

COST OF LIVING REPORT

TABLE OF CONTENTS

**COST OF LIVING SURVEY
2022/23**

EXECUTIVE SUMMARY	4
METHODOLOGY AND DEMOGRAPHICS	7
CURRENT FINANCIAL SITUATION AND ACCESS TO SUPPORT	8
CONCERNS FOR THE FUTURE	14
PAID WORK	21
MITIGATIONS AND SACRIFICES	26
PRIORITIES AND BUDGETING	32
OUTCOMES AND INTERVENTIONS	41
COST OF STUDY	48
HEALTH AND WELLBEING	52
DISCUSSION AND RECOMMENDATIONS	56
AUTHOR	60

EXECUTIVE SUMMARY

1425 RESPONSES

Were received for the Arts SU's Cost of Living Survey, with an accurate sample of current UAL students across all six Colleges.

Students are most concerned that their current incomes will be unable to cover...

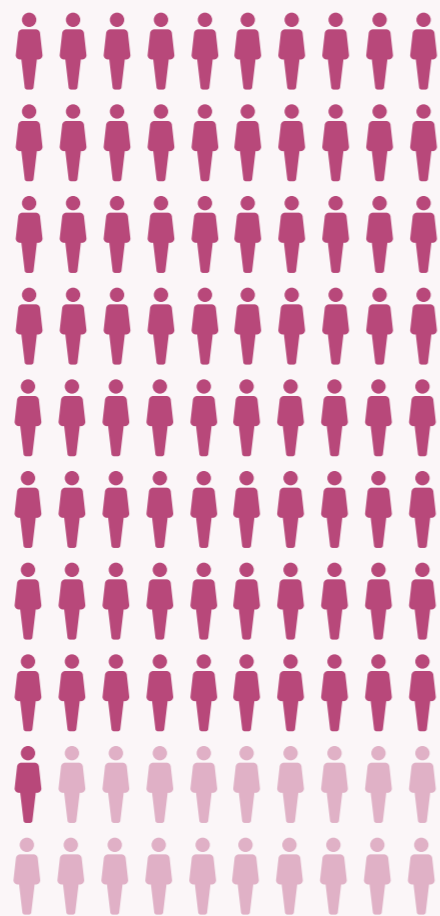


ENERGY BILLS

&



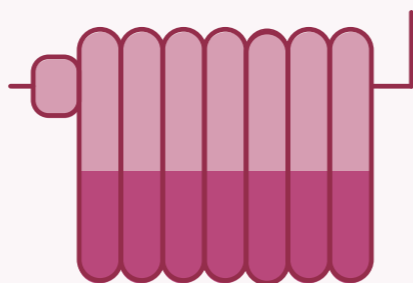
COST OF SOCIAL ACTIVITIES



81%

of respondents answered in affirmative to the following statement:

"If I was able to spend more time on my university work, and less time involved in paid work, I would be able to achieve higher grades"



42.61%

Of respondents have cut back on heating.



48.12%

Of respondents have cut back on food.

47%

Fewer than half of respondents believe they have access to financial resources to cover the costs of materials and equipmentW required to complete their course successfully.

49.3%

Almost half of respondents have taken on private debt in one form or other to deal with the cost of living.

80%

Feel that their health and wellbeing has been negatively affected by the cost of living crisis

PREFERENCE IN STYLE OF TEACHING



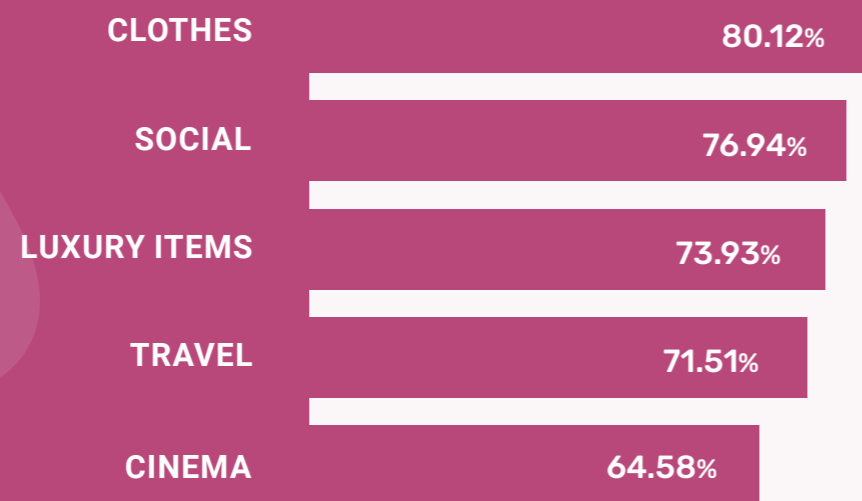
When faced with the choice between fewer days of in-person teaching and lower costs, and a regular number of in-person teaching days but the associated costs, students prefer the regular number of in-person teaching days by a margin of 78% to 22%.

CONCERN ABOUT THE ABILITY TO MANAGE FINANCIALLY AT PRESENT

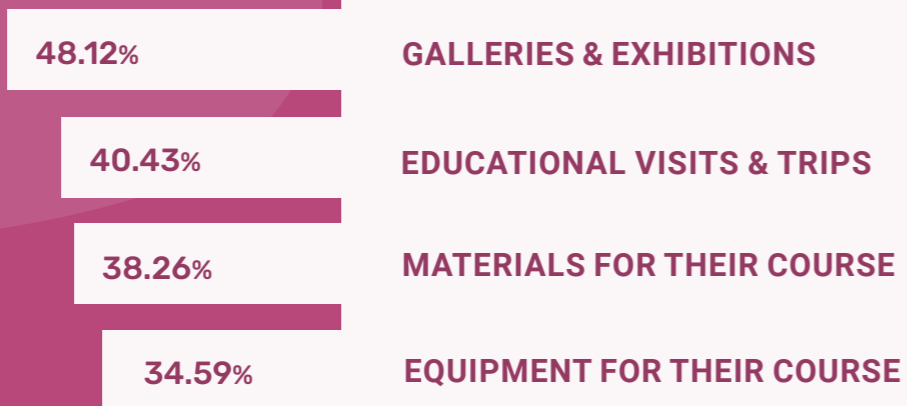


A five-point scale from 1 (not at all concerned) to 5 (very concerned), 64.16% of respondents rated themselves at a level '4' or a level '5' of concern about their ability to manage financially at present.

TOP AREAS STUDENTS HAVE CUT BACK ON SINCE THE BEGINNING OF 2022



AREAS STUDENTS FEEL THEY NEED TO CUT BACK ON IN RELATION TO THEIR STUDIES



METHODOLOGY AND DEMOGRAPHICS

The research for this report was conducted via an electronic survey, accessible to all current UAL students. The survey was composed as a series of Likert-style questions, rank choice questions, and open text comments. It asked students about their experiences of the rising cost of living, as well as collecting demographic data.

THE SURVEY WAS OPEN FROM:



It was promoted through the Students' Union communication channels, such as social media, weekly email newsletters and the course rep system. It was also promoted collaboratively with the UAL Internal Communications Team, and through course teams.

The survey received **1425 responses**, with an accurate sample of current UAL students across all six Colleges. The results of this survey are accurate at a **95% confidence level** and a **margin of error of 3%**, in line with standard social research practice.

CURRENT FINANCIAL SITUATION AND ACCESS TO SUPPORT

The first section of this report covers respondents' attitudes towards their current financial situation. It also covers the level of support they are currently accessing in response to the cost of living.

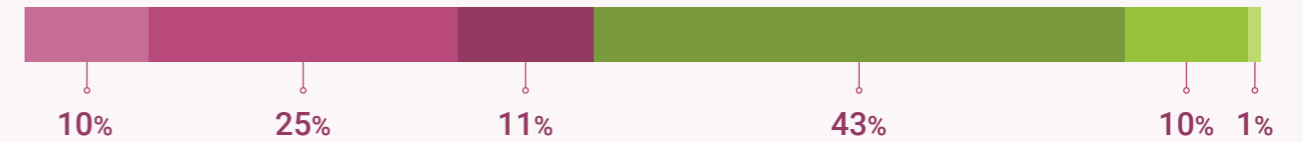
This section aims to understand how robust the current financial situations of students at UAL are at the time of taking the survey, as well as seeking to understand their concerns around the cost of living for the academic year ahead.

The first question asked respondents to what extent they agree their current income covers the following areas of spending:

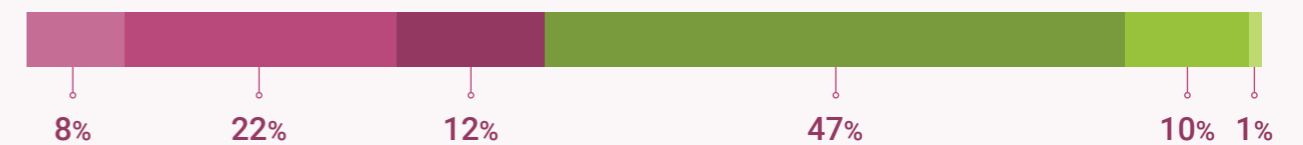
- Your Transport Costs
- Food and Grocery Costs
- The Costs of Materials Required for your Course
- The Cost of Equipment Required for your Course
- Your Energy Bills
- The Costs of your Social Activities
- The Cost of your Accommodation

Thinking about your current income, to what extent do you agree that your income covers the following...?

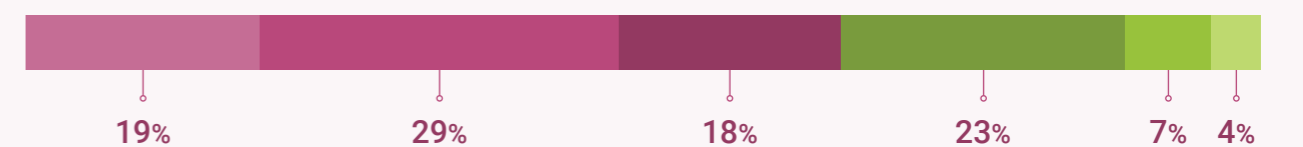
YOUR TRANSPORT COSTS



FOOD AND GROCERY COSTS



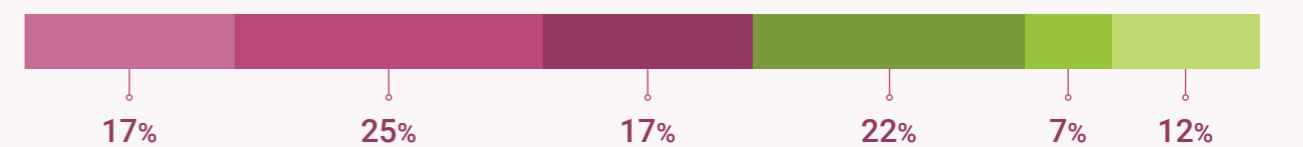
THE COSTS OF MATERIALS REQUIRED FOR YOUR COURSE



THE COST OF EQUIPMENT REQUIRED FOR YOUR COURSE



YOUR ENERGY BILLS



THE COSTS OF YOUR SOCIAL ACTIVITIES



THE COST OF YOUR ACCOMMODATION

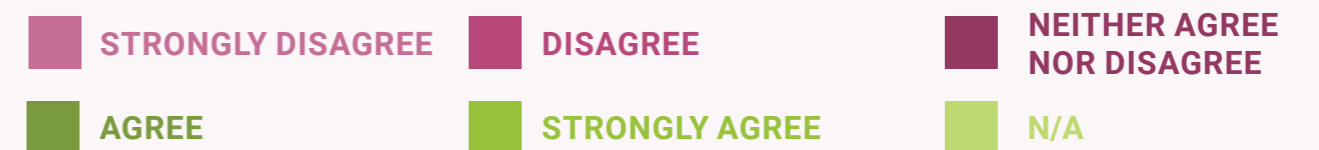
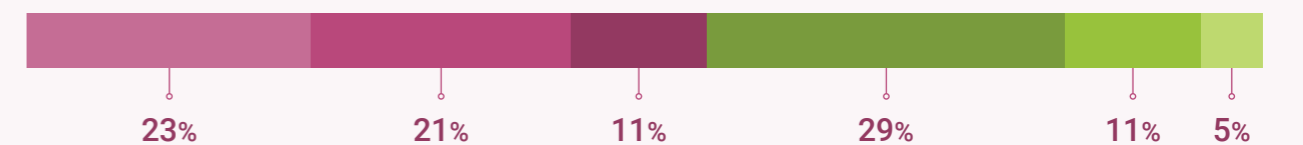


Diagram 1: Thinking about your current income, to what extent do you agree that your income covers the following...?

	STRONGLY DISAGREE (1)	DISAGREE (2)	NEITHER AGREE NOR DISAGREE (3)	AGREE (4)	STRONGLY AGREE (5)	N/A
YOUR TRANSPORT COSTS	9.89%	24.87%	11.18%	42.66%	10.34%	1.06%
FOOD AND GROCERY COSTS	8.38%	21.71%	12.26%	46.84%	9.98%	0.84%
THE COST OF MATERIALS REQUIRED FOR YOUR COURSE	19.33%	28.54%	17.73%	23.06%	7.38%	3.96%
THE COST OF EQUIPMENT REQUIRED FOR YOUR COURSE	19.83%	30.09%	19.15%	19.83%	6.76%	4.33%
YOUR ENERGY BILLS	16.88%	24.83%	17.27%	22.46%	6.88%	11.69%
THE COST OF YOUR SOCIAL ACTIVITIES	24.91%	34.40%	19.59%	15.41%	4.25%	1.44%
THE COST OF YOUR ACCOMMODATION	22.82%	20.69%	10.53%	29.39%	11.30%	5.27%

Table 1: Thinking about your current income, to what extent do you agree that your income covers the following...?

The full results from the respondents can be observed in Diagram 1 and Table 1.

It should be noted this research was conducted across October and early November of 2022, and so many respondents may still have been establishing their spending patterns for the academic year ahead.

When observing the mean scores for each category of spending, respondents indicate that they feel their current income is ablest to cover food and grocery costs (mean = 3.29) and transport costs (3.19).

Respondents believe their current income is least able to cover the cost of equipment required for their course (2.62) and the cost of their social activities (2.39).

In the middle of respondents' financial capacity falls accommodation costs (2.85), energy bills (2.75), and materials costs required for respondents' course (2.69). A number of respondents (12.5%) indicated that energy costs did not apply to them, which may indicate that they are either paid by someone else, or are included in the price of their accommodation (halls of residence, for example).

Which of the following, if any, have you depended on to cover your costs since the beginning of 2022?

Check as many options as are applicable to you.

The second question asked respondents whether they have accessed any form of support in response to the rising cost of living since the beginning of 2022.

This therefore includes the period from January of the previous academic year 2021/22 for returning students.

Option	Responses
Financial Support from Family	70.81%
Savings	61.50%
Student Loans	51.49%
Overdraft	21.75%
Credit Cards	17.14%
Bursaries / Scholarships	13.85%
Other	9.23%
Credit Schemes (e.g Klarna)	8.45%
Financial Support from Friends	7.04%
UAL Hardship Fund	6.03%
Loan from Friends	5.24%
Bank Loans	4.62%
I have not sought any Financial Assistance	2.90%
Financial Assistance from Local Council / Local Authority	2.19%
Welfare / Social Security Benefits	1.88%
Food Banks	1.33%
Pay-Day Loans (e.g QuickQuid)	0.63%

Table 2: Which of the following, if any, have you depended on to cover your costs since the beginning of 2022? Check as many options as are applicable to you.

THE MOST UTILISED FORMS OF SUPPORT

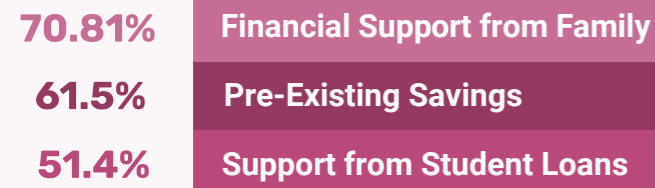
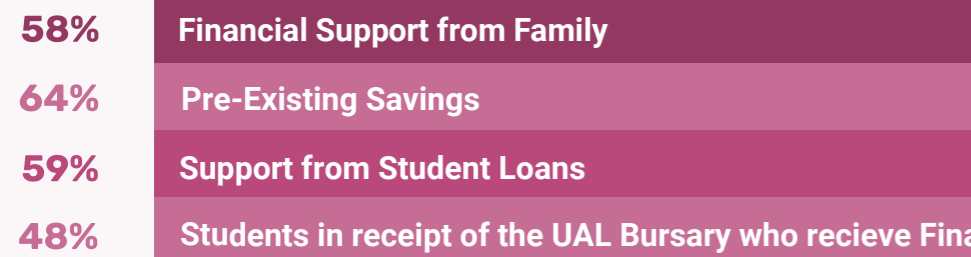


Diagram 2 demonstrates the three most utilised forms of support students had accessed in response to the rising cost of living. The findings reveal the extent to which **family income and wealth are the bedrock of support for many students at UAL.**

Diagram 2



For respondents who indicated they are the first in their family to attend university, Diagram 3 illustrates only 58% depend on financial support from their family, while 64% rely on student loans and 59% savings.

For students in receipt of the UAL Bursary, fewer than half (48%), have relied on financial support from the family.

This indicates that **the safety net of family may not be as readily available to all students**, and demonstrates the need for UAL's targeted approach to financial support.

Diagram 3

STUDENTS TAKING ON DEBT

Many respondents reported taking on debts in order to deal with the rising cost of living. 17.14% of respondents have taken on a loan from their family, and 5.24% have borrowed money from friends.

In addition to this, **almost half of respondents (49.3%) have taken on private debt in one form or other in order to gain access to additional financial support.** This includes taking on a bank overdraft (21.75%), taking on credit cards (13.85%), utilising credit schemes, such as Klarna (8.45%), taking on a bank loan (4.62%), or accessing a pay-day loan provider (0.63%).

This is incredibly concerning, as the terms of many these private debt agreements will require payment long after most students have graduated from their course, **saddling students with debt at the very start of their careers.**

It should be noted that since Arts SU published its Cost of Study research in 2018/19, there has been small decline (from 1.15% to 0.63%) in students utilising pay-day loan schemes. However newer credit schemes (such as Klarna) have filled this gap in the market, and utilise a model predicated on normalising and expanding personal debt.

Although amongst the general student population food bank usage is relatively low (1.33%), for certain groups this rises. 2% of respondents who are the first in their family to attend university have relied on food banks, while this number rises to 3% for those students in receipt of the UAL Bursary. 3% of disabled students have also depended on food banks.

Only 2.9% of respondents indicated that they had not accessed any additional financial support since the beginning of 2022 in response to the rising cost of living.

CONCERNS FOR THE FUTURE

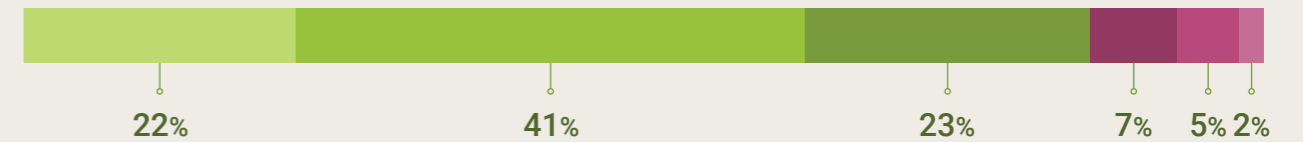
The next section of the research covers respondents' concerns for their future financial situation, as well as asking them whether they believe their current income will be sufficient to cover rising costs in the year ahead.

The first question asked respondents how confident they feel that their current income will be able to cover the following areas of spending in the coming academic year:

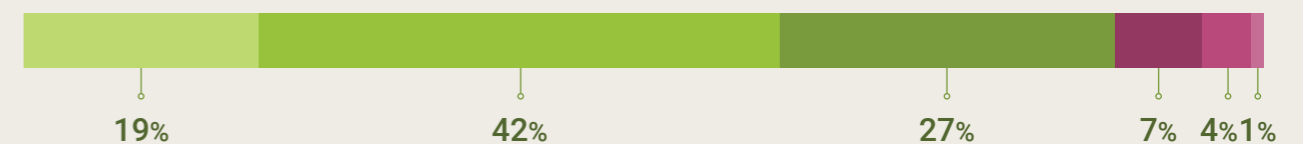
- Your Transport Costs
- Food and Grocery Costs
- The Costs of Materials Required for your Course
- The Cost of Equipment Required for your Course
- Your Energy Bills
- The Costs of your Social Activities
- The Cost of your Accommodation

Looking to the academic year ahead, how confident do you feel your income will continue to cover the following...? Income includes any student loans, bursaries, grants, financial support from family etc. you are in receipt of.

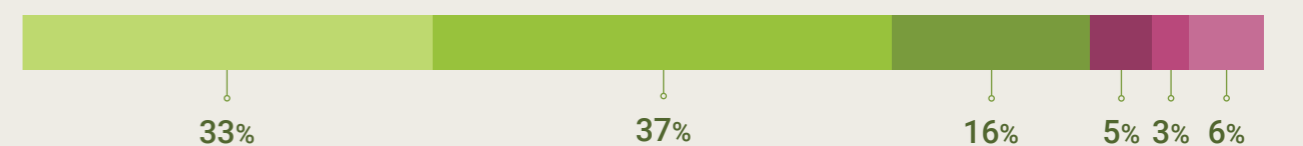
YOUR TRANSPORT COSTS



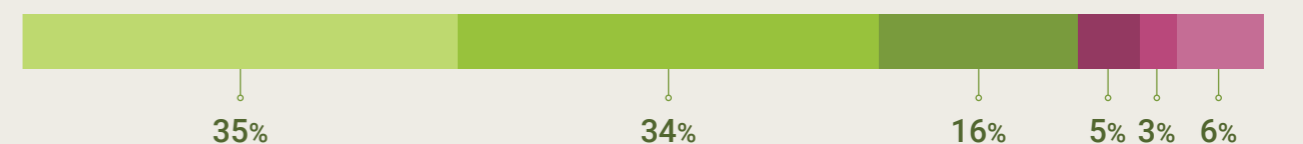
FOOD AND GROCERY COSTS



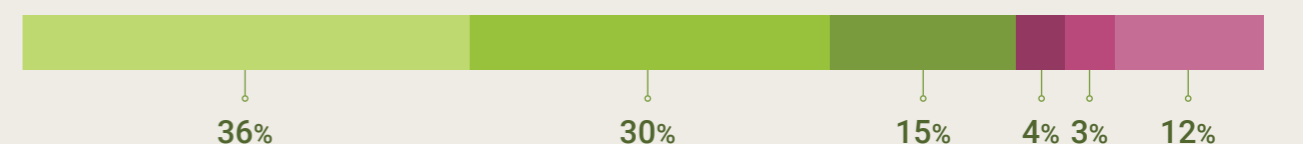
THE COSTS OF MATERIALS REQUIRED FOR YOUR COURSE



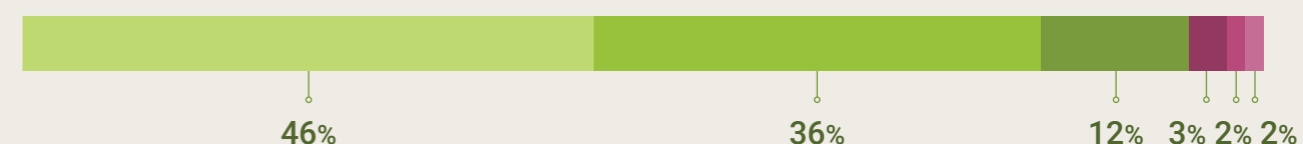
THE COST OF EQUIPMENT REQUIRED FOR YOUR COURSE



YOUR ENERGY BILLS



THE COSTS OF YOUR SOCIAL ACTIVITIES



THE COST OF YOUR ACCOMMODATION

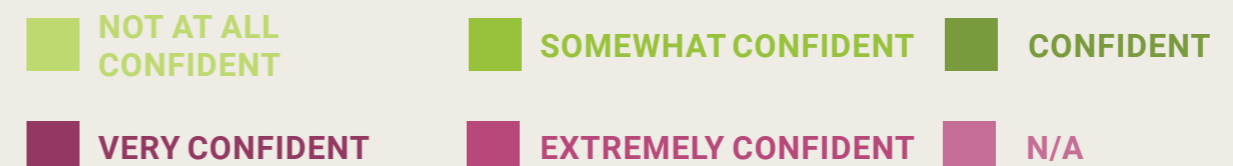
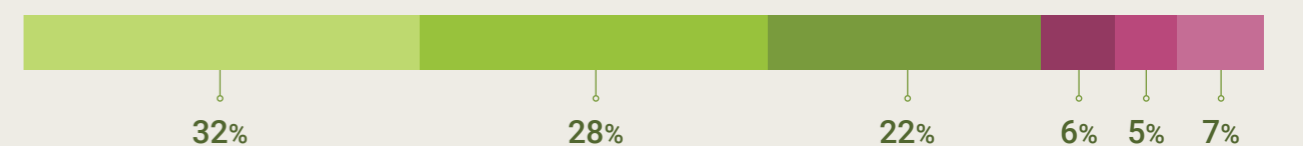


Diagram 4: Looking to the academic year ahead, how confident do you feel your income will continue to cover the following...? Income includes any student loans, bursaries, grants, financial support from family etc. you are in receipt of.

	NOT AT ALL CONFIDENT (1)	SOMEWHAT CONFIDENT (2)	CONFIDENT (3)	VERY CONFIDENT (4)	EXTREMELY CONFIDENT (5)	N/A
YOUR TRANSPORT COSTS	22.10%	40.67%	23.43%	6.74%	5.41%	1.65%
FOOD AND GROCERY COSTS	18.90%	41.96%	26.98%	6.90%	4.08%	1.18%
THE COST OF MATERIALS REQUIRED FOR YOUR COUSE	33.31%	36.75%	15.72%	5.39%	3.13%	5.71%
THE COST OF EQUIPMENT REQUIRED FOR YOUR COURSE	35.24%	33.52%	16.44%	5.32%	3.29%	6.19%
YOUR ENERGY BILLS	36.21%	29.46%	14.93%	4.16%	2.83%	12.41%
THE COSTS OF YOUR SOCIAL ACTIVITIES	46.24%	35.76%	11.89%	2.82%	1.72%	1.56%
THE COST OF YOUR ACCOMMODATION	32.47%	28.22%	21.70%	6.45%	4.64%	6.53%

Table 5: Looking to the academic year ahead, how confident do you feel your income will continue to cover the following...? Income includes any student loans, bursaries, grants, financial support from family etc. you are in receipt of.

Across the board, mean scores fell in all areas of spending, meaning that more respondents fear that their current income will be insufficient to cope with costs as they rise across the year.

When observing the mean scores for each category of spending, respondents indicate that they feel their current income will be able to cover food and grocery costs (mean = 2.35) and transport costs (2.32). These scores however are far lower than the average response to the question in section one, indicating that respondents are less confident their income will be able to cover even the most affordable areas.

Respondents believe their current income will be least able to cover the cost of their energy bills (1.95) and the cost of their social activities (1.76). This is a significant drop in confidence around energy bills, a reflection of the rate at which these bills are rising, fears for winter spending, and perhaps changing accommodation arrangements (moving out of halls / the family home in the year ahead).

In the middle of respondents' financial capacity falls accommodation costs (2.17), the cost of materials required for their course (2.03), and materials equipment required for respondents' course (2.02).

CURRENT INCOME COVERS COSTS' MEAN SCORES

The differences in mean scores for each category of spending, between what respondents believe their current income can cover and will be able to cover in the future, can be observed below (Table 6).

	CURRENT	FUTURE
YOUR TRANSPORT COSTS	3.19	2.32
FOOD AND GROCERY COSTS	3.29	2.35
THE COST OF MATERIALS REQUIRED FOR YOUR COURSE	2.69	2.03
THE COST OF EQUIPMENT REQUIRED FOR YOUR COURSE	2.62	2.02
YOUR ENERGY BILLS	2.75	1.95
THE COST OF YOUR SOCIAL ACTIVITIES	2.32	1.76
THE COST OF YOUR ACCOMMODATION	2.85	2.17

Table 6: The differences in mean scores for each category of spending,

The second question asked respondents to more generally rate their level of concern about their ability to manage financially at present.

They were asked to rate on a scale of 1 (not at all concerned) to 5 (very concerned). The results are illustrated below (Diagram 5).

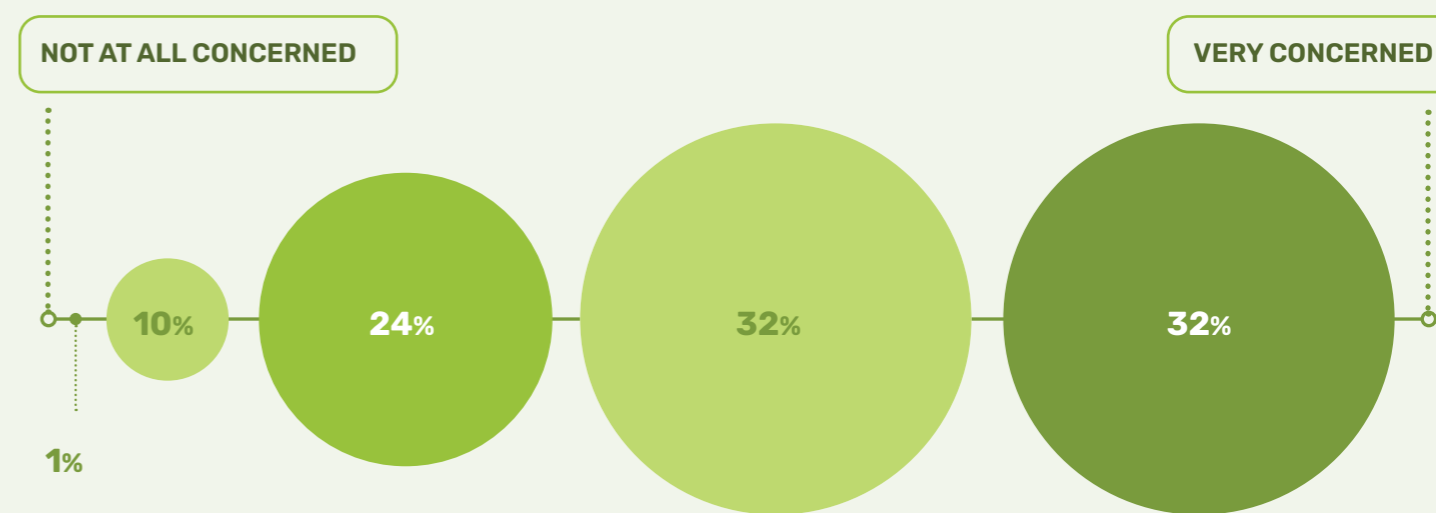


Diagram 5: On a scale of 1 to 5 (with 1 being 'not at all concerned' and 5 being 'very concerned'), how concerned are you about your ability to manage financially at present?

Only 1.29% of respondents indicated they are not at all concerned by their ability to manage financially at present, while 64.16% rated themselves at the upper end of the scale (a rating of 4 or 5). Table 7 illustrates the results in a full breakdown.

LEVEL OF CONCERN	RESPONSES
1 (Not at all Concerned)	1.29%
2	10.28%
3	24.27%
4	32.36%
5 (Very Concerned)	31.80%

Table 7

We asked respondents to explain their rating, to provide context for the factors that are concerning them about their financial situation.

A number of respondents who are international students described the additional difficulties they are facing, either as a result of currency fluctuation, global political events, or family funds being restricted, as can be seen in the comments below:

"I'm very concerned about next year payments because **I do not have a possibility to transfer money from my parents by banks because of the restrictions and sanctions** on my country (Russia). That is why I'm worrying how I can manage to plan my finances correctly till next time when I can come home."

Design Management student, LCC

"My current financial situation is very difficult as **the pound has dropped which takes my country's currency (EGP) into almost worth nothing. There is also a cap on how much money family and friends can help out from Egypt (due to banks not having the ability to transfer EGP to sterling** due to the price drop). Additionally, I couldn't afford living near university so I spend much more money on travel compared to before when I lived closer to campus. Additionally, as my father recently passed, we are still having issues with his inheritance which is causing financial stress on me."

Illustration student, CCW

Other respondents noted that their families are feeling the pinch, and this is having a knock-on effect on their finances as a student, either due to less financial support available from family or needing to contribute financially to their family's finances:

"I only have so much overdraft that I can use without being charged interest, and **I'm unable to find a job at the present moment**. I have been unemployed for my whole time at university. My parents have to pay my rent and they send me money each week (**my loan isn't enough to cover basic costs**) and **my parents are feeling the financial strain to do this as the cost of living crisis is hitting them heavily too**. Bills are manageable but my partner and I can't afford to use the heating and are dreading the colder months that are approaching."

Fine Art: Painting student, CCW

"**All my social habits have increased in prices as well as the primary ones**. I would rather stay in rather than doing some activities to save some money. I have sisters and as **I am the older I am expected to contribute economically to the family**. As I have a "salary" my parents prioritise giving financial support to my sisters, making me **spend my entire salary on food and on my accommodation during my studies and ending my months with 0 savings** as the Cost of Living Crisis impacts my life in the majority of my daily costs."

Fashion Buying and Merchandising student, LCF

For other respondents, the costs they incur from the course are increasingly unmanageable, particularly for those students going into the final major project. Despite an increased emphasis on lowering the cost of study across UAL over the last four years, many students still find the **costs built into their course onerous and inaccessible**:

"Although in the last couple of years London costs are becoming unsustainable, unfortunately my family is not able to help me financially. **The 12 thousand pounds a year given from the UK government can barely cover any accommodation near central London I could find now**. So I'm obligated to work for a living exactly half of the days, whereas I feel that I took upon myself a huge loan from the government to pay living costs and tuition fees and I'm not making the most of it at all. **The Fashion Design path that I choose requires high commitment and dedication of time**. I'm in the middle of my second year BA and **I struggle to accept that if I want to study fashion in London and do well, I should be privileged economically by family**."

Fashion Design with Marketing student, CSM

"Everything is going up and up, and **I don't qualify for any funds**, and I'm also supposed to be doing my final graduate project which is so expensive, at least **£700 the course team estimates and I don't know how I'm going to do that**."

Fashion Design Technology: Womenswear student, LCF

There is even a recognition amongst students who acknowledge they are not concerned about their personal financial security, that **this is an issue that affects many of their peers.** This can contribute to a **declining morale amongst the student population, and a worse student experience for all students:**

“I am fortunate enough to be fully supported by my parents who have stable incomes but **it is more concerning for my friends and it is sad to see how inflation and housing are affecting others who are less fortunate** but for my own living it still does feel very expensive and although my parents are ok to make sure I have a secure place to live that meets my needs I still feel bad for costs.”

MSc Cosmetic Science student, LCF

PAID WORK

This section seeks to assess the extent to which respondents are engaged in paid work alongside their studies, as well as understand what impact paid employment has on the respondents' studies.

PAID EMPLOYMENT ALONGSIDE THEIR STUDIES



Just under half of respondents (45%) reported that they are engaged in paid employment alongside their studies at the time the research was conducted.

Open text comments indicate that this number is lower than the number of students who either desire to or need to work alongside their studies; however, they had not yet been able to secure employment at the time of completing the survey. This number therefore may increase as the academic year progresses, as increasing number of students seek employment opportunities to mitigate the rising cost of living.

Are you currently in paid employment alongside your studies?



Diagram 6: Are you currently in paid employment alongside your studies?

To what extent do you agree with the following statement: "if I was able to spend more time on my university work, and less time involved in paid work, I would be able to achieve higher grades"?

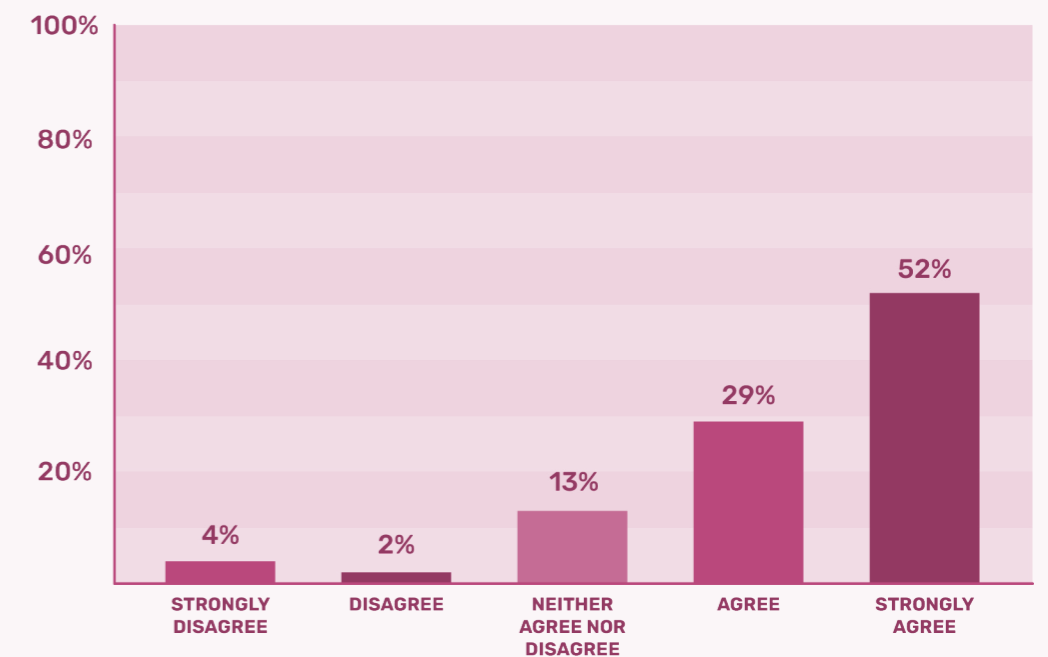


Diagram 7: To what extent do you agree with the following statement: "if I was able to spend more time on my university work, and less time involved in paid work, I would be able to achieve higher grades"?

Respondents who are engaged in paid work were also asked the extent to which they agree with the following statement:

"If I was able to spend more time on my university work, and less time involved in paid work, I would be able to achieve higher grades"

81% of respondents answered in the affirmative (52% strongly agree, 29% agree) while only 6% of respondents disagreed (4% strongly disagree, and 2% disagree).

We asked respondents to explain their rating, to provide context for the factors that are concerning them about their financial situation.

A great number of respondents referred to the notion of **'time poverty'**, the idea that in needing to work part-time to fund their studies they not only suffer a deficiency of funds, but also time. **Time spent engaged in paid work diverts time away from studies**, while students who do not need to engage in paid work have more time to dedicate to their assessments.

The comments to the right describe the phenomenon:

"Because I have to work to pay my rent, bills, it's harder to entirely focus on my studies or give my all to my projects. Although I try to give equal attention to my studies by waking up at 4 am sometimes to complete all my uni work and go to my workplace in the afternoon, it's not enough. I don't feel like it's enough. Sometimes I can work from 5am to 1 pm, get home by 3 pm and be **completely exhausted to the point where I don't want to do any university work**; all I want to do is have time for myself by either sleeping or just doing a physical activity that **takes me out of the routine**. It isn't easy."

Graphic Branding and Identity student, LCC

"I don't get to spend enough time physically in university or with my peers to discuss and get peer feedback on the project. Even working part-time, **I feel disconnected from my studies** or the fact that I even go to university and it takes time to get back."

Product Design student, CSM

"It has **split my focus** and has made me manage my time accordingly. I don't have a lot of time for other things (social events, nights out and visiting friends) besides uni and work. It does **tire you out and put added stress upon you** as you need to get high grades/GPA while supporting your expenses."

Fashion Contour student, LCF

"Big divide in students who need to work part time to fund themselves whilst studying, and those who are fully financially supported by their parents. Issues with attendance and deadlines because of extra work students need to take on to afford the cost of living is pretty much ignored by tutors. I cannot spend as much time dedicated to studying and producing coursework, and compared with those who can, my grades are lower."

MA Design for Art Direction student, LCC

As well as time poverty, respondents discuss the **draining nature of working a part-time job on top of study**. These jobs can often be physically demanding, requiring respondents to be on their feet for prolonged periods of time or engaged in physical labour for long shifts.

This can be **draining to a student's motivation to create, increasing the likelihood of burn out**, as can be seen in the comments to the right:

"I work a minimum wage job and so find myself having to focus more on working for money than working towards my degree. I find that **after working long shifts, it feels almost impossible to gather the motivation to do any work towards my degree**. Work and home stress has taken over and I have little energy left for uni work, as much as I wish I did."

Fine Art student, CSM

"Working and studying while in my third year has honestly made me burn out so much quicker than usual. Although my job is industry related and I enjoy it, it takes a lot of energy and brain power that also needs to be used for final year projects."

Fashion Photography student, LCF

Other respondents noted that as well as part-time work eating into their study time, it can also act as a barrier to taking on extra credit or extracurricular opportunities which would be beneficial to their portfolio. **Many students who need to work are less able to participate in the full university experience** due to their work commitments:

"Work does not allow me the same university experience as my peers... **I haven't been able to start most of my projects due to work and it's putting a strain on my studies**. I can't take on any extra work to do with my course that would be valuable to me because of my job and **I feel that I'm losing out on the opportunities around me**."

Hair and Make-up for Fashion student, LCF

Even for students who have had a **positive experience of part-time work**, either because the role is linked to their chosen career path or is part of a placement year, **there are still additional challenges these students face**:

"This year it is slightly better as I am on placement working full time so I don't have as much uni work to do - though the one DiPS assignment is so difficult considering I leave for work at 8AM and get home at 7PM, **I'm constantly tired and can't guarantee my weekends will be completely free to dedicate to uni work**. For Year 1 & 2 it was so hard to work and study. I get the full maintenance loan (but have never received the UAL Bursary for some reason), and student loan was just shy of covering my rent and transport."

Fashion Buying and Merchandising student, LCF

MITIGATIONS & SACRIFICES

This section seeks to understand what sacrifices and financial mitigations students have been required to make due to the rising cost of living. It helps us to identify what areas of spending students have already cut back since the beginning of 2022, and how this has impacted on their time at university.

Which, if any, of the following have you cut back on in terms of spending since the beginning of 2022? Choose all that are applicable to you.

OPTION	RESPONSE
CLOTHES	80.12%
SOCIALISING	76.94%
LUXURY ITEMS	73.93%
TRAVEL (Visiting Family, Friends, Holiday)	71.51%
CINEMA	64.58%
COMMUTING (Walking instead of bus)	53.80%
FOOD	48.12%
GALLERIES & EXHIBITIONS	48.12%
HEATING	42.61%
EDUCATIONAL VISITS / TRIPS	40.43%
MATERIALS REQUIRED FOR MY COURSE	38.26%
HEALTHCARE (Dentist, Optician etc.)	37.43%
EQUIPMENT REQUIRED FOR MY COURSE	34.59%
ELECTRICITY	28.32%
TOILETRIES	20.55%
SANITARY PRODUCTS	9.52%
OTHER (Please Specify)	2.59%
I HAVE NOT CUT BACK ON ANYTHING	0.92%

Table 8

The table above shows the areas of spending that respondents have cut back on since the beginning of 2022, and the percentage of respondents that have done so.

THE TOP 5 AREAS OF SPENDING

Demonstrated are the top five areas of spending in which students have instigated retrenchment.

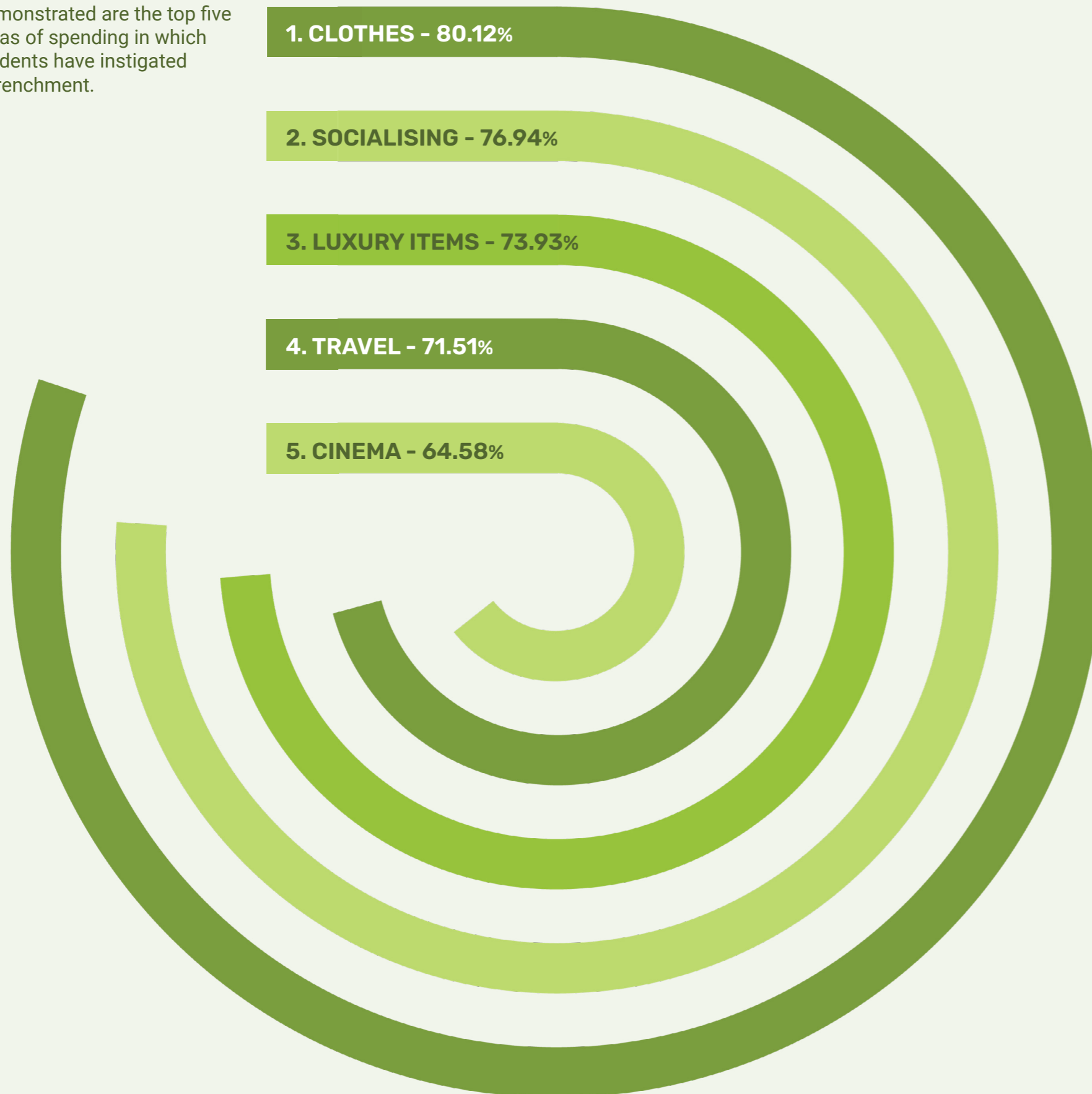


Diagram 8

While these may seem more frivolous areas of spending to some, **a key part of the university experience is socialising with others, making connections, networking, and securing relationships for future careers (particularly salient in the arts)**. It is worrying that so many respondents report needing to cut back on enjoyable social experiences due to the cost of living, many of these students having already undergone social restrictions at a formative period of their life during the Covid pandemic.

It is also concerning that a high number of respondents have felt they need to cut back on areas of spending directly related to their studies: 48.12% of respondents have cut back on galleries and exhibitions, while 40.43% of respondents have cut back on educational visits and trips. 38.26% of respondents have cut back on materials required for their course, and 34.59% have cut back on equipment required for their course.

The data also reveals **the long-term health impact the rising cost of living may have on many students, both physically and mentally**. 37.43% of respondents report that due to the rising cost of living, they have cut back on healthcare (such as attending the dentist or optician). Almost half of all respondents (48.12%) have cut back on food and 42.61% have cut back on heating, both of which could have long-term health impacts.

Only 0.92% of respondents assert that they have not needed to restrict their spending in any area since the beginning of 2022.

To better understand the context behind these sacrifices, we asked respondents to describe why they feel they have needed to make these budget restrictions:

“Architecture is known to be an extremely equipment-based subject. **I physically can't afford pens for my drawings that I have been asking the librarian to borrow their pen so I can save my ink! I have said I can't socialise with my friends because I can't afford food outside and feel too embarrassed to not eat**, therefore I'd rather not go. This has had extreme **detrimental consequences on my mental health**. I feel I'm going into a downward spiral and need major help.”

Architecture student, CSM

“**I am becoming extra careful on how I spend my money**. I have cut down on snacking, for example, not having snacks between meals anymore. I haven't experimented with materials and other mediums in my course because of extra expenses. **I have cut down a lot on my social life, even going out of home means taking public transport equals less money.**”

Graphic Communication Design student, CSM

“**The housing crisis has had me sofa surfing as has been extremely difficult to find a reasonably priced flat in London**. Photography equipment such as a laptop are also very expensive, so are having to pay for Adobe. Tubes and buses are pricey and add up over anything so **I cut back on unnecessary activities so my social life has gone down.**”

BA Photography student from LCC

“I am very aware of my privilege. I am lucky enough that I am able to buy food and live in London which I know is very expensive and simply unrealistic for a lot of people. However, **I do not go out to socialise anymore except on special or very rare occasions, and spend as little as possible when I do**. I take the bus when I have to but usually walk to university to save where I can. **My flatmate and I do not use heating and ensure we use as little energy as possible.**”

Photojournalism and Documentary Photography student, LCC

“**I've sacrificed going to the dentist and optician, as that's an additional expense** I can't manage right now, and I have had to cut back my travel to see my family less. I barely go to the theatre or the cinema due to the cost, and **socialising only happens in free situations** (at someone's house, sitting outdoors, going on a walk).”

MA Global Collaborative Design Practice student, CCW

“**Mostly I've been affected by social activities**. I have only been out once since I moved back to London. Site visits for my course were too much money for travelling back and forth. I live on the east side of London and the visit was on the west and it took **the same amount of money for travelling as I use for groceries for a week.**”

Interior and Spatial Design student, CCW

PRIORITIES & BUDGETING

Expanding on the previous section, we have sought to understand how students prioritise their spending when they are faced with competing and equally important financial pressures.

In this question, we provided respondents with a range of spending options, and asked them to consider how they prioritise the areas of spending when they are working out their monthly spending budget. They did this by ranking the areas of spending in terms of priority. The results can be observed below (Table 9).



Table 9: Have a think about how you budget each month, and how you are required to spend your money. Rank the items below. Rank the items that you prioritise spending your money on each month at the top of the list, and put the items that you spend less on at the bottom.

The answer choice with the largest average ranking is the most preferred choice. Weights are applied in reverse, whereby respondents' most preferred choice (which they rank as number one) has the largest weight, and their least preferred choice (which they rank in the last position) has a weight of one.

THE THREE MOST IMPORTANT AREAS OF SPENDING FOR RESPONDENTS (ON AVERAGE)

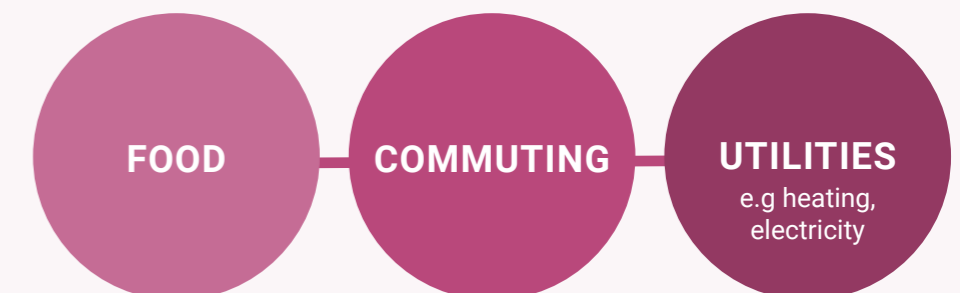


Diagram 9

Luxury items and travel (visiting friends outside of London or going on holiday, for example, as opposed to regular community) are the areas respondents prioritise the least when drawing up their monthly budgets.

To better understand the process through which respondents reach these often difficult decisions around competing areas of spending on limited resources, we asked them to describe how they go about drawing up their monthly budgets, and to explain the reasoning behind the decisions they make.

The open text comments provide an insight into how important food spending is for many respondents, and how **they have needed to make sacrifices in other areas in order to stay fed.**

“Utilities and food always take priority. I have especially been trying to consider cost effective ways to stay warm (hot water bottles etc). I keep a lot of savings in cash and locked away because I’m so fearful of running out of money.”

Applied Imagination student, CSM

“I have to prioritise eating first, although I am very frugal in that arena. Then basic living expenses like rent and utilities are non-negotiable. I try to limit my travel and don’t go out nearly as much as I would have hoped to, living in London. Course materials I try to be as prudent as possible, but I want to be prepared and get the most out of my course. Everything after that I choose not to spend money on at all.”

MA Illustration student, CCW

“I consider food a top priority and put money into a second account for rent and bills and travel. Only once I know I have enough for these or they have been paid do I start to spend on luxuries which usually involve dance classes or going out with friends. Anything else including travel or museum visits or theatre I use my holiday pay for.”

Fashion Marketing student, LCF

“I am always likely to prioritise food over any other item as I need the motivation and energy to go about my day as well as to keep living. I cannot swap commuting by tube or bus for walking where I live so this is also a struggle to not be able to cut back on this spending. **I prioritise my spending by trying as much as possible to keep a normal routine by eating and travelling semi-normally** and will not prioritise buying non-essential items like clothes.”

Fashion Styling and Production student, LCF

However, for other respondents, **food was an area of spending they felt they have needed to sacrifice in order to look after other areas of their well-being,** demonstrating the difficult choices many students face:

“I take the most important parts of staying alive/housed (rent/bills etc.), and the most important parts of uni (buying fabric, art materials, etc.) and make sure they’re prioritised. I always allow some money for socialisation for the sake of my mental health, but forego eating all 3 meals a day etc. in order to cut back. **I’ll do the bare minimum for my own life in order to make the most of the opportunities around me.”**

Fashion Design: Print student, CSM

“I will always prioritise paying my bills on time, and make sure I have hot water at home. There’s been times where **I have to choose between buying food or topping up for electricity (due to my pay as you go meter) and I have chosen electricity.** I have the luck to live 15 min away from my mother, so whenever I don’t feel like cooking or don’t have enough money to spend on food I can go over to my mum’s and have lunch there.”

Graphic Branding and Identity student, LCC

“I pay half of my wages to my overdraft which I use for transport and backup money. The money that I have left in my current account (quite little) has been going on bills, food and other necessities.”

Hair and Make-up for Fashion student, LCF

In addition to asking respondents how they prioritised their spending each month, we also asked whether their prioritisation has changed in response to the rising cost of living. We asked respondents how any change in priorities has manifested, and what impact this has had on their studies.

For many respondents, they **no longer feel able to prioritise spending on their social life,** leading to a more atomised university experience:

“It feels isolating that a lot of others are struggling as they can’t travel or afford food. Having to cut social gatherings and events that involves money and traveling far and I live a one hour away from central London. But also have **to cut with art materials and tools feeling it’s disturbing my learning.”**

Fine Art student, CCW

“I have been less able to socialise with others, especially as it gets to winter because I cannot afford to go out and do things inside places and also invite people over to cook for them, use my water etc. I also have not seen my family in over 2 years because I cannot afford to travel across the other side of the UK, or visit my family abroad.”

Fine Art student, CSM

For some students, the **rising cost of living feels particularly acute while studying at a London-based institution**, with other students at other universities seemingly suffering less:

“No longer being able to save money that I earn, all my money goes every month toward food, travel and bills. This is hard because a lot of friends who go to universities outside of London are still able to go out and put money into savings whilst I can’t do either. I used to be able to prioritise my social life under my studies but now **I have to prioritise work since without the money I cannot afford to live.”**

Fashion Management student, LCF

While other respondents, even **those who have experienced financial hardship in the past, the rising cost of living feels insurmountable** and is affecting all aspects of their life:

“In general I’ve had to be more frugal, change where I shop, cut back on everything. I’m also though, very used to kind of being a bit poor? I’ve grown up like that and had long periods of my adult life with a low income- however I’ve always managed to get by with what I’ve had - but now everything is just expensive so no matter how much you budget with your low income you just can’t make that money stretch far.”

Fashion Design Technology: Womenswear student, LCF

“They [my priorities] have completely changed. I used to visit my family once a month, I am no longer able to afford that. I now have to choose between a meal and future debts. I no longer go out to socialise because I cannot afford it. I can no longer purchase any luxury items (things like yarn for knitting) or new clothes. I have to hand wash my own clothes because I can’t afford to wash them in a machine or laundrette.”

MA Industrial Design student, CSM

Moving home or outside of London has been an option available to some respondents that has made the difficulties of competing spending priorities more manageable.

“Since moving home things are much easier as I can facilitate being able to work more efficiently, being able to travel around to work in a change of scenery and maximise what I can do, and improve my mental and physical health, as I can now afford to go to the gym and get good quality clothing to help with this. Not worrying about living costs has made everything so much better, including my work, and **if I was still living in London paying all of these bills I guarantee I would be much more stressed and unable to complete my work so well.”**

MA Arts and Lifestyle Journalism student, LCC

The last part of this section, **we sought to understand the extent to which students prioritise in-person teaching**, and whether it is something they would be willing to sacrifice if it meant reducing costs.

“One proposal to cut costs has been to consolidate in-person teaching to fewer days a week, meaning less need to travel onto campus. Supporters of this proposal argue this could reduce the costs associated with coming onto campus (such as travel costs and buying food on-site).

Opponents of this proposal however acknowledge this would lead to less in-person teaching time overall. They also may argue that attending events on campus may provide warmth that you are not required to pay for.

Which of these scenarios would you prefer?”



Diagram 10

When broken down by demographics, support for the second scenario remains consistently high. Disabled students prefer scenario 2 by 77% to 23%, only a slight decline in support.

Students who are the first in their family prefer scenario 2 by 75% to 25%, and students who are in receipt of the UAL Bursary prefer scenario 2 by 79% to 21%, a slight increase in support. The breakdowns can be found in the chart below.

	SCENARIO 1	SCENARIO 2
OVERALL	22%	78%
DISABLED	23%	77%
FIRST GEN	25%	75%
UAL BURSARY	21%	79%

Table 10

To better understand the reasoning behind respondents' choices, we asked them to explain their answer in open text comments. For those who preferred scenario 2 answered as follows, the vast majority indicated that they had a negative experience of learning during Covid lockdown, or believe that the practical nature of their course means that in-person teaching is vital:

"I spent over a year doing online teaching because of the pandemic, and it hasn't benefitted me at all. I wouldn't like to go back to online learning as I don't feel like I am learning anything. Yes, it will keep my wallet full but not my emotional state. That's a sacrifice I am willing to make."

Graphic Branding and Identity student, LCC

"Though I am struggling to cover travel costs (£11.40 for a return from Ladywell) **I find in-person lessons to be a lot more valuable and effective.** I think I come out of in-person lessons with a lot more than I would with an online one. **We're also given the chance to meet people on our course to help us out with work / coming up with ideas or just as a form of socialising.**"

Fine Art student, CCW

"There is no way as an art student you can succeed without in-person teaching! Moving it online assumes I have equipment at home and an internet connection when in reality we should be using those things at uni because they should provide them! The university should cover the cost of transport and food for selected students in distress or it should be pushed into giving bursaries. **Lowering the quality of my education is not a solution** since I'm already at a disadvantage when compared to other students, stripping me away from my chance to have the equipment and in-person practice makes it worse."

Animation student, LCC

"I understand both views. Covid already made us stay at home, we know we can do it remotely and in-person at the same time. **My attention span at home is very low, I am cold already, it is bringing back my eating disorders to be left alone at home too long and extremely solitary.** I don't see how the money spent on transportation can be compared to having to use electricity and heat in my own flat, it just seems like the university is trying to clear himself from providing support and a shelter to the students. **I didn't move to London to do my Master degree of £14000 per year from my stupid cold student bedroom.**"

MA Industrial Design student, CSM

"My course is a practical course; I have no choice but for it to be in person teaching. Therefore, it needs to remain the same but with less cost."

Fashion Photography student, LCF

"I really suffered through the pandemic with the lack of teaching, **it affected my confidence in my own creative abilities** and affected my mental health as well as the lack of social interaction inhibited my creativity."

Fine Art: Painting student, CCW

While respondents overwhelmingly preferred scenario 2, a not-insignificant proportion of students (almost a quarter) preferred scenario 1.

When asked to explain why they preferred scenario one, **respondents raised how it aligned with their preferred modes of learning, it would be better for them as a disabled student, it would make university more affordable, or it would help compress their week to make meeting other commitments (such as paid work) easier:**

“It means I can be flexible with my time more - stretch myself further with paid work and don't have to pay for travel, however I understand the important issue of heating I also don't think it would be fair on the high fees we pay as students to go remote.”

MA Contemporary Photography; Practices and Philosophies student, CSM

“Because most lectures are useless anyways. And because it takes me an hour to get to my campus it is expensive and far. Unfortunately, I cannot afford to live in Kensington or any other area in west London to be closer to my campus. An hour travel is expensive and a lot of the things we do in our lectures could be done online or as pre-recorded lectures.”

Fashion Imaging and Illustration student, LCF

“The living fee in London is too much expensive, so I recommend to increase online section like pandemic period. As international student, I have to pay accommodation fee and energy bills also £23000 tuition fee. It was fine until last year, but it is harder to handle in this year. At least I wanna save my living fees.”

Creative Direction for Fashion student, LCF

“I'd prefer for days where I have to be in or interact with certain teachers to all be on the same day. For example, **not having only a one-hour lecture that I have to travel 2 hours there and back to see and pay to travel. If I need to come in I will as I prefer too but having it consolidated would help.”**

Costume for Theatre and Screen student, CCW

“Less in person classes would be great and beneficial for me, I have many medical conditions and learning difficulties that would require less interaction with others, it works better with online lessons.”

Acting and Performance student, CCW

OUTCOMES & INTERVENTIONS

This section seeks to understand respondents' attitudes towards the interventions that have currently been made by UAL and Arts SU to respond to the rising cost of living, as well as elicit suggestions for additional interventions that could be made.

Respondents were first asked to assess whether they felt that the interventions UAL have made in response to the rising cost of living have been sufficient. Respondents were provided with the following text, based on communications sent out to students by UAL about the rising cost of living and the measures UAL were introducing in response:

“UAL have announced a package of measures aiming at tackling the rising cost of living. These measures include:

- Increasing the UAL Bursary to £1,200 per year
- Putting an additional £1m into the UAL Hardship Fund
- Making free period products available to both staff and students
- Offering free bike repair sessions for students throughout October and November
- Extending canteen opening hours across certain sites for students to use as warm social spaces in the evenings
- Instating cost of study guidelines for courses as formal policy
- Investing in new on-site mobile storage spaces to store free surplus materials
- Running a communications campaign for students this autumn sharing advice on budgeting and money management, money-saving tips, and making money as a student or graduate.”

Respondents were then asked, based on the information provided above, whether they feel UAL is doing enough to help students managing the cost of living crisis.

Almost half (49%) of respondents indicated they believe UAL is doing enough, while, just over half (51%) disagreed.

While it is positive that almost half of respondents are pleased with the package of measures that has been introduced, it also demonstrates that **respondents believe more should be done in light of the severity of the rising costs.**

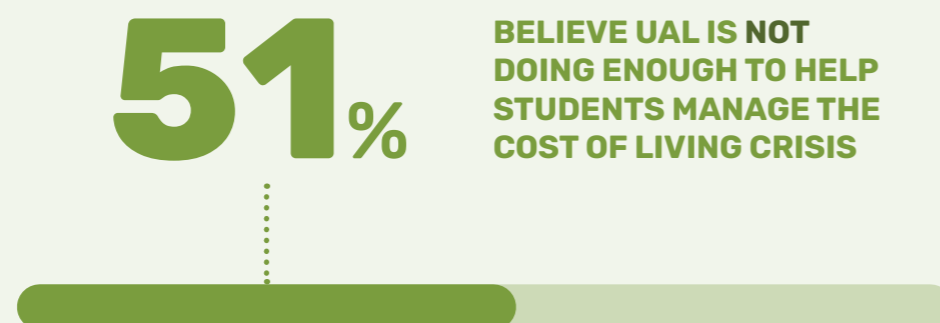


Diagram 11: Based on this information, do you feel like UAL is doing enough to help students manage the cost of living crisis?

To give additional context, and to elicit additional suggestions of support, respondents were asked to give examples of other interventions the university could make to help them manage the cost of living.

For a great number of respondents, additional support with course costs is a significant priority. As has been mentioned, a **great deal of work has been done by UAL in collaboration with Arts SU on working to reduce the cost of study**, but as other costs continue to rise the impacts of these interventions may have been negated.

It is clear there is still work to be done in helping students manage the cost of study:

“I like what was already presented including free bike repairs and the canteen being open longer. I definitely think these are good resources to be available. I think considering how much money the school gets and **how much individuals pay for tuition they should not be expected to additionally pay for materials**, so those should be provided or there should be suggestions of affordable places to get supplies or material or even **encouraging repurposing and recycling.**”

MSc Cosmetic Science student, LCF

“Help towards material costs, no matter of parent’s income. **The hardship fund threshold is too low** and doesn’t help people in the middle whose parents earn a bit more but it doesn’t mean we can afford it. I’m on a very tight budget and **having fabric costs get higher is extremely stressful and prevents me from doing what I want because I can’t afford to test all my ideas or do all the samples they ask for as even calico is expensive now. So my work is penalised for not having done enough fabric research or sampling when I can’t afford to. 20 metre allowance is nothing compared to actual usage and the fact how much I can spend will influence my grades is so extremely upsetting.**”

Fashion Design Technology: Womenswear student, LCF

“It would be helpful if there was a way to get art materials without the VAT costs - maybe via college coupons or some system. Maybe **support to help students start their own businesses**, this would help with costs such as potentially reclaiming VAT but also could help with financial stability/ credibility/ produce a small income etc. for when they leave the education system.”

Fine Art student, CCW

“Larger fabric allowance, **fabric costs are extortionate** for the fashion courses.”

Fashion Pattern Cutting student, LCF

“Project financing - a lot of times **I find myself sacrificing quality of the projects or not being able to execute them at all because of the financial aspect. It would be nice to have a system that would allow students that are struggling to apply for funding their ideas** - even small. I think the quality of works produced would be even better. I mention this as this is my last year and after all uni is supposed to teach and build portfolio, and you want to come out with projects you are proud of.”

Design for Art Direction student, LCC

Other respondents suggested a greater **opening up of UAL spaces and giving more ownership to students would improve their university experience**, allowing them to spend more time on campus, and have a more cohesive experience across all colleges. Respondents also suggested **supporting more swap shops and opportunities for materials recycling with the support of university funding**:

“**Opening up more of UAL as spaces for students to be in. Also implement more cross-college access.** This not only cuts back on heating costs, but also on costs for social activities, because students can hang out and study in the UAL buildings. Have more varied portion sizes in the canteen. Now we get to select only one plate size at a certain price, while sometimes we don't need that much food. This would also cut back on food waste! Swap shops for students to exchange goods. Knitting/mending workshops for students to repair clothes or make their own warm clothing. Material can be funded by UAL.”

MA Design for Social Innovation and Sustainable Futures student, LCC

International student respondents requested greater acknowledgement of the additional financial burdens they face, due to currency fluctuations against the pound, and the perception there is less financial support available to international students. Whether this is true or not, there is a strong perception amongst international students that Home students receive greater levels of support, and UAL must do more to advertise what support is available to international students:

“I feel there are a lot of help resources for UK or home students. But there should be more resources (than the current ones) or the same ones as Home students, for international students. International students also have a very bad time. **We pay almost double on tuition fees, and the currency exchange rate makes everything worst.** GBP is very expensive currency.”

Graphic Communication Design student, CSM

Several respondents called for a wider definition of hardship than currently exists, suggesting that some students who previously were more comfortable financially may be now in need of access to support. This may be a case where **reassurance is needed, to persuade students they are eligible for already-existing support.** Often hardship is seen as only accessible to the most extreme cases, while work has been done to broaden these definitions over the last few years, and this needs to be communicated.

“I think there should be a **more minor hardship fund for students who need support but are not necessarily estranged from family or in another dire situation** - many of the home students are now in more financially difficult situations.”

Postgraduate Research (PhD) student, LCF

Recognising that housing and accommodation costs form a disproportionately large expense for most students, respondents were asked for suggestions on what interventions could be made to support their living situation while studying at UAL.

A great number of respondents **raised the idea of the university supporting a housing guarantor scheme**, as is operated at other universities. The cost for students who do not have a UK-based housing guarantor can be often prohibitively high, and the university could follow the example of other providers in the HE to step in and act as that guarantor.

“UK housing guarantor fund scheme for non-UK students, to let them avoid the 6 months' upfront costs and helping them in diluting the payment easing their imminent financial situation for private housing.”

MSc Strategic Fashion Management student, LCF

“I know **some friends at UAL that are struggling to find a place, some of them homeless, sleeping at other friend's sofas.** I would like to see some counselling or help from UAL to maybe team people together with similar budgets to find a house. **International students suffer more because they don't have a full time job neither guarantors, which makes finding a room much more expensive or difficult.** Is there any way UAL can help the guarantors situation for international students?”

Interior and Spatial Design student, CCW

“**One of difficulties that international students faced when we find a room is finding guarantors for contract.** I heard that there is guarantor agency in the UK, but its cost is quite high. I thought that it is useful if school can provide this service.”

MA Graphic Media Design student, LCC

More generally, **respondents appealed for more affordable student accommodation**, with the university exercising what power it has over its own residences to ensure there are places in London for students to live:

“Make the UAL affiliated accommodations genuinely affordable! Where I stayed during foundation has risen to above £200 per week. This is ridiculous. Student accommodations all through Europe are actually genuinely affordable for students. What is so different for the UK? I'm paying far more than I really can be on my current flat and even that is only £160 per week.”

Culture, Criticism and Curation student, CSM

“Give an opportunity to family-friendly accommodations for students having dependents. UAL accommodation service suggests them private accommodations currently but it costs a lot of money than UAL accommodations.”

MA Innovation Management student, CSM

“The university has no affordable halls. I have friends whose studies are being negatively affected by not having found places to live as the majority of UAL halls are well above the average rental costs in surrounding areas in shared housing. Perhaps a means-tested housing scheme could be worked out where subsidised halls were available to students.”

Fine Art: Painting student, CCW

Finally, respondents were asked to give suggested interventions that did not involve direct transfer of money (e.g. additional bursaries) to think further outside the box on levels of support, and they came up with a wide range of responses.

Several respondents recognised **the importance of compassion and kindness from university staff towards students during this time of high costs**. While the university cannot always mitigate the exorbitant cost of living, it can **ensure that students' mental health is respected** through the service provided by academic and professional staff. **Kindness on campus is a key concern for many students**, and receiving the interpersonal help and support from staff that students require is a key consideration.

“Understanding and support from tutors on an individual level, it feels that individual circumstances are ignored and not factored into the structure of the course or the amount of work that is required. It's antiquated and ignores the fact that most people simply have to work in London to be able to afford to be here. As a solely London based institution it's very disappointing that this doesn't seem to be recognised at all.”

MA Design for Art Direction student, LCC

“Provide better, more advertised mental health help to prevent students having to go elsewhere, or completely ignoring the problem. **Provide better advertised free social activities/exercise classes** etc., to get students out into nature and being sociable - subsidise travel costs for this and hold them in different places around London, e.g. walk at Hampstead Heath, park runs, subsidised gym memberships.”

MA Arts and Lifestyle Journalism student, LCC

Another respondent suggested **increasing the number of short-term paid opportunities** provided by the university to ease the cost of living, to work around their studies:

“I think more brief paid opportunities - such as research assisting, or even library shifts, or other things that would be able to be slotted into a PhD schedule. Especially considering there is currently no GTA opportunities at LCF.”

Postgraduate Research (PhD) student, LCF

One respondent suggested **giving away essentials across campus, to ensure that students have a supply of staple products** at all times. Many of these items have already been committed to by both UAL and Arts SU, and this demonstrates the appetite for such interventions:

“For sanitary products and essential grocery and hygiene products to be given to us on a regular basis, a little goes a long way. no one should have to deal with, for example, not having enough toilet paper, period products or food for them to eat.”

Public Relations student, LCC

Other respondents called for the **university to assist them with transport costs**, such as negotiating travel discounts or providing some form of transport subsidy, potentially through a partnership with TfL:

“A TFL student price!!! That would mean students can go to uni and enjoy warm, quality education and social contact and go home or visit without having to worry on what they are gonna have to eat to compensate. Students need to be able to commute and it should not be a restriction because it is too expensive.”

MA Industrial Design student, CSM

“UAL providing student discounts on travel cards. Where I'm from, being a student you automatically are given an ID that doubles as a travel pass and provides significant discounts for public transport.”

Acting and Performance student, CCW

Respondents also called on UAL to look to the services it provides, and **increase discounts where possible**, particularly in the campus shops and canteens.

“Reduce campus shop and canteen prices, we can't just use campuses to stay warm we should be able to go to have reduced food costs as well, we should be able to get discounted supplies, not supplies with increased costs on campus.”

Fashion Jewellery student, LCF

COST OF STUDY

Expanding on the previous section, we have sought to understand how students prioritise their spending when they are faced with competing and equally important financial pressures.

As has already been acknowledged in this paper, the rising cost of living has in many ways negated some of these previous interventions, as the cost of study continues to be a persistent barrier for many students.

First, respondents were asked to estimate how much they are required spend on materials on average per assessment.

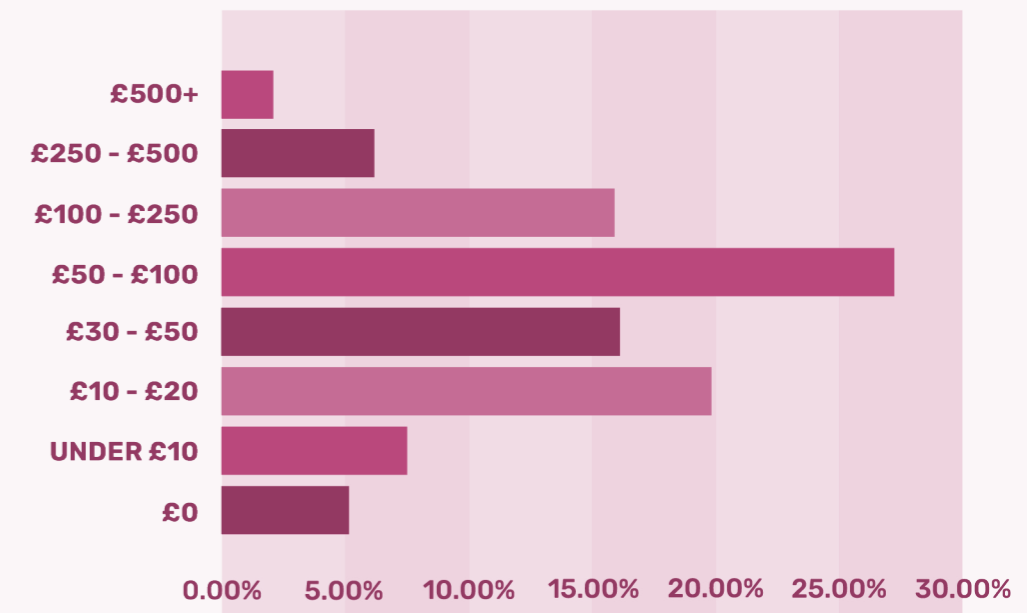


Diagram 12

Over a quarter of respondents (27.31%) spend between £50 to £100 on materials costs per assessment. 15.9% of respondents spend between £100 to £250 per assessment. The breakdowns can be observed in Diagram 12 (above) and Table 11 (below).

	%
£0	5.20%
UNDER £10	7.44%
£10 - £30	19.88%
£30 - £50	16.10%
£50 - £100	27.31%
£100 - £250	15.90%
£250 - £500	6.12%
£500+	2.04%

Table 11

To further contextualise this information, respondents were asked whether they feel they have access to the financial resources to cover the costs of materials and equipment required to complete their course successfully.

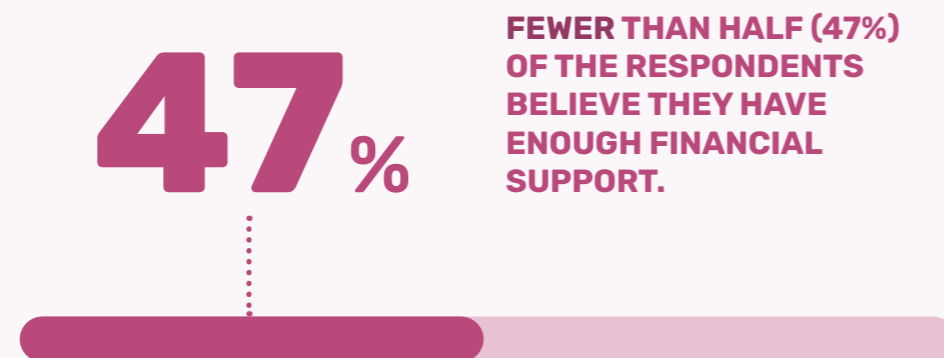


Diagram 13: Do you feel you have enough financial support to cover the costs of materials and equipment required to complete your course successfully?

In the open text comments, respondents were asked to explain why they answered the way they did to the previous question, and they provided a range of responses explaining how the cost of study intersected with the rising cost of living.

In particular, a number of respondents described how the **high cost of study had limited their practice**, or they have not been able to pursue an area of academic interest due to the associated costs being too prohibitively high:

“On my course we are required to make different work to install in our gallery space/studio over 3 times a term - I **cannot afford this it is a minimum of around £80 each time** and this is with me trying to find work arounds, **having to be less ambitious due to money.**”

MA Contemporary Photography; Practices and Philosophies student, CSM

“I have very little money left over after every month and if I do I normally put it in savings so I can cover my rent for the following month as I’m in an overdraft. **I can never afford to buy the materials I desire.**”

Interior and Spatial Design student, CCW

“I pay over 9k a year for uni fees yet that doesn’t even cover materials? I wasn’t even able to charge my laptop at uni the other day as the workshop wouldn’t spare me a charger for half an hour or I suggested I would leave it there for a bit. I ended up having to leave uni.”

User Experience Design student, LCC

“Due to having to buy make-up and hair products which are usually quite expensive I have to ensure that I have every shade and every product that I could need for photo shoots or in class lessons. At LCF and in our course there is a lot of free make-up which is available to us to use, although this is great **we also need our own make up for freelance jobs and making ourselves known within the industry outside of the university.**”

Hair and Make-up for Fashion student, LCF

“To receive a good grade it’s to represent your creativity as best as possible. However, with smaller income, the expenses of buying these materials is difficult because **we don’t all have the budget to purchase or rent our different rooms or materials to produce high quality work.**”

Media Communications student, LCC

“In terms of materials/equipment, **research methods including visiting museums/exhibitions can be expensive**, so I am unable to go to these in my own time to carry out research, so majority of mine is done online. As I am dyslexic, I use a laptop which is essential to me in terms of my course equipment. However my laptop is very very old, and doesn’t hold the proper storage nor the battery to be used all the time, so I am in need of a new one. Thankfully I am being helped with this through the disability services at UAL however I wished this process was done as a pre-process before I arrived at university so I didn’t have to worry about it so much whilst I am in the midst of essay writing, deadlines and lectures.”

Fashion History and Theory student, CSM

“**Calico from the art shop has even gone up**, every single toile is another £15 at least and then you have to keep testing in different fabrics and then buy trims and art supplies and threads and it becomes overwhelmingly expensive. The hardship fund criteria mean I cannot access it along with many others and so despite not having the means, **I am expected to pay for everything** when there are students who can afford to spend thousands and so their work looks better and is more in depth and so they will grade higher than me.”

Fashion Design Technology: Womenswear student, LCF

HEALTH & WELLBEING

In this final section of the report, we have sought to explore the impact of the rising cost of living on the health and wellbeing of students at UAL.

We first asked respondents whether they believe that their health and wellbeing has been negatively affected by the rising cost of living.

An overwhelming majority of respondents (80%) believed their health and wellbeing has been negatively affected, while a fifth (20%) do not believe it has.

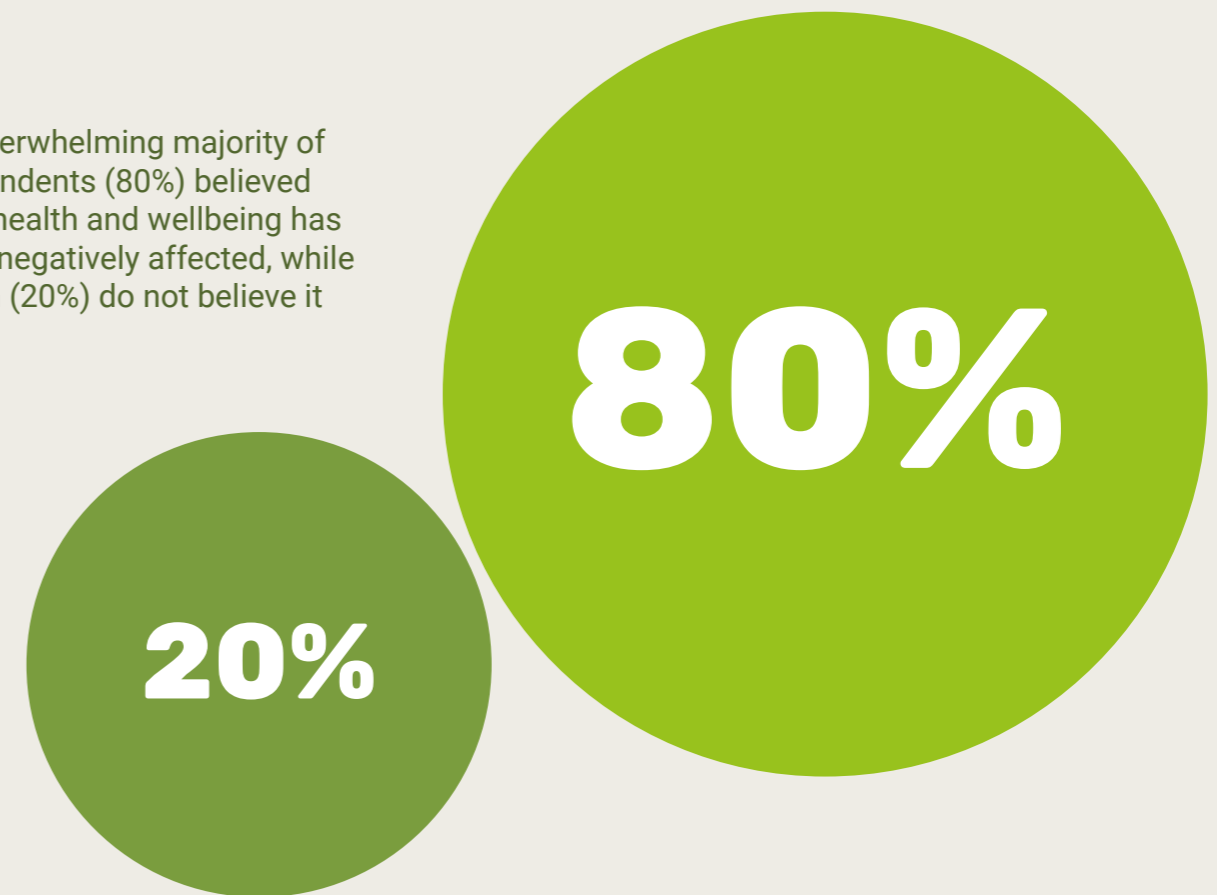


Diagram 14: Do you feel that your health and well-being has been negatively affected by the rising cost of living this year?

We asked respondents to provide us with examples of how their health and wellbeing has been affected by the rising cost of living, if they were comfortable doing so. Respondents were also signposted to relevant support services at the beginning and end of the survey as a way to safeguard participants.

The vast majority of respondents described how **their mental wellbeing and mental health has degraded as a result of the cost of living crisis**. For some respondents, this was as a result of a worsening of a pre-existing mental health issue, while for others it has led to the development of mental health problems:

“Suffering from anxiety, things like doing the food shop, waiting for the bills make me very nervous. I **often sit overthinking how I will pay for everything**. I also find I have to make less healthy food choices as I can’t afford the things I used to buy. For example eating cheap filling foods all the time like pasta. I **also can’t afford to go to the gym anymore which effects both physical and my mental health.**”

MA Fashion Photography student, LCF

"I've been diagnosed with depression 2 years ago and I've been going to therapy since. **A big part of my money goes to therapy.** Recently my therapist said I also need a psychiatrist and I can't afford that."

Fashion Design Technology: Menswear student, LCF

"It's hard to socialise and going through isolating periods and having financial problems make it worse and avoid events and travel to events. Feeling I'm going back if it was Covid. **Losing hope that what I'm doing will help anything with my future** and wasted money and time being in this course."

Fine Art student, CCW

"**My mental health has severely suffered as I can't afford to put money aside to go see my family or friends as it's too expensive.** My family is everything to me and all I want to do is go home to see them when I am not at university because **being in my halls can be so lonely.**"

Fashion Management student, LCF

"**It has taken a huge toll on my mental health as I have to restrict myself from all sorts of activities now** - a big one being socialising. **I am also worried that I will be overworked and overwhelmed once getting a part-time job.** I also can't afford to go swimming anymore which has affected both my mental and physical health. It's really difficult missing out on activities with my friends because I feel like it's pushing me away from them and they feel like I don't want to go out - which isn't the case at all."

Graphic Design student, CCW

"**I have been getting headaches and losing sleep worrying about having to pay for things.** I have had to not attend social events like my long term best friends 21st birthday because I couldn't afford it so I had to let her down with a made up excuse. I feel awful missing things and being at home alone to save money. I get envious every time I do have to go somewhere worried about how much it will cost and **often have had panic attacks in supermarkets as I try to add things up in my head** as I shop to see if I can get what I need with how much I have left. **I have become depressed and anxious as I have entered my overdraft and then had to find money to replace it with.**"

Fashion Design Technology: Womenswear student, LCF

Other respondents discussed the **intersection between physical and mental health**, and the negative health impacts that eating low quality food, or not being able to afford enough food, has had on them:

"**I'm eating low quality, low-nutrition food because it's cheaper and quicker** given how little time I have due to working so often around my studies. Similarly, I definitely need to go to a dentist but will I? Can I afford it? Can I [expletive]."

Culture, Criticism and Curation student, CSM

"**In terms of physical, due to food costs I have been getting unwell a lot.** I know this is the cause as I know my body and my eating disorders often effect my physical health, but not being able to eat the right foods or even any food at all due to money is making it even more difficult. **This also affects my mood and then has a knock on effect on my motivation which then affects my studies.**"

Fashion History and Theory student, CSM

"**I cannot afford to do regular exercise classes, I've avoided getting a dentist appointment** I probably need because I have been so anxious (partly due to cost of living) that I have ground through my bite guard through to my actual teeth again."

Fine Art student, CSM

DISCUSSION & RECOMMENDATIONS

Throughout this report, we have sought to accurately reflect student opinion and experience of the rising cost of living. We have sought to recognise the scale of the issues faced by students, while also providing qualitative context to those experiences. We acknowledge that we do not have all of the answers to all of the issues raised in this report, and therefore welcome discussion and collaboration between Arts SU and UAL to make a positive impact on students' lives, especially those facing the most difficult circumstances.

We would like to first pay tribute to the interventions that have already been made by UAL, as well as the recognise the programmes of activity related to the cost of living that Arts SU have been organising as well.

Through our research, we propose a number of recommended interventions, as well as points for reflection for both UAL and Arts SU in how we respond to student concerns over the rising cost of living. We emphasise this list is not definitive or exhaustive, but should act as the starting point for fresh conversations on the cost of living across the upcoming academic year and beyond.

- **IMPLEMENT A UAL HOUSING GUARANTOR SCHEME AS A MATTER OF PRIORITY:** in 2020, Arts SU conducted research into housing and accommodation at UAL, and recommended the introduction of a rent guarantor scheme to lift the financial burden on international students, as well as care leavers and other vulnerable students. Two years later, the need for a guarantor scheme is even more acutely needed due to the rising cost of living, however it is yet to be implemented. We urge UAL to rejoin the conversation on housing guarantors, and look to implement a scheme (as many other universities do) as a matter of priority.
- **DEVISE A UAL-WIDE STUDENT JOBS STRATEGY TO INCREASE THE NUMBER OF PART-TIME STUDENT JOBS AVAILABLE TO UAL STUDENTS:** committing to a cross-university student jobs strategy (if there is not one in place already), whereby every department is asked to review its capacity to offer short-term jobs to students, would increase the amount of secure jobs available to students and reduce the reliance on unscrupulous and exploitative employers. It would ensure that those students who do need to work are employed by a good employer with their interests as a student at heart, as well as developing their CV.
- **RENEW THE PURPOSE AND POWERS OF THE COST OF STUDY WORKING GROUP:** since the publication of Arts SU's research into the cost of study in 2018/19, the Cost of Study working group has met in partnership with Arts SU to review measures to reduce the cost of study. However, as this research demonstrates, cost of study at UAL remains too high for too many students, despite the good work this group has achieved. Revisiting the scope of the Cost of Study working group, and considering increasing its budgetary decision making powers, could provide additional benefit to the output of this group.

- **REVIEW UAL'S EXTERNAL PARTNERSHIPS TO REDUCE THE COST OF COMMUTING:** UAL holds many influential partnerships with organisations across London, including in the transport sector. As the cost of commuting rises, UAL should explore what partnerships it holds and consider how it can utilise its influence to create additional transport discounts for students. Requesting a meeting with companies such as TfL and Uber to impose pressure on them to support students during the cost of living crisis would be a positive first step.
- **STRENGTHEN SUPPORT FOR INTERNATIONAL STUDENTS FACING FINANCIAL HARDSHIP:** international students in particular face additional costs that Home students often do not face, due to higher tuition fees and added restrictions on their rights to work. While UAL may not be able to reduce fees or provide additional bursary funding, they should recognise the stark financial situation many international students face and offer support where appropriate. Running awareness raising campaigns about the employment rights of international students, and helping them to find secure and appropriate employment would be a welcome intervention.
- **FUND A 'ZERO COST YEAR' FOR STUDENTS:** many students struggle with course costs, and so the university committing to running a zero cost year with regards to materials required on courses would be a radical gesture to equalising the academic playing field. UAL could commit to funding all students' materials costs for a year, and measure the outcome such an intervention has on attainment and continuation rates.
- **DO NOT COMPROMISE ON IN-PERSON TEACHING TO CUT COSTS:** it is clear from the research that when presented with the option of less in-person teaching but lower costs, and more in-person teaching and higher costs, students value in-person teaching more. This is even the case for those students of lower financial means. Students would far prefer to receive in- person teaching and have their costs mitigated in another way, rather than compromise on the number of in-person teaching sessions they receive, as these are seen as the bedrock of an arts education at UAL.
- **KINDNESS ON CAMPUS GOES A LONG WAY:** students recognise that the university cannot singlehandedly resolve a national cost of living crisis; however, an area that UAL does have control over is the compassion and flexibility of its staff and procedures. Emphasise to staff that students at UAL are facing unprecedentedly difficult financial circumstances, after a global pandemic, and are struggling with their mental and physical health. Compassion and care towards students makes a significant difference. Reviewing how UAL can deliver a great 'customer experience' to all students (particularly those seeking assistance during difficult circumstances) would be a positive step.
- **THE COST OF LIVING CRISIS IS HERE FOR THE LONG-TERM:** students are already anticipating that the increased costs will remain in place for their time at university. Any notion that interventions will only be temporary must be dispelled. UAL and Arts SU must come together to devise a cost of living strategy for students that takes a long-term view, ensuring that support measures are sustainable and funding can remain in place for as long as students need it.

AUTHOR

CALUM SHERWOOD

Calum Sherwood is the Senior Policy and Research Officer at Arts SU. He has worked in education policy since 2012. Calum studied Politics and Sociology at the University of Bristol and holds an MSc in Social Research from Birkbeck, University of London.

ARTS SU POLICY TEAM

Arts SU is an independent charity who work to represent and support students at the University of the Arts London. This project was led by the Arts SU Policy Team, who focus on producing high-quality research on academic and social issues that impact on our members.

If you have any questions about the report, contact Calum at c.sherwood@su.arts.ac.uk

2022/23

Arts
Students'
Union

arts-su.com