

Cost of Living Crisis at University of Greenwich

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Foreword by Jabed, GSU President.

The cost-of-living crisis is one of the most pressing issues facing students across our campuses right now. Increasing costs of food, energy, travel and accommodation coupled with a stagnation of wages and student loans has meant that many of our members are struggling at this time.

To help inform targeted support we have asked our members what they are struggling with at this time with the hope that we can pre-empt their needs and prevent hardship. Staff and Officers have been working with students and the University from the start of term to enact measures to help alleviate the financial pressure students are under. We are very pleased with the establishment of community breakfasts and a food pantry this term, increases to the hardship fund and provision to support digital access over the winter break. We have more plans in term 2 including a pay-it-forward scheme in GSU commercial outlets and food vouchers for students in need.

As Officers you might have noticed we have already started working on several projects and campaigns to support our members including 'Cut the Bus Fare' campaign, increasing working hours for international students and providing free sanitary product.

I am thankful to everyone who has supported us with their valuable feedback and all the GSU staff and officers for their hard work to develop this research. I'd like to make a special mention to the student researchers who helped analyse the results and others who supported us to co-create the recommendations below.

In this report we've laid out the findings of our consultation with students and made some recommendations. I'm looking forward to working with colleagues across the University, using this feedback to inform what else we might do to support members.

We will continue with our commitment to support our members at this challenging time.

Jabed

Executive Summary

1. GSU conducted a survey of 1,722 members over October 2022 to explore the effects of the cost-of-living crisis on different groups of Greenwich students.
2. The aggregate dataset demonstrates that a large proportion of Greenwich students are struggling financial circumstances, with almost 50% having less than £50 income available after essential expenses are paid at the end of the month.
 - GSU members are significantly worse off than the national average in terms of expendable income, with almost double the percentage of students with less than £50 expendable income per month.
3. International students, students with declared disabilities, students with caring responsibilities, those from low-income backgrounds, and those commuting from more than an hour away from their primary campus are likely to be worse off across the board.
4. Employability is listed as a key future concern for all students, but international students more so than their home counterparts.
5. Based on best practice at different institutions, local discussions and suggestions from students, GSU have provided a series of recommendations aimed at tackling issues in the areas of cost reduction, employment and employability, and reducing hidden costs.
6. In addition to this research, we spoke to 2,438 students in Term 1, 2022 through our [Retention Calling Project](#). 25% of those students are concerned about supporting themselves financially or paying their fees. Of those, 48% identified pressures that were impacting their studies. These include the cost-of-living crisis (48%), commuting and travel costs (29%) and work commitments (22%)

National benchmarking

Based on the National Union of Students (NUS) dataset, we can compare the situation at Greenwich to the rest of the country. We have used the most recent data here, collected in October 2022.

- Greenwich students are as likely as students nationally to access foodbanks (7%).
- Greenwich students are less likely than the national average to use payday loans and credit cards, but more likely to use bank loans.
- Greenwich students are significantly worse than the national average when it comes to expendable income after paying for essentials. Where the national average is 26%, this figure rises to 43% for Greenwich students.

Findings

Breakdown

Income, living costs and support

The most prominent finding coming out of the survey is that a significant proportion of students do not have access to income that allows them to comfortably live and study whilst at University. Some of the general figures:

- **Paid employment:** 53% students use jobs as a source of income at the University.
- **Income vs spending:** 30% students responded “not at all” to the question of whether their income pays for essential living costs. A further 28% responded “almost” to the same question.
 - 44% students have less than £50 expendable income after essentials have been paid for.
 - 7% students have accessed a foodbank in the last 12 months.
- **Support networks:** 63% students rely on their families for financial support.
- **Debt:** 15% students have used a bank loan, 15% a credit card, and 5% payday loans to cover living costs (not including tuition fees).
- **Stipends:** only 27% PhD students say that their stipends cover their living costs.

Furthermore, we can see significant variations in how far different groups source their income and what support they've sought. This is particularly evident in expendable income and likelihood of having accessed foodbanks.

- **International students** are 9% more likely than home students to not be able to pay for essentials at 37%.
- **Disabled students** are 15% more likely to have <£50 income left after paying for essentials in an average month (57%), than those with no declared disability.
 - They are also 8% more likely to have accessed a foodbank in the last 12 months (14%).
- **Students with caring responsibilities** are 22% more likely to be left with <£50 income after essentials have been paid for (61%) than those who do not.
- **Black British students** are more likely than white students not to have living costs covered by income.
- **Commuting students** are significantly worse affected than those living closer to their primary campus. 40% students who travel for over two hours to reach their campus say that their income doesn't cover their essential costs, where only 24% students who travel less than half an hour make the same claim.

Similar themes are to a lesser extent evident in responses to questions about financial advice and support:

- **International students** are less likely to have sought advice from services such as Citizens' Advice Bureau.
- **Students with long-term caring responsibilities** are 10% more likely to ask friends for financial support (30%) than those without.

- **Students who were eligible for free school meals** are 8% more likely to have asked the University for financial support than their counterparts who were not (18%).
- **Apprentices** are 9% more likely to have sought no financial support at all than their Undergraduate counterparts.

Actions from GSU

GSU have:

- a. Worked with the University to operate the *Open Pantry*, providing students food, blankets and other essential items to reduce their costs.
- b. Worked with the University on providing free breakfasts to students on campus two days a week.
- c. We have committed to providing free sanitary products in all GSU bathrooms across campus.

GSU will

- d. Work with lobbying groups such as Universities Alliance to lobby TfL/GLA for further concessions on student Oyster cards, and removing the initial payment required for an 18+ Oyster card.
 - a. Work with Kent University and Canterbury Christchurch to do the same for transport providers in Medway.
- e. Target calls through the Retention Project to estranged students to better understand how their costs are affected by minimal family support.
- f. Review the provision of kettles and microwaves in student spaces
- g. Review campus provision and facilities available for student families.
- h. Introduce a bursary for clubs and societies membership and equipment. Ensuring these do not become a barrier to entry.

Employment and employability

Despite facing challenges in affording the basics, students are working alongside their studies, and harbour fears about their employability after graduating. Some key points around employment are:

- **Students studying at Avery Hill** are far more likely than their Medway or Greenwich counterparts to spend less than 5 hours per month in paid employment.
- **Disabled students** are 11% less likely to work more than five hours in an average month.
- **Self-funded international students** are 17% more likely than their home counterparts to work over 15 hours per month, and despite this are less likely than home students to be able to afford essentials.
- 71% **PhD students** have less than 25% of their living costs covered by paid teaching activity.

Employability was identified as a key area of concern, corroborating GSU's nominated Big Priority for 2022 which over 1,165 students voted on.

- 56% of all students are "very concerned" about being able to access employment that will cover their living costs after university.
- **Self-funded international students** are 25% more likely to be 'very concerned' about their post-graduation career options than their Student Finance England-funded home student counterparts.
- **Masters students** are particularly concerned about their prospects, with 68% very concerned, closely followed by **PhD students** on 64%. By comparison, the **undergraduate** figure sits at 50%.

Actions from GSU

GSU have:

- Created networking opportunities for students in the Business Faculty, including planning mock interview sessions.
- Started a [Jobshop](#) to promote internal and external job offers.
- Started a campaign with other SU's to lobby for a standardisation of working terms for international students.
- Established Big Priority working group on Employability & Graduate Outcomes to assess all of our current opportunities and provision

GSU will:

- Review the affordability of paying GSU Student Staff the Living Wage Foundation's London Living Wage.
- Create internal internships and credit-bearing placements.
- Adopt a guaranteed interview scheme for those with declared disability for GSU student jobs, work with the university to do the same
- Investigate the cost of paying our programme reps.

3. Hidden Costs & Unexpected Costs

Students widely report facing costs that they were not expecting at the point of application, and this varies significantly based on demographics.

- 22% of all students had to purchase a “significant amount” of equipment for their course.
- **Disabled students** are 6% more likely than those who declared no disability to have to buy ‘significant amounts’ of equipment to help them complete their programme (27%).
- **Students studying at Avery Hill** were 10% more likely to have to purchase ‘significant’ amounts of equipment than those at Greenwich and Medway combined. Only 8% of Avery Hill students had to purchase no equipment at all, compared to 17% at Greenwich and 25% at Medway.
- **Students who received free school meals** are 9% more likely to have to purchase significant amounts of equipment.

Transport costs have been highlighted in the data as an area of significant unexpected costs.

- 40% all students experienced unexpected travel costs.
- **Students travelling from further away** are more likely to experience unexpected travel costs (63% for 2 hours +, 26% for under 30 mins).
- **Self-funded international students** are 13% more likely to experience unexpected travel costs (47%) than home students.
- **Students studying primarily at Medway** are 6% more likely (44%) to face unexpected travel costs than their Greenwich counterparts (38%).

Focusing on issues that international students face with unexpected costs, the following trends emerges

- 34% were aware of the NHS surcharge before arriving in the UK.
- 28% were aware of potential deposit costs for rented accommodation.
- 16% were aware of transport costs.
- 13% were not aware of any specific costs associated with being an international student.

WiFi access also comes up as a considerable issue in this area:

- **Black British students** are less likely to have access to WiFi in their accommodation than their white British counterparts.
- **International students** are less likely to have access, with 15% self-funded international students not having access to internet at their accommodation, versus 5% for home students.

Actions from GSU

GSU have:

- a. Provided information through Global Greenwich to new international students to avoid them being subject to high costs.
- b. Worked with the University to begin an audits of all programmes to understand equipment requirements needed to complete units. We should reduce these costs where possible and publish all potential costs at the point of application.
 - a. Where possible, ensure that programmes provide equipment at the outset, particularly in FEHSS.
 - b. Consider on the basis of an audit reducing equipment needs.

Recommendations

Based on the feedback we have received we have made a series of recommendations. Where possible, we have tried to prioritise recommendations to reduce cost to prevent hardship. There are a number of short to medium term projects which we think are feasible to address in year. We have also suggested some large-scale, longer-term projects based on students' responses which we'd like to explore the possibility of implementing.

Cost Reduction

GSU and the University have been working together to reduce costs on campus this term. We'll be continuing some initiatives from term 1 with some new initiative in place for term 2.

Three areas consistently raised by students are -

The cost of food on campus.

- The established community breakfasts have been popular this term and we can assess expanding this next term. We would like to see the university commits to providing a nutritious hot meal for less than £2 on each campus every day.

Timetabling

- Whilst there is already a commitment to ensure that timetables require as few individual days on campus as possible, and gaps are reduced we get mixed feedback from students on this. A review of the number of days groups of students need to spend on campus could help identify problem areas.

Printing/ assessment cost

- Printing costs were a recurring theme from feedback. All assessments should be submitted online where possible, for courses where the production of physical work is a requirement a maximum spend budget should be set per assessment. Where physical work is usually produced, prototyping, sampling and concept work should be permitted, provided learning outcomes can be met, to reduce costs. The current course costs audit will help to establish any areas of concern, recommendations can be made based on this.

Hardship Funds / Support

Supporting students with unexpected costs has been raised by students. Based on feedback we'd like to see

- Review the disparity in funds available to home/EEA and international students and students at different levels of study, then consult on providing equal access to funds.
- Provide small, short term, interest-free loans to students for sudden changes in situation. Whilst we know this does happen in exceptional circumstances now, we'd like to see the mainstreaming of this advertised.

PhD Student Support

Whilst doctoral students are generally more able to pay for essentials than their undergraduate and master's counterparts, not much of this income is coming from activities helping them to progress their careers in academia within the institution. Teaching activity and stipends are unlikely to be sources of significant income. We would recommend

- A review is conducted to ensure that all PhD students have an opportunity to engage in paid teaching across every faculty to help bolster their experience and support themselves with relevant well paid work.
- The University seek to establish a fund for PhD students in hardship.

GSU are planning a more in depth review of the PGR student experience in term 2.

Parents/Carers

Response from parents and carers report encountering encounter additional costs. The University should consider

- Helping to reduce the need to spend on childcare costs by providing childcare friendly spaces on campus, across all libraries and investigate the feasibility of parents being able to bring their children with them to taught sessions.
- Consider the creation of a carer's bursary/childcare vouchers scheme to support with childcare costs whilst students are engaging on their course.

Employability

Employment for students whilst studying and graduate employment has been raised by students as an area of focus. GSU recommend the University:

- Commits to offering an interview for part-time employment for every student who wants it, in the University or with a partner, by 2025. This would support with cost of living and with graduate employability. We think this
 - a. Brokers further relationships with other local employers to support more students into quality employment.
 - b. Creates additional internal placement opportunities in the University. These could be linked to roles which would directly support the University Strategy
- Explore every taught programme having a credit bearing internship, placement, or industry experience.
- Commits to only advertising internal and external roles that pay at least the Living Wage Foundation's London Living Wage.

Accommodation

Accommodation quality and cost can have dramatic impacts on students' ability to succeed at University. We'd like to gather further student feedback to help inform a review of into the availability and affordability of student housing. We would like to see the University commit to

- Work towards a goal of being able to offer accommodation to all new students, at a reasonable cost, within an hour commute of campus.
- Offer 52-week contracts in halls, supporting students who don't have alternative accommodation to return to during breaks
- Support students with short-term housing on campus, or through a provider, for those who need to live elsewhere because of placement.

Hidden / Unexpected Costs

Work is already underway to audits all units to understand equipment requirements and costs needed to gain the credits. We should seek to reduce these costs where possible. In particular students raised the cost of the intercampus bus.

Appendix

Methodology

The data used in this paper is primarily gathered from an online questionnaire conducted by GSU from 3rd October-4th November 2022. GSU advertised the survey through a variety of media, including through digital screens around all campuses, an all-student email, targeted emails at student group leaders and academic representatives, and through physical stalls staffed by GSU on all three campuses. Some key statistics:

- In total, the survey received 1,722 responses, amounting to approximately 7.5% of GSU's membership.
- 66% respondents study primarily on Greenwich Maritime Campus, with 12% at Avery Hill and 21% at Medway.
- 53% respondents are home students, with 41% international. The remaining 6% had fee status that was none of Home (SFE funded), Home (self-funded), International (self-funded) or International (sponsored).
- 58% respondents live within an hours commute of their primary campus of study, where the remaining 42% spend over an hour commuting.

The questionnaire was designed with two primarily goals in mind:

1. To understand the overall impact that the present cost of living crisis is having on GSU's membership, and how this compares to national data.
2. To identify where different demographic groups in the membership are being impacted disproportionately by the crisis.
3. To make recommendations to support Greenwich students

With these aims in mind, the questionnaire a) Has a limited set of questions that can be benchmarked against NUS's datasets, and b) includes a bank of questions that facilitates sorting the data by demographic identifiers.

GSU chose not to ask for the identity of those filling out the survey to preserve the anonymity of students when disclosing sensitive and personal financial information, and encourage full disclosure when answering questions.

Author

This report was written by Ben Margolis, Senior Democracy and Insights Coordinator.

Supported by two student researchers, Jack Brennand and Sylvester Gyasi.