courses fees, but an Advanced Learner Loan bursary towards living costs is also available (see below).

### Living cost support

Various bursaries and loans are available to help students with day-to-day costs.<sup>52</sup>

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<sup>48</sup> Campaign for Learning, [Learning in the Cold: the Cost of living crisis and Post-16 Education and Skills](#) (PDF), October 2022, p18

<sup>49</sup> All-Party Parliamentary Group for Students, [The impact of the cost-of-living crisis on students in further education](#) (PDF), July 2023

<sup>50</sup> All-Party Parliamentary Group for Students, [The impact of the cost-of-living crisis on students in further education](#) (PDF), July 2023; Campaign for Learning, [Learning in the Cold: the Cost of living crisis and Post-16 Education and Skills](#) (PDF), October 2022.

<sup>51</sup> Campaign for Learning, [Managing the cost-of-living crisis in FE colleges](#).

<sup>52</sup> UK Government, [Further education courses and funding: Financial help](#), accessed 14 September 2023

- The [16-19 Bursary Fund](#) is available for items and costs relating to a further education course, such as books, specialist clothing, transport, and food. There are two types of 16 to 19 bursaries:
  - Bursaries for defined vulnerable groups (including care-experienced students or those claiming certain benefits)
  - Discretionary bursaries which providers award using policies they set, in line with Department for Education funding rules

### 16-19 bursary funding

£ million cash England

Financial year	Funding
2017/18	218
2018/19	215
2019/20	209
2020/21	210
2021/22	225

Notes: Includes 16-19 free school meals funding

Source: [ESFA annual report and accounts \(various editions\)](#)

The table opposite sets out the government funding for the 16 to 19 bursary fund since the 2017 to 2018 financial year. The figures in the table include the funding provided for free school meals in further education. Institutions that receive funding allocations for both the 16 to 19 discretionary bursary and free meals in further education are able to use the funding as a single allocation, provided they ensure all students eligible for a free meal receive one in line with the ESFA's [free school meals guidance](#).

- [Learner Support](#) is available to students aged 19 or over who are in financial hardship. It can help to cover travel costs, accommodation, materials and equipment, and childcare.
- The [Advanced Learner Loan bursary fund](#) can help to pay for things related to study such as travel, childcare, and course accommodation for students using an Advanced Learner Loan to fund their course fees.
- There is also specialist funding available for [college accommodation](#), [help with childcare costs](#), and [those studying at a private performing arts school](#).<sup>53</sup>

## Are current measures sufficient?

The [16-19 bursary fund](#) was introduced in 2011 to replace the [Education Maintenance Allowance \(EMA\)](#), which was a weekly payment to students in England. The Department for Education has published a number of reports on the bursary fund, including an impact evaluation in June 2015.<sup>54</sup> This found abolishing the EMA in 2011 reduced Year 12 participation by around 1.5 percentage points during the 2011/12 and 2012/13 academic years. The APPG report on further education and the rising cost of living said the bursary fund is less than a third of the EMA budget and has stricter eligibility criteria than the EMA allowance.<sup>55</sup>

<sup>53</sup> UK Government, [Further education courses and funding: Financial help](#), accessed 14 September 2023

<sup>54</sup> DfE, [Evaluation of the 16 to 19 Bursary Fund](#)

<sup>55</sup> All-Party Parliamentary Group for Students, [The impact of the cost-of-living crisis on students in further education](#) (PDF), July 2023

The APPG report also said funding for further education providers has been reduced, so students have less access to bursaries and other forms of financial support. At the same time, the demand for bursary support from students to colleges has risen, with Hartlepool College reporting that 95% of its 16-18 cohort applying in 2022-23, compared to 65% in 2021-22.<sup>56</sup>

## Calls for more support for students

The APPG report makes various recommendations to alleviate the impact of the cost of living on further education students, including increased funding for colleges, more flexibility with bursary eligibility, and extending free school meals and free travel eligibility.<sup>57</sup>

The Campaign for Learning report made similar recommendations but additionally recommended that Child Benefit and Universal Credit was uprated by inflation to alleviate household financial strain. It also said colleges should be open outside of classes and term-time for students, and those studying Access to HE courses, T Levels, and apprenticeships should have access to the 16-19 bursary grant or another means-tested bursary.<sup>58</sup>

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<sup>56</sup> All-Party Parliamentary Group for Students, [The impact of the cost-of-living crisis on students in further education](#) (PDF), July 2023

<sup>57</sup> All-Party Parliamentary Group for Students, [The impact of the cost-of-living crisis on students in further education](#) (PDF), July 2023

<sup>58</sup> Campaign for Learning, [Learning in the Cold: the Cost of living crisis and Post-16 Education and Skills](#) (PDF), October 2022.

## 2

## Press material

[Are on-campus food banks the new staple?](#)

Higher Education Policy Institute

14 September 2023

[New report finds more than a quarter of universities have a food bank and one-in-ten distributes food vouchers](#)

Higher Education Policy Institute

14 September 2023

[There's still more that universities can do to get the cost of living down for students](#) [subscription required]

WonkHE

6 September 2023

[Cost of living crisis forcing students to take on more hours of paid work](#)

The Guardian

22 June 2023

[Learning in the Cold: The Cost-of-Living Crisis and Post-16 Education and Skills](#)

FE News

20 October 2022

[The Cost-of-Living Crisis and 16-19 Year-Olds in Full-Time Further Education](#)

FE News

21 October 2022

[The Cost of Living Crisis: what does it mean for further and adult education](#)

Association of Colleges

August 2022



## 3 Parliamentary material

### 3.1 Debates

#### [Cost of Living: Support for Young People](#)

18 Oct 2022 | House of Commons | 720 cc274-288WH

### 3.2 Parliamentary Questions

#### [Energy Bills Support Scheme: Students](#)

15 March 2023 | UIN 160256

**Asked by: Paul Blomfield**

To ask the Secretary of State for Education, what steps she is taking to ensure that university students in private rental accommodation (a) are receiving or (b) have received payment from the Energy Bills Support Scheme.

**Answering member: Robert Halfon | Department: Department for Education**

The government recognises the additional cost of living pressures that have arisen this year and impacted students.

All households will save on their energy bills through the Energy Price Guarantee and the £400 Energy Bills Support Scheme discount. Students who buy their energy from a domestic supplier are eligible for the energy bills discount.

The Energy Bills Support Scheme Alternative Funding will provide £400 support to those households without a direct relationship to a domestic electricity supplier in England, Scotland, and Wales, who have faced increased energy bill costs since 1 October 2022. This will include students in privately rented accommodation, where they receive their energy from an intermediary, such as a landlord or letting agency, who holds a commercial electricity contract.

The Energy Prices Act passed on 25 October 2022 includes the provision which requires landlords to pass any benefits they receive from energy price support onto end users, as appropriate.

Tenants should not need to take action to receive this benefit as the obligation is on intermediaries, such as landlords, to pass through the benefit and provide the information necessary to do so. If a student believes this obligation has not been met, they are advised to contact their landlord or an

intermediary to resolve this in the first instance. Within the regulations, there is also scope to pursue enforcement through civil proceedings.

Further guidance on the pass-through requirement can be found at: <https://www.gov.uk/government/publications/pass-through-requirements-for-energy-price-support-provided-to-intermediaries/guidance-on-the-pass-through-requirements-for-energy-price-support-in-great-britain-provided-to-intermediaries>.

Students in purpose-built student accommodation are not eligible to receive support under the scheme. With fixed rental fees set ahead of the academic year, these students have not been exposed to unexpectedly higher energy bill costs this winter.

For students living in university or private halls, businesses, including those providing student accommodation, are covered by the Energy Bill Relief Scheme which provides energy bill relief for non-domestic customers in Great Britain.

The Energy Bill Relief Scheme will provide a price reduction to ensure that all businesses and other non-domestic customers, including universities and private purpose-built student accommodation providers, are protected from high energy bills this winter

### **Topical Questions**

**16 January 2023 | 726 c22**

**Asked by: Paul Blomfield**

As we have heard, the additional £15 million hardship funding for students announced last week amounts to less than £10 per head—significantly less, according to my sums—while the Institute for Fiscal Studies says that students are £1,500 a year worse off. Today, the all-party parliamentary group for students is launching an inquiry into the impact of the cost of living crisis on students, inviting submissions from students, their unions and institutions across the UK. Will the Minister agree to meet us to consider the evidence we receive?

**Answered by: Robert Halfon | Department: Education**

Of course I would be delighted to meet the hon. Gentleman to discuss the £276 million, along with other measures the Government have introduced, including the energy rebate and other support that we try to give students who are facing cost of living challenges.

## 4

### Further reading

[How to Beat a Cost-of-Learning Crisis: Universities' Support for Students](#) [PDF]

Higher Education Policy Institute

September 2023

[Constituency casework article: Cost of living support for students](#)

House of Commons Library

September 2023

[Student Financial Wellbeing Insights & Trends series](#) [report series]

Blackbullion

September 2023

[The impact of the cost-of-living crisis in further education](#) [PDF]

APPG for Students; APPG for FE and Lifelong Learning

July 2023

[Report of the Inquiry into the impact of the cost-of-living crisis on students](#)

[PDF]

APPG for Students

March 2023

[Insight: How is the rising cost of living affecting students?](#)

House of Commons Library

December 2023

[Learning in the Cold: The Cost-of-Living Crisis and Post-16 Education and Skills](#) [PDF]

Campaign for Learning

October 2022

[Going Further: Further education, disadvantage and social mobility](#)

The Sutton Trust

October 2021

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