WONKHE SUs

Another Cost of Living Crisis is Coming

Southern SUs 2026

Jim Dickinson, Wonkhe


Bandar
Abbas
Strait of Hormuz
Seeb


60 °C
RESTART


ofgem
ENERGY
PRICE CAP
ANNOUNCEMENT


RENT CONTROLS NOW
GREEDY LANDLORDS RUIN MY LIFE

This winter, by the numbers

Food price inflation is forecast to hit 9–10 per cent by December (FDF) – putting UK food prices 50 per cent higher than at the start of the 2021 crisis. Pasta, eggs, frozen veg and beef already up by more than half.

Britain is heading for its worst cereal harvest since records began – wholesale tomatoes up 60 per cent, potatoes up 40 per cent – and commodity rises take three to six months to reach the shelves. They land in autumn term.

The energy price cap rose 13 per cent on 1 July. The October cap – the one students pay across the autumn – is forecast higher again. Heating oil has roughly doubled.

Maintenance: max up 2.71 per cent. Median up 1.2 per cent.

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The inflationary uplift of 2.71 per cent to maximum maintenance loans in England:

“maintaining students’ spending power at current levels”

Department for Education

Higher education: student support changes for academic year 2026 to 2027

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Department for Education

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Josh MacAlister, Labour, Parliamentary Under-Secretary (Department for Education) · Answer · Department for Education · 10 March 2026

We have future-proofed our maintenance offer by confirming that we will increase maintenance loans in line with forecast inflation every academic year. This will provide students with long-term financial certainty on the support they will receive while studying and ensure that students from the lowest income families receive the largest year-on-year cash increases in support.

Maximum loans for living costs for undergraduate students will increase by 2.71% for the 2026/27 academic year.

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Reuters: Bank/Citi says inflation reaching **4-6 per cent** by year-end, esp if energy costs and broader price effects persist.

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EqIA notes that in the HEPI/Advance HE Student Academic Experience Survey 2025, **68 per cent** of students were in paid employment during term time in 2025, **up from 56 per cent** in 2024.

But on reasons for working: proportion citing "supplementing living costs" **fell from 74 per cent to 61 per cent**, while those citing work experience and career exploration rose.

"The sharp increase in employment can be attributed more to an increase in students wishing to gain work experience and explore possible career paths than to help cover the costs of study.

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Department for Education

Higher education: student support changes for

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Maximum lo... ...e students
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4 percentage points rise overall in students working to supplement living costs over two years.

Students domiciled in England saw a larger increase, as did BAME students (nearly double the overall average).

Students in POLAR4 quintile 1 areas – those with the lowest rates of participation in higher education – saw a 7pp increase, compared to +2.6pp for quintile 5.

Disabled students rose +5.5pp.

Department for Education

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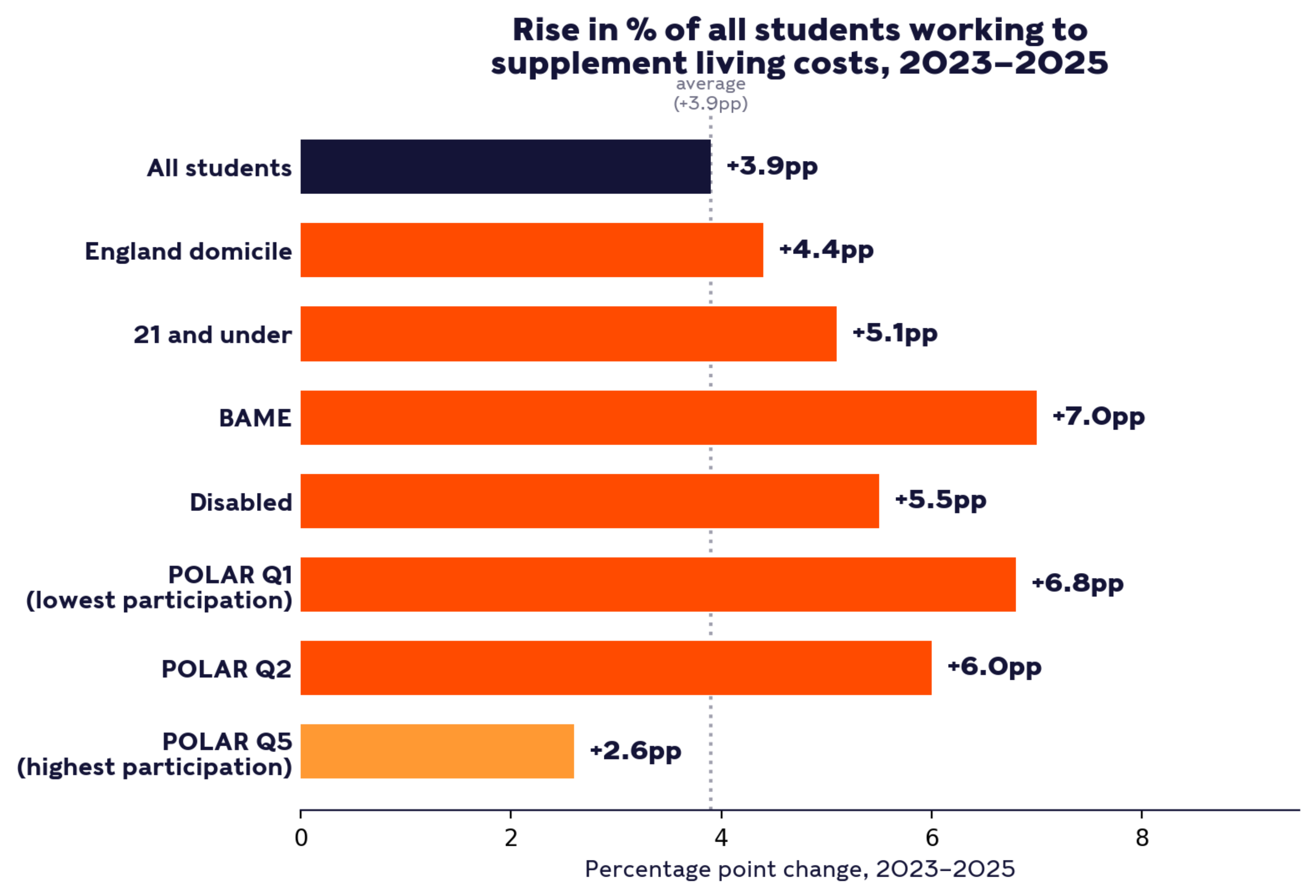
Rise in % of all students working to supplement living costs, 2023–2025
average
(+3.9pp)
All students
+3.9pp
England domicile
+4.4pp
21 and under
+5.1pp
BAME
+7.0pp
Disabled
+5.5pp
POLAR Q1
(lowest participation)
+6.8pp
POLAR Q2
+6.0pp
POLAR Q5
(highest participation)
+2.6pp
0
2
4
6
8
Percentage point change, 2023–2025

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Department for Education

Higher education: student

Work experience/career paths reasons – the combined figure rose from 28.2 per cent to 40.0 per cent over the period – but the increase was overwhelmingly concentrated among more advantaged groups.

Private school students saw a +15.2 percentage point increase compared to +6.3pp for state school students.

Students who were not first in their family to attend university rose +15.3pp, compared to just +2.1pp for first-in-family students.

Men rose +15.4pp versus +9.8pp for women. Polar 5 is higher than Polar 1.

Poor students are doing food delivery for the rich students planning their next career move.

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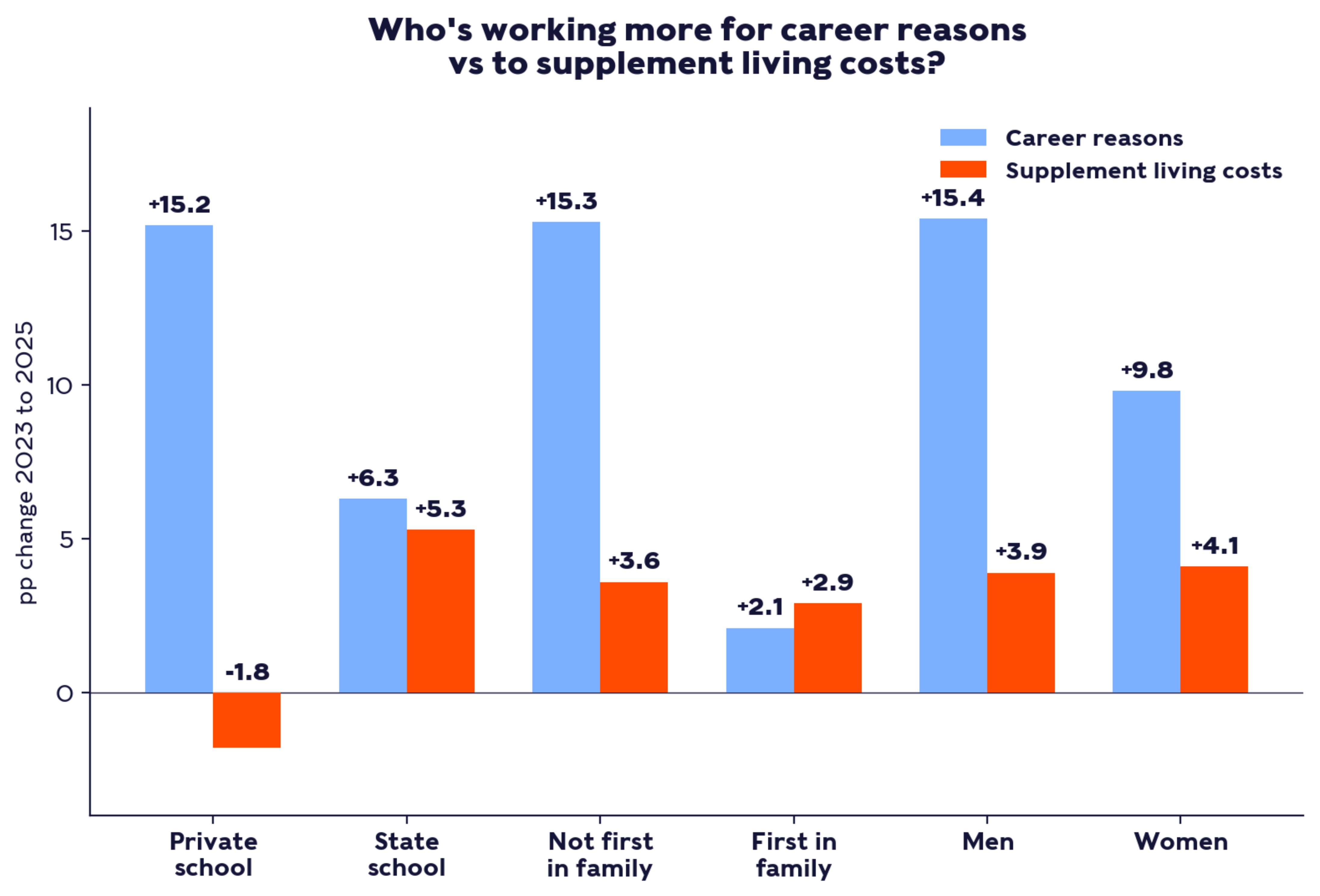
Who's working more for career reasons
vs to supplement living costs?
Career reasons
Supplement living costs
pp change 2023 to 2025
15
10
5
0
+15.2
-1.8
+6.3
+5.3
+15.3
+3.6
+2.1
+2.9
+15.4
+3.9
+9.8
+4.1
Private school
State school
Not first in family
First in family
Men
Women

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Department for Education

Higher education: student

Students working to provide financial support to friends or family:

Across all students, it rose from 11.0 per cent to 17.2 per cent over the three years – an increase of more than half.

One in six full-time undergraduates is now working not just to cover their own costs but to support other people financially.

Disabled students doing so rose from 11.5 per cent to almost 1 in 5.

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Higher education: student

Also in SAES:

78 per cent of students report cost-of-living concerns have notably impacted their studies.

Independent study hours have fallen from 14.5 per week in 2023 to 11.6 in 2025, with the SAES explicitly attributing this to the displacement effect of paid work.

29 per cent of students considered leaving their course in 2025, up from 25 per cent the previous year, with financial difficulties now the second most common reason.

Cost of living overtook tuition fees as the primary driver of poor value-for-money perceptions back in 2023.

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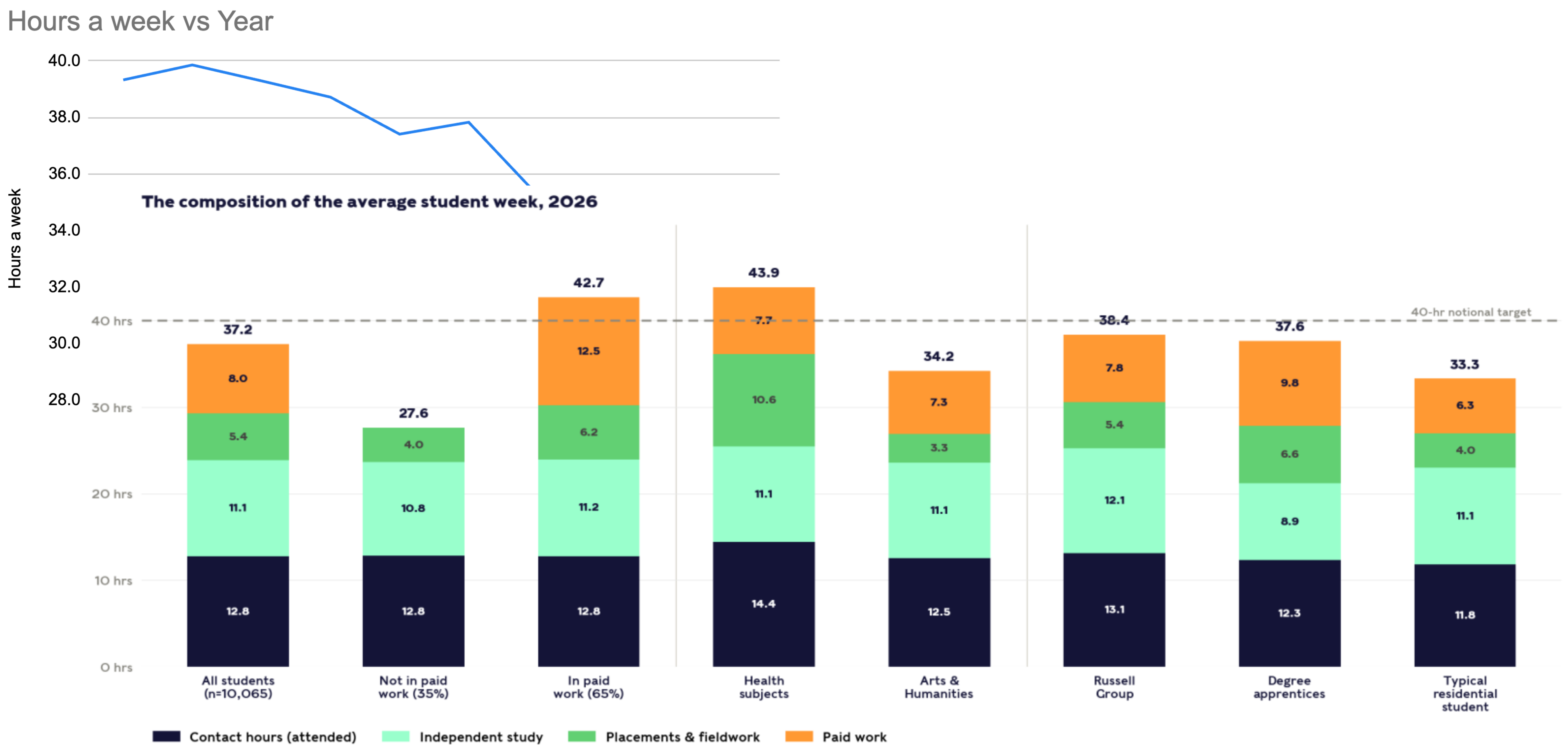
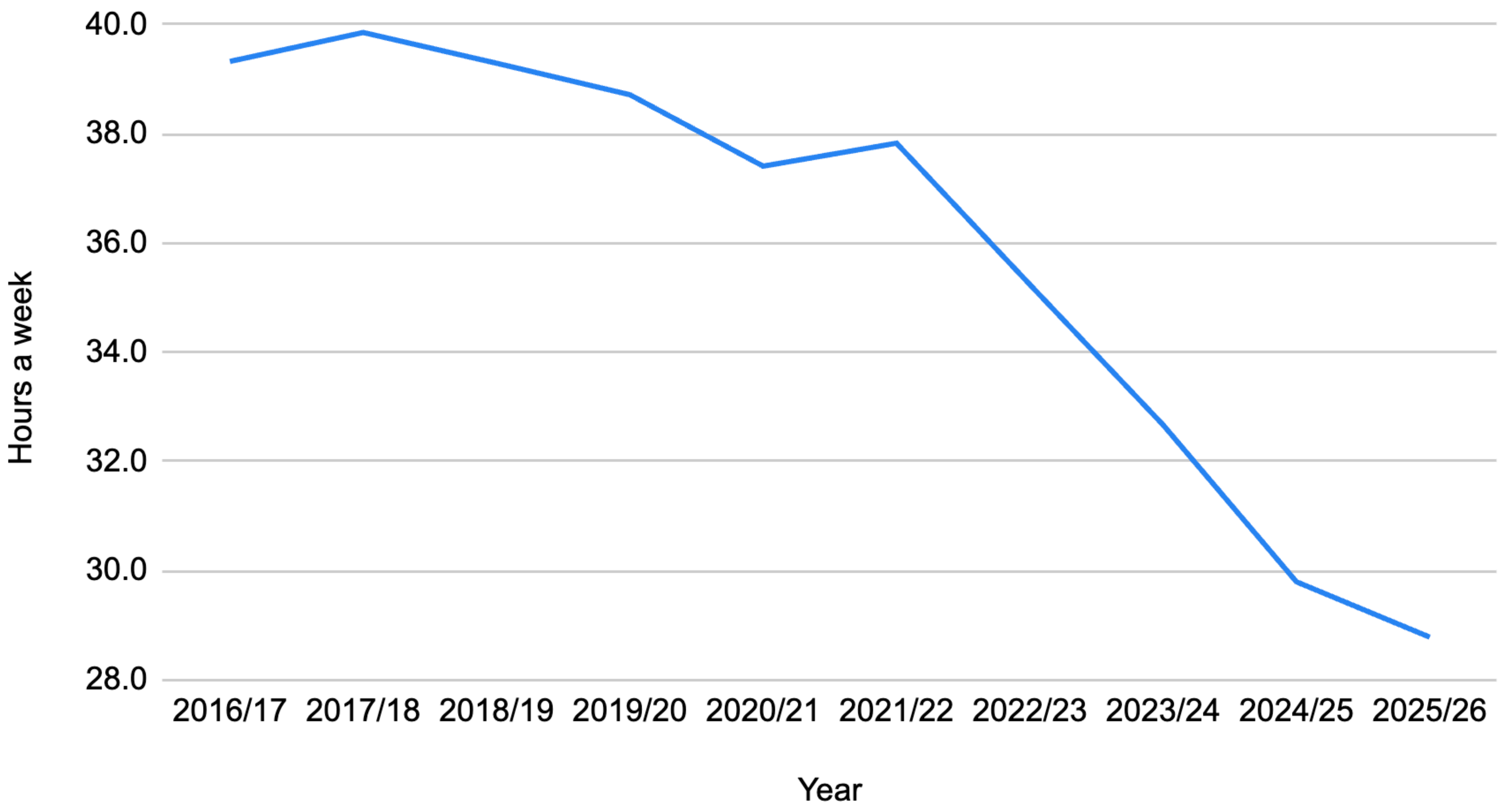
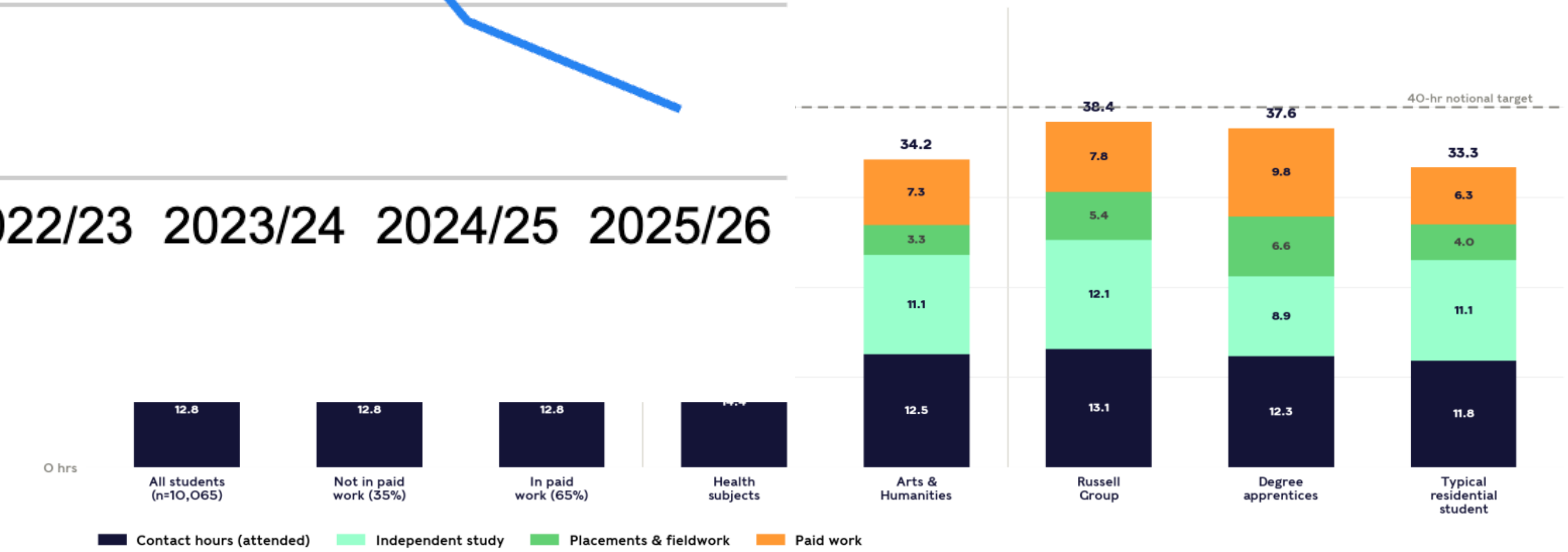


Source: HEPI/Advance HE SAES 2026. Trimmed means (contact excl. 0 and above 40; independent study excl. 0 and above 50; placements excl. above 50; paid work excl. 0 and above 30). Typical residential student = does not commute, lives in halls or shared accommodation.

Hours a week vs Year





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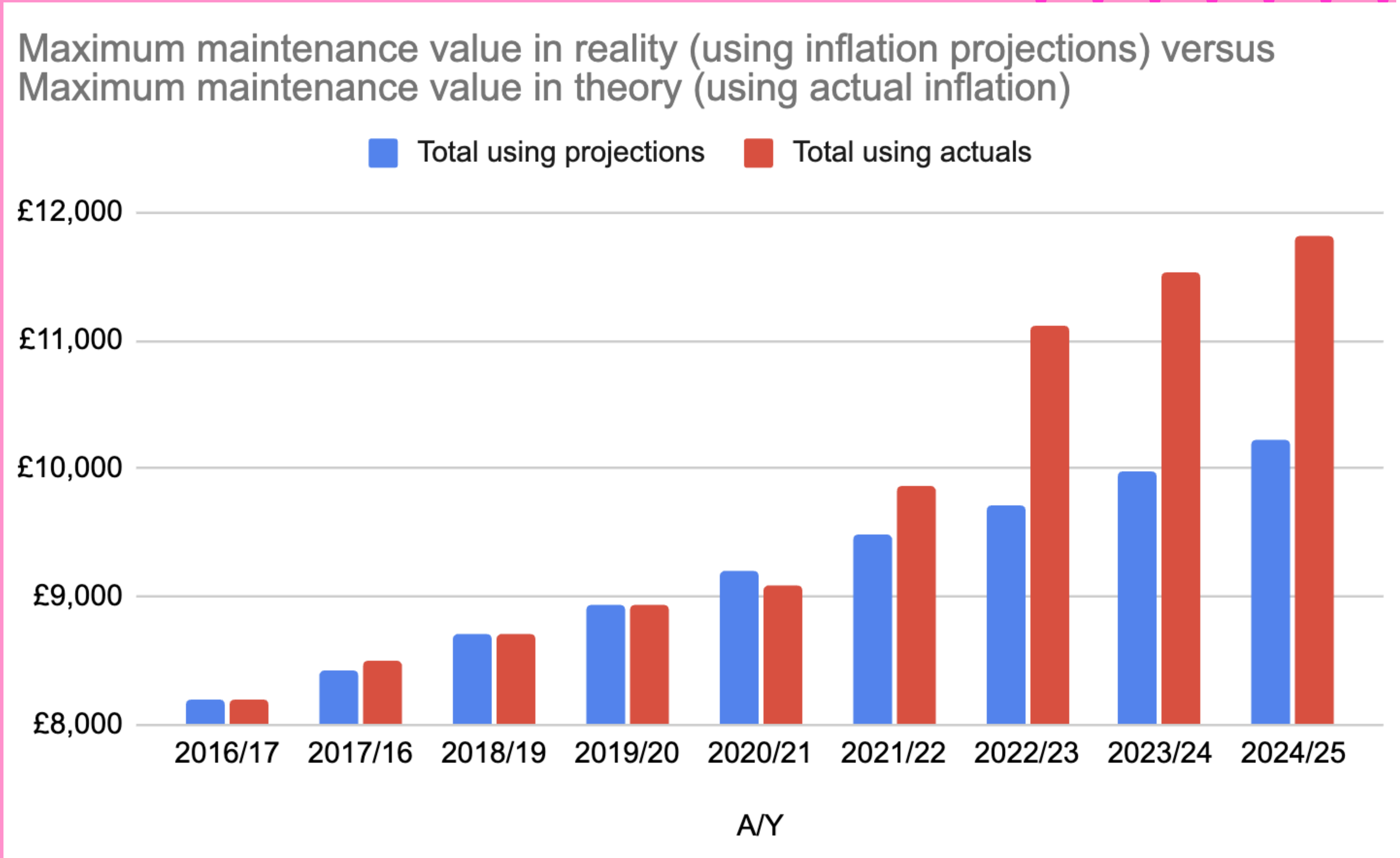
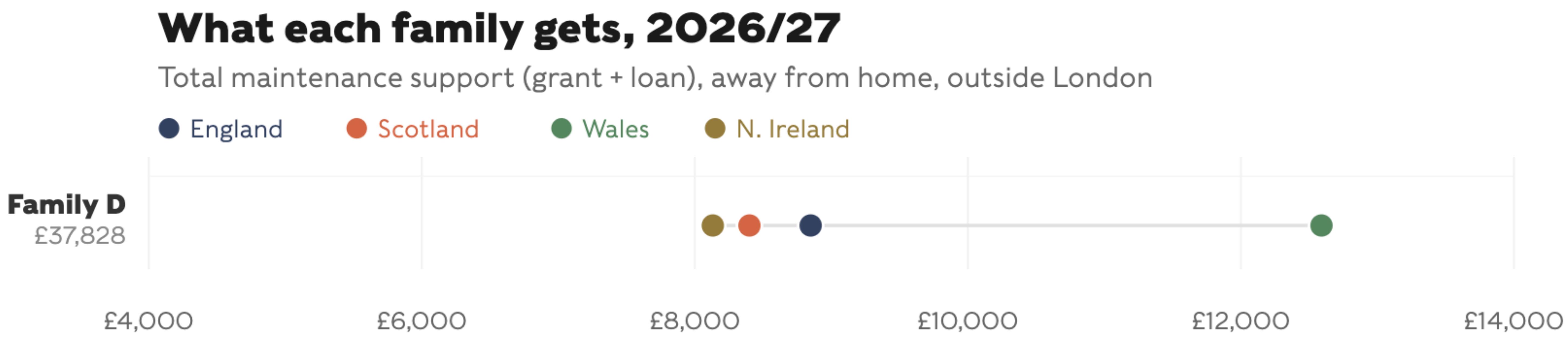


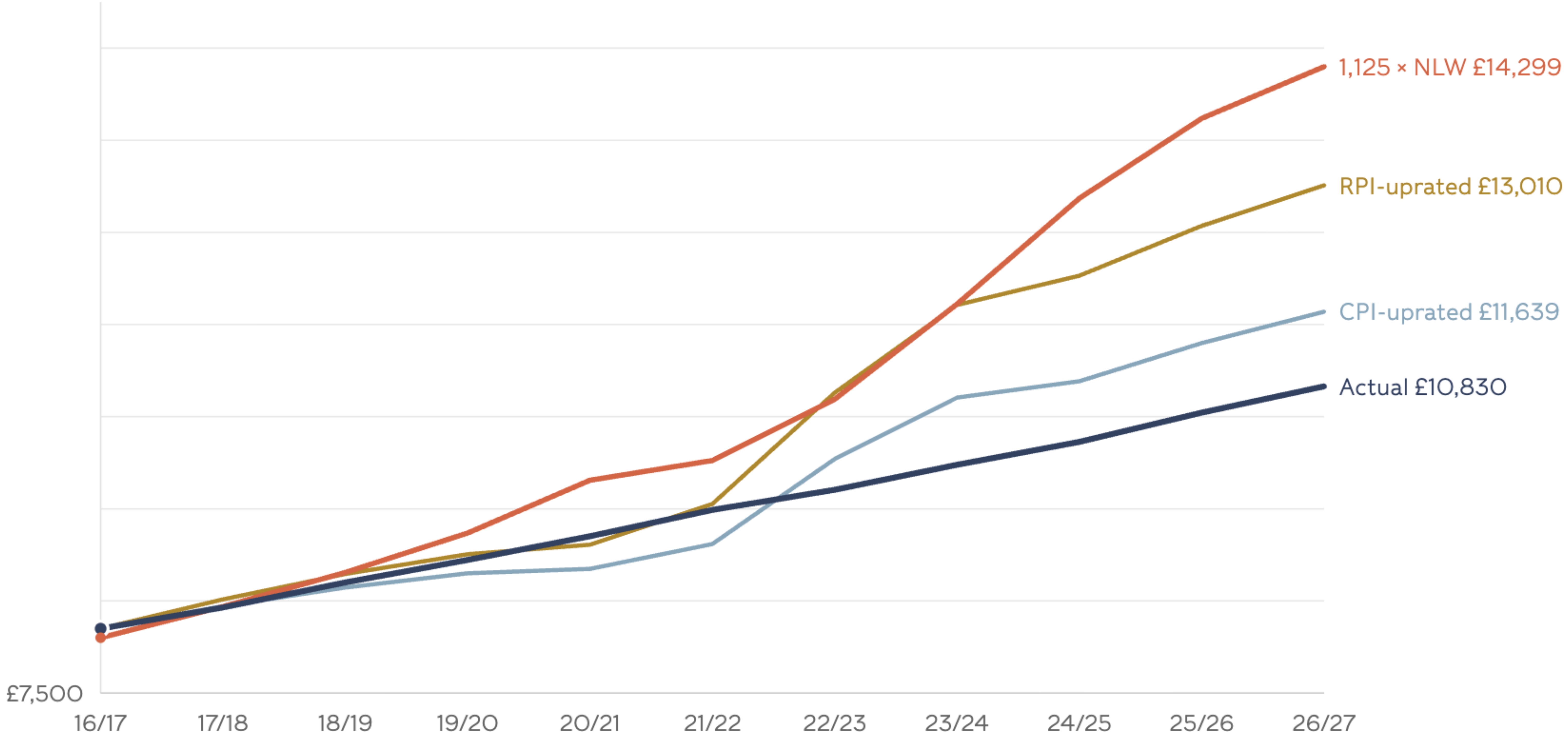
Maximum maintenance value in reality (using inflation projections) versus
Maximum maintenance value in theory (using actual inflation)
Total using projections
Total using actuals
£12,000
£11,000
£10,000
£9,000
£8,000
2016/17
2017/16
2018/19
2019/20
2020/21
2021/22
2022/23
2023/24
2024/25
A/Y



Family D started exactly at England's £25,000 ceiling, qualifying for the maximum English loan – the key fiscal drag family. By 2026/27 their income has reached £37,828, a 51 per cent rise, but the threshold hasn't moved.

England: never answered

Maximum maintenance support vs benchmarks, 2016/17 – 2026/27
Full-time undergraduate, away from home, outside London



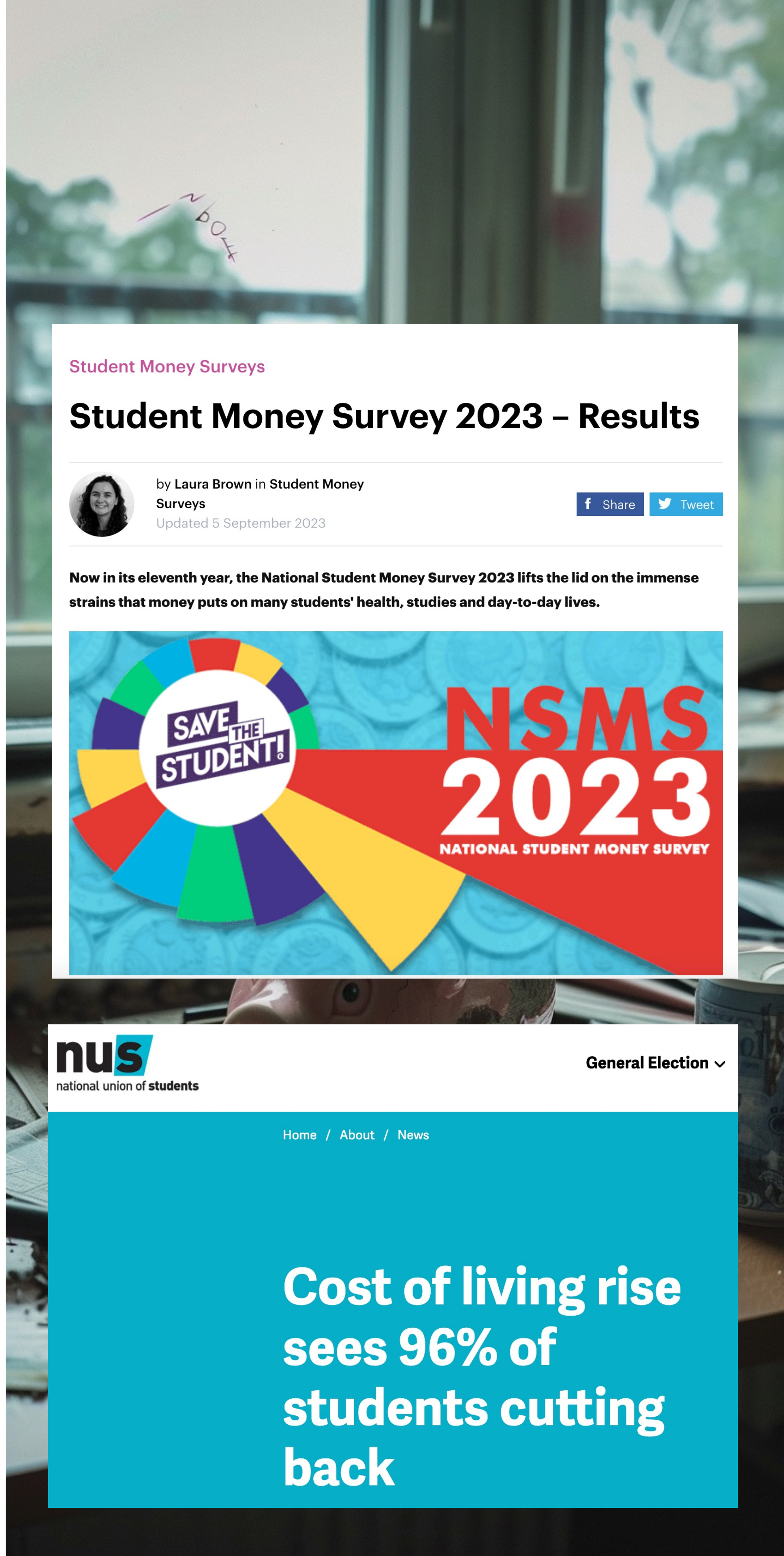
Rents are still rising

- Second-year house-hunters in 2025 paid £210 a week on average – against a planned £174 (Unipol)
- London: £335 a week against hopes of £270. Bristol's gap is £64 a week – with severe shortages in Bristol, York and Oxford.
- 56 per cent say the October–November house hunt comes "far too early".
- Rents consume most of the maximum English maintenance loan – before bills, food or travel.
- Renters' Rights changes risk shrinking HMO supply – 62 per cent of students unaware.
- Supply so far behind demand that there is no evidence of competition driving down rent at all.

Mind the gap

HEPI – Minimum Income Standard for students (2025)

- First years in halls need £418 a week including rent – a “first-year premium” of £14–20 a week.
- Annually, students need £21,126 in England outside London and £24,900 in London.
- For a three-year degree in England that’s around £61,000 – £77,000 in London – excluding fees.
- Maximum maintenance covers just half of those costs in England
- 59 per cent coverage in Scotland, 63 per cent in Wales
- Even students on the maximum need 20-plus hours a week at minimum wage to reach a basic standard of living.
- Implied parental contributions run into five figures for some families – never publicly stated.
- Parents are expected to contribute even if they lack enough money for a minimum acceptable standard of living themselves.



Financial worry is the baseline

- 88 per cent of students worry about money – the highest in six years of Blackbullion's research
- The average monthly shortfall is £421 – income £505 against an estimated need of £919.
- 63 per cent say money worries damage their mental health – up nine points in a year.
- 49 per cent say hunger has affected their ability to study. Four in ten have been too cold to concentrate.
- 61 per cent are in paid work – framed as survival, not experience.
- 92 per cent report feelings of isolation linked to money worries.

Will help come?

Energy bills

Crisis and Resilience Fund

Try your uni

Designed out – again

- 2022 – students excluded from the £400 energy scheme, £150 council tax rebate and Cost of Living Payments
- Household and billpayer definitions didn't fit student tenancies; targeting datasets were benefit-linked
- 2026 – the Crisis and Resilience Fund repeats the same locally administered, benefit-linked targeting
- Social tariff and Warm Home Discount tests don't capture full-time students
- Universal support has been ruled out
  - Targeting design is therefore the whole game
  - The decisions are being made now – not in autumn

Universities brace for another cut in government teaching grants

Falling UK government investment in teaching must be considered as part of review of student loan system, MPs told

Published on June 2, 2026

Last updated June 2, 2026

Helen Packer

Twitter: @Helen_Packer

The amount of money the government directly spends on teaching at universities is about to be cut for the second year in a row, Universities UK (UUK) has warned.

Source: iStock/yujie chen

Speaking to the House of Commons Treasury Select Committee on 2 June, UUK chief executive Vivienne Stern said she believed that the Department for Education (DfE) is planning to cut next year's Strategic Priorities Grant (SPG), with details expected imminently.

Cash-strapped universities 'curbing free food' for students

Government urged to provide more financial support to students as research finds some institutions are cutting back on provision of free food

Published on April 29, 2026

Last updated April 29, 2026

Helen Packer

Twitter: @Helen_Packer

While most universities operate food banks for students, these initiatives are increasingly coming under pressure amid financial challenges facing the higher education sector, it has been warned.


Source: iStock/SolStock

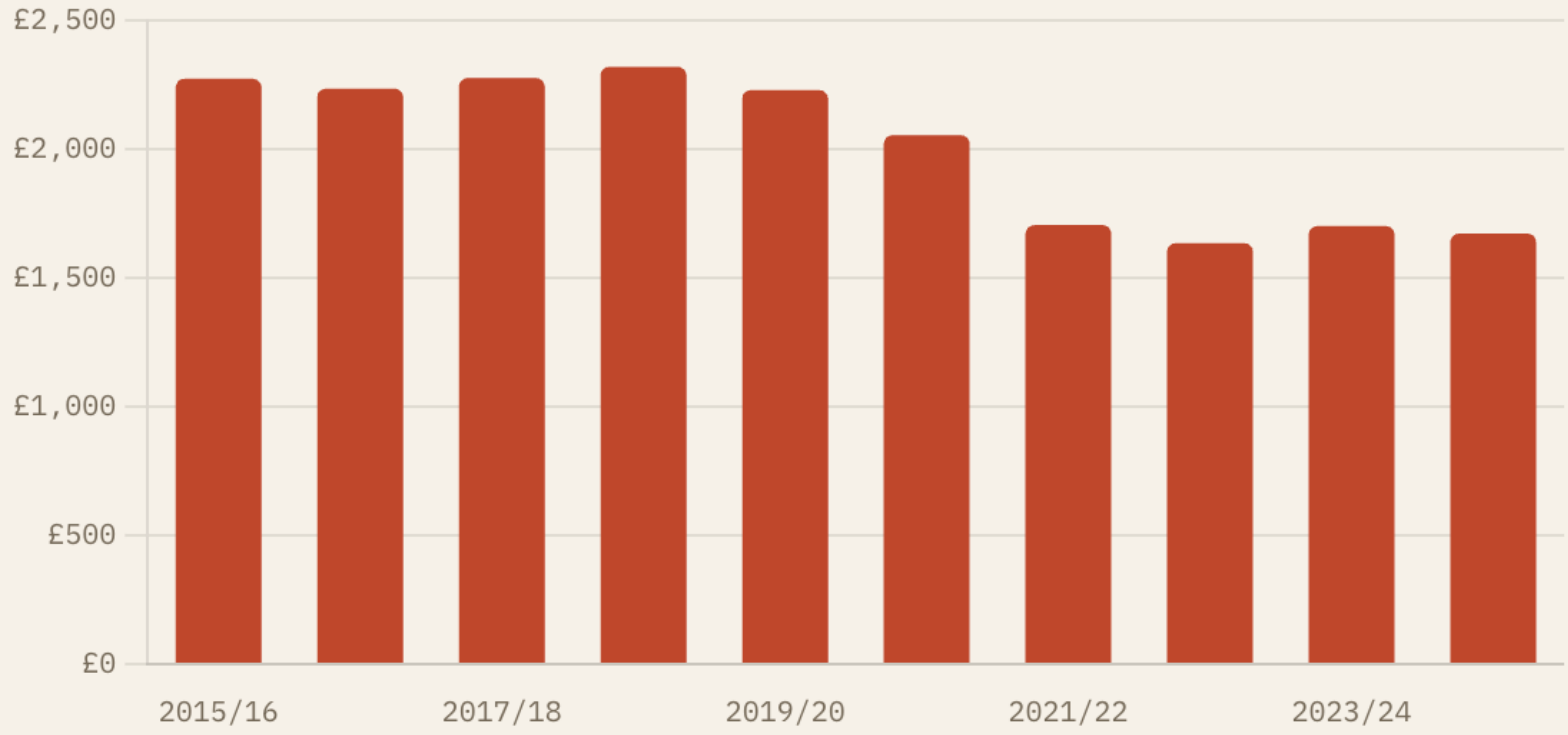
Academics at Brunel University of London conducted a 20-month study of 41 English universities, finding that 63 per cent of these institutions operated a food bank.

Cash · National picture

£1,672
PER HEAD, 2024/25
-26% since 2015/16

294,990
STUDENTS, 2024/25
+13% since 2015/16

CPI-ADJUSTED SPEND PER HEAD (£, 2026 PRICES)

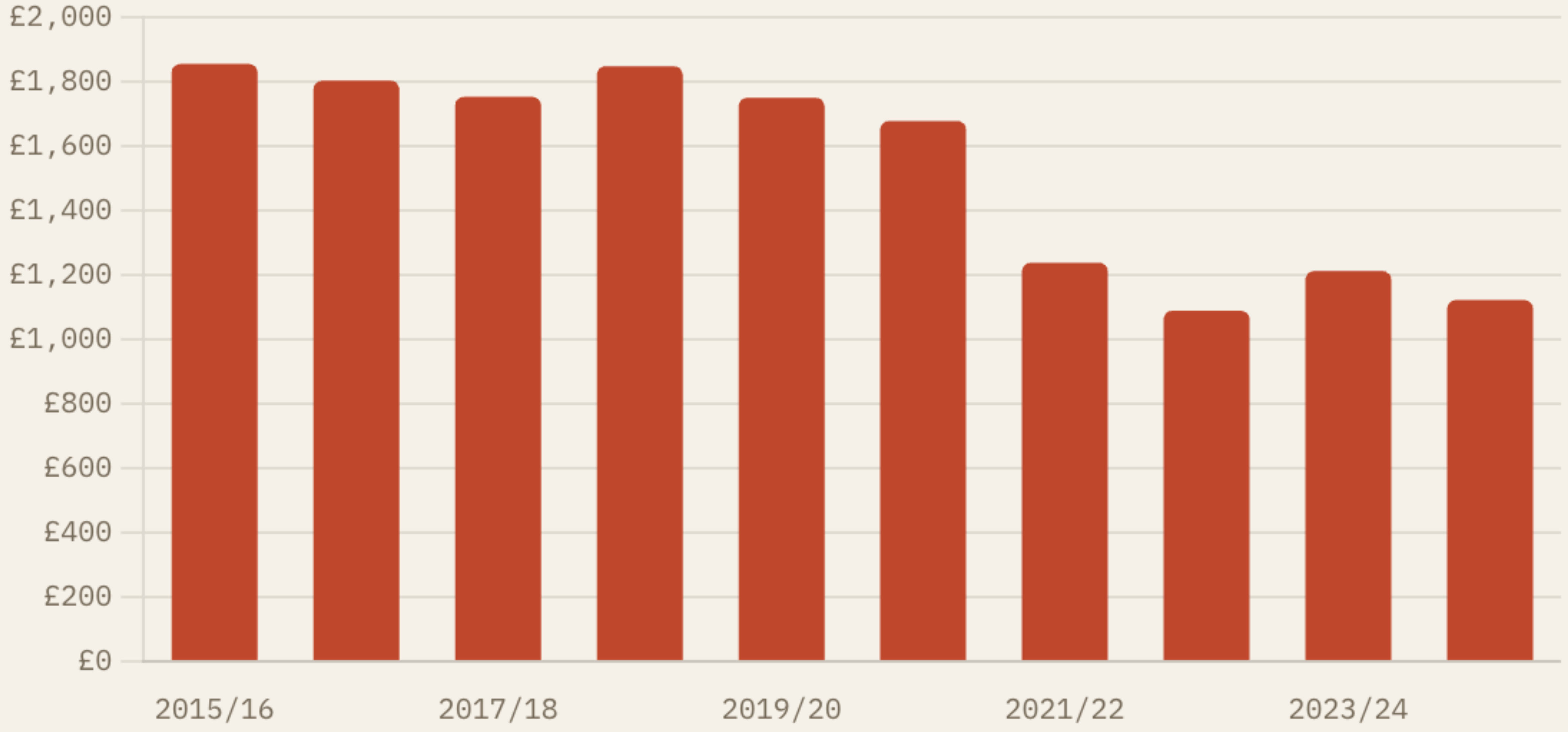


Cash · Post 92

£1,122
PER HEAD, 2024/25
-40% since 2015/16

104,850
STUDENTS, 2024/25
+26% since 2015/16

CPI-ADJUSTED SPEND PER HEAD (£, 2026 PRICES)



Food

- 63 per cent of unis run a food bank – mostly run by SUs, none core-budgeted
- Free food is being cut just as need rises
- Design out stigma – pantries for all, community fridges
- Communal eating builds belonging – it's not a revenue stream
- Ask the uni: protect free food lines, subsidise catering
- Cost what the SU absorbs – then present the bill

Hardship that works

- Unrestricted cash beats vouchers – students spend it on rent, bills and food
- Speed matters – decisions currently range from 2 days to 8 weeks
- Evidence-light, stigma-free, published award levels
- International students in scope – not a separate, smaller pot
- Promote it – low uptake usually means bad design, not low need
- 49 per cent of unis say they may cut hardship funding; 59 per cent bursaries
- The budget decisions are being made now
- Ask the uni: protect hardship and bursary spend before the cuts land

Energy and housing

- Watch “fair use” clauses switching from kWh caps to £ caps
- That switch moves price risk onto students
- Signed contracts can’t be rewritten before move-in
- Landlords can’t profit on resold energy – resale price rules
- Get contract-check and bills advice ready for September
- Ask the uni: fund advice capacity before winter, not after

The information students get is wrong

University cost pages this summer quote 2013 food prices, abolished TV licence rates and withdrawn bus routes – some update the date stamp without updating a single figure.

Where pages do change, the university's own prices rise while the costs students bear stay frozen – and four universities have cut their food estimates this year, as food inflation heads for 10 per cent.

International students are hit hardest – the visa "proof of funds" figure signals costs the sector knows are wrong, and agents and out-of-date pages do the rest.

It's the worst year yet.

WONKHE

Tuition fees, living costs, and other study costs

TV License	£159 (Yearly)	You will need a TV license to consume live television. You can find out more about the terms and conditions as well as the different payment methods on the TV license website.

- TV licence: Whether you're watching in your room in our halls of residence or sharing with your flatmates in privately rented accommodation, it's a legal requirement to pay for a TV licence when watching live TV or BBC iPl... cost you £159 for the full year.

If have a TV at home and want to watch British channels, you will need to purchase an annual TV Licence. Check out the TV Licensing website for more information about this.

Currently, TV Licence costs £159 per year.

A TV Licence costs £159 a year

You can pay in one go, or spread the cost weekly, monthly or quarterly. You can buy and manage your licence online. And if you don't need your licence for a full 12 months, you could apply for a refund.

£159 per year (£26.50 per month for 1st 6 months, and £13.25 every month after, based on TV Licensing)

Last updated: 18.02.2025

We're the UK's most affordable city* - fact.

With one of the lowest rents in England‡, one of the cheapest pints in the country§ and all the perks that come with living in one of the UK's most cultural cities, your student loan will go miles further.

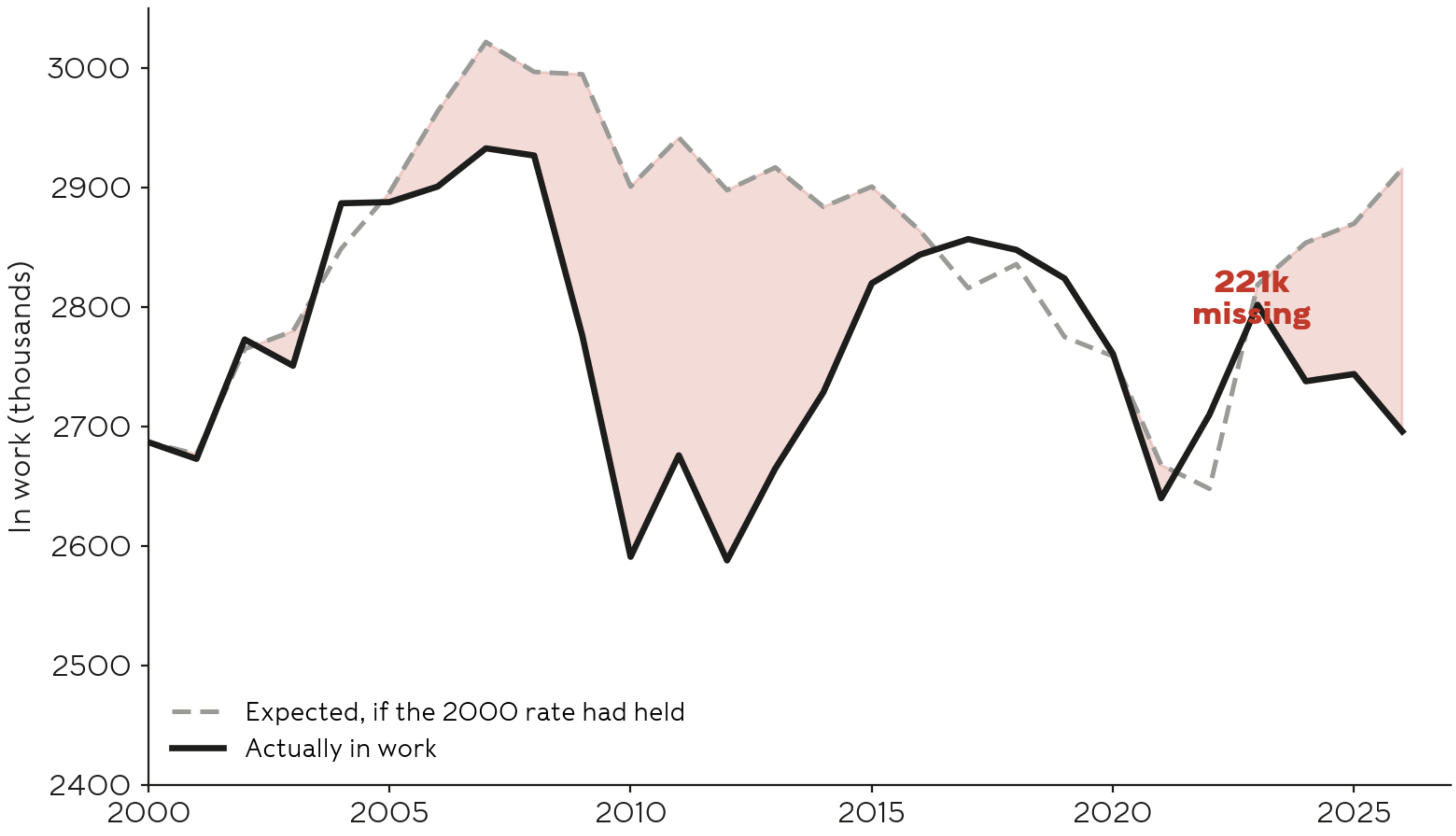
You'll also have more money in your pockets - thanks to generous scholarships and plenty of opportunities for part-time work to top up your income.

Warning students well

- Use the Minimum Income Standard – £21,126 outside London
- Date and source every figure; update every year
- Show the loan gap and the implied parental contribution
- Pre-arrival money briefings for international students
- Deposits, instalments and refund rules in plain English
- Ask the uni: audit every costs page – with SU sign-off

The chairs that vanished after 2022

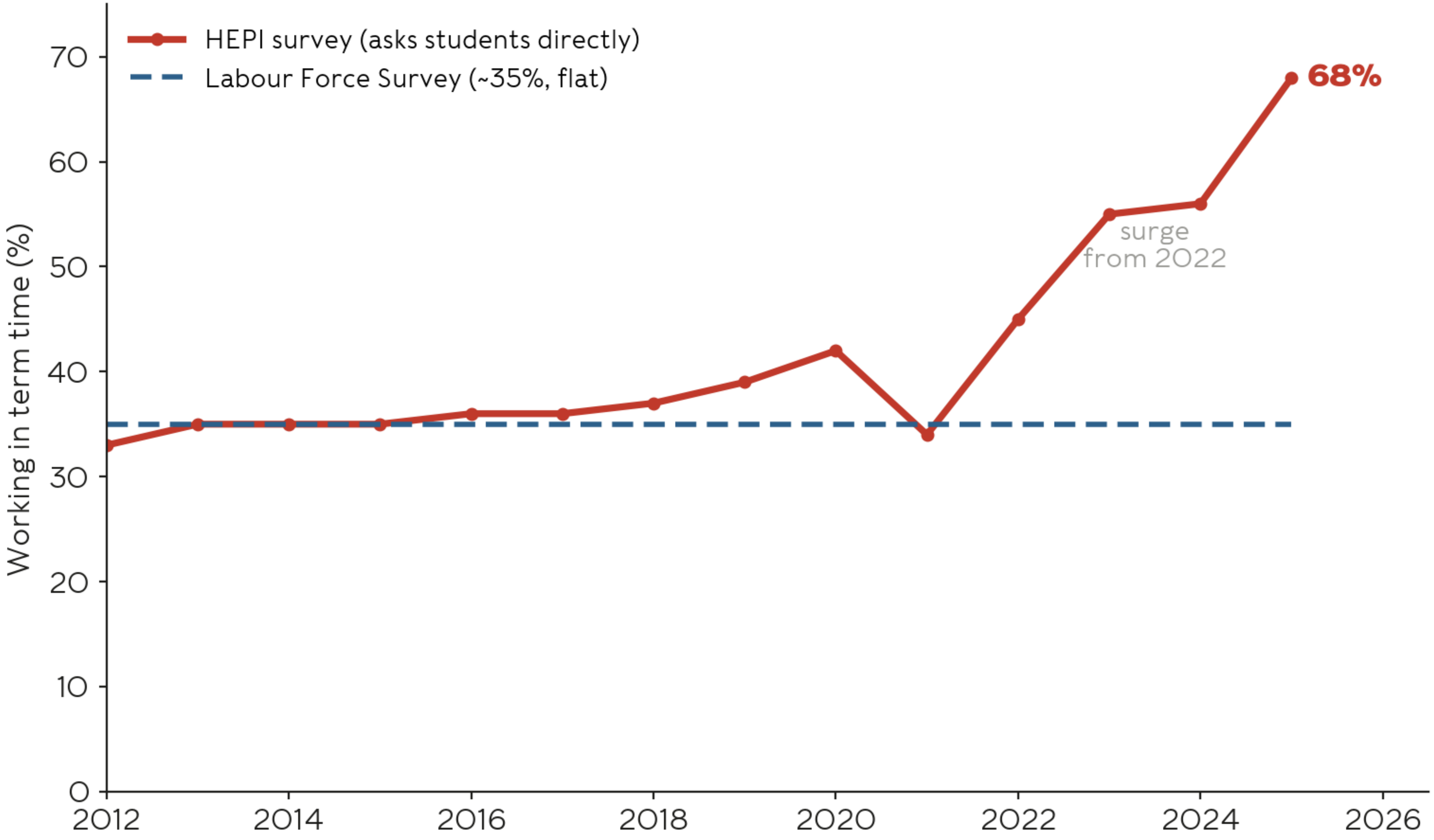
Non-students aged 18–24 in work vs the number expected at the 2000 employment rate



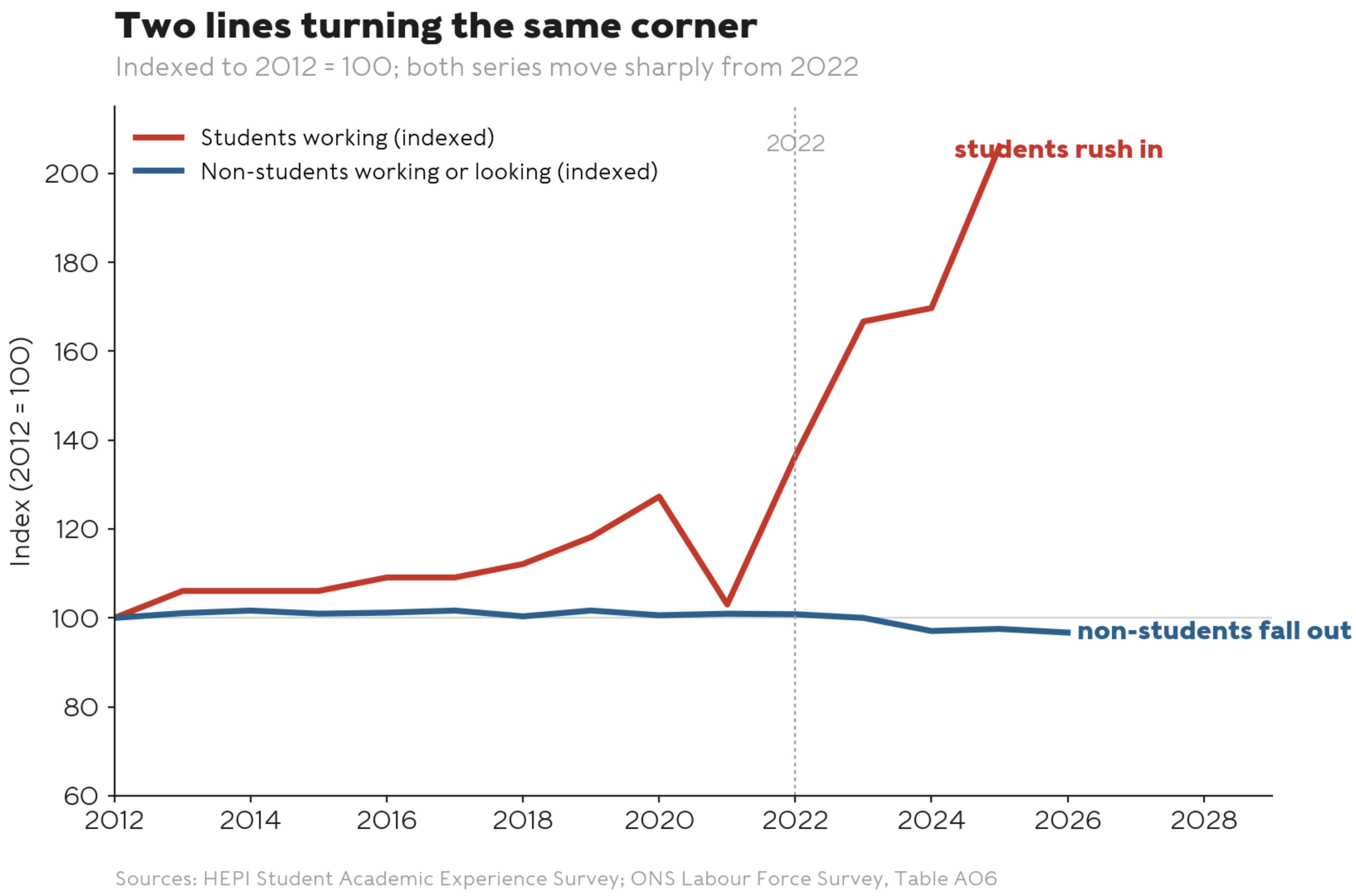
Source: ONS Labour Force Survey, Table A06; author's calculation

Ask students directly and the line goes vertical

Share of full-time students working in term time, two surveys



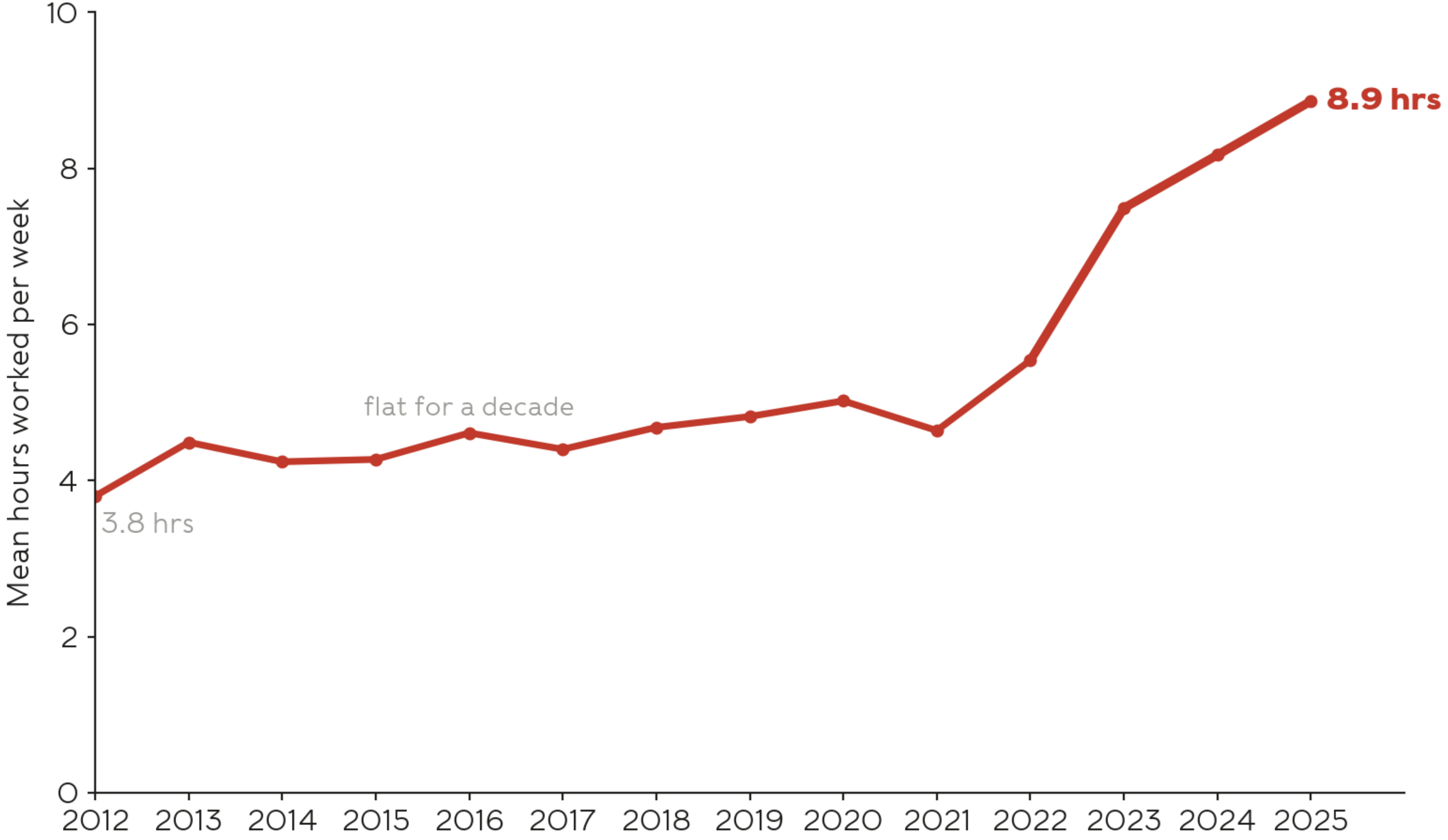
Sources: HEPI Student Academic Experience Survey; ONS Labour Force Survey



Two lines turning the same corner
Indexed to 2012 = 100; both series move sharply from 2022
Students working (indexed)
Non-students working or looking (indexed)
2022
students rush in
non-students fall out
Index (2012 = 100)
200
180
160
140
120
100
80
60
2012
2014
2016
2018
2020
2022
2024
2026
2028
Sources: HEPI Student Academic Experience Survey; ONS Labour Force Survey, Table A06

It is not just more students working – each works far more

Mean paid hours per week, averaged across all full-time students



Source: HEPI Student Academic Experience Survey

Good work, great job – a renewed agenda for student employment

This article is more than
5 years old

COMMENT | 9/07/21

If students need to work during term time, how can we ensure those jobs are high quality and well paid? Jim Dickinson sweats the asset.

So what?

- Without sharp falls in participation or completion, nobody will notice impacts
- Choices are:
  - Improve coping once disaster strikes (SNOG)
  - Advise more honestly on the way in (AVOID)
  - Focus hard on system-wide improvement (MARRY)
- What is a viable minimum student income
  - Means testing
  - Characteristics adjustments
  - Interaction with work

So what?

Right now, NMW

- 40 hours a week:
- £12.71 × 40 × 52 = £26,436.80

LLE

- 120 credits x 10 hours = 1200 hours
- Over 30 weeks, 40 hours a week

If students (expected to) work 40 hours a week, they need:

£15,252

The asks

Unfreeze the £25,000 household income threshold – frozen since 2007, worth around £37,000 if uprated – and uprate support by actual inflation, not last year's forecast.

Link maintenance to the minimum wage times study hours – every serious review (Augar, Diamond, Scotland) has said so. No government has done it.

Make the Crisis and Resilience Fund, social tariff and Warm Home Discount able to see students – and say so before the Autumn Budget.

Name the number.

£15,252