

To whom it may concern,

At Student Minds, we are calling on policymakers to act urgently to support students through the ongoing cost of living crisis. We have approached a range of MPs in government and the opposition; so far, the lack of response from elected officials has been completely inadequate. Students have been forgotten about amongst the political instability, but they are facing the financial and mental health impacts of the crisis right now, and they have been for months. We are joining voices from across the sector to demand better.

There is strong evidence to demonstrate that in the United Kingdom, students who experience financial difficulties are more likely to experience poor mental health, such as depression, anxiety, and substance misuse.¹ Recent research shows that 67% of students surveyed have suffered with mental health issues due to their financial situation.² In addition, students having financial difficulties, on average, have worse academic outcomes, which is a source of further distress and perpetuates poor mental wellbeing. This all comes in the wake of the Covid-19 pandemic, which already posed significant financial challenges for students and their families. Beyond the immediate financial harm of the cost-of-living crisis, we are deeply worried that these conditions will create worse mental health outcomes among our student population in the longer term.

Students have felt the squeeze of the cost-of-living crisis, but most of the help arranged by previous governments is not available to them. The prices of staple foods, such as bread and pasta, have risen by sixty-percent and forty-percent respectively in the last twelve months,³ while energy bills are set to increase by thousands of pounds, again, in April. Policy interventions such as council tax rebates, and the reversal of the national insurance levy, will make no difference to full-time students, who are already exempt from paying Council Tax, and typically won't earn enough to make National Insurance contributions. Students have shared with us how expensive it is becoming for them just to participate in their studies, such as for medical students who have to pay hospital parking charges. Despite all this, students still have to buy groceries and pay their rent and energy bills, and are doing so without the financial support available to other segments of the population.

We are asking the government to immediately intervene to develop targeted financial help for students to address the spiralling cost of living. Particularly, we recommend that the government:

- Urgently intervenes to **stabilise and lower energy bills and the energy price cap**, in addition to **tackling the surge in prices for essentials** such as food and toiletries.
- Guarantees that **any policy measures designed to provide support for the rising cost of living are developed with students in mind**, ensuring they are not disadvantaged by their student status, such as was the case with previous council tax rebates. Measures must also be inclusive of students who live in halls and purpose-built accommodation.
- Revises policy relating to maintenance loans, **bringing them in-line with inflation** rates and ensuring students do not face real-term cuts to their support. We also recommend that the government takes this opportunity to explore the re-introduction of maintenance grants.
- Provides **additional hardship funding to be distributed via universities for the most impacted groups**. This includes increasing financial support for PGR students beyond initial rises and ensuring hardship funding is available to international students who currently have no recourse to public funds.

¹ Richardson, T., Elliott, P., Roberts, R., & Jansen, M. (2017). A longitudinal study of financial difficulties and mental health in a national sample of British undergraduate students. *Community mental health journal*, 53(3), 344-352.

² <https://www.voxburner.com/>

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<https://www.google.com/url?q=https://www.ons.gov.uk/economy/inflationandpriceindices/articles/trackingthelowestcostgroceryitemsexperimentalanalysis/april2021toseptember2022&sa=D&source=docs&ust=1668014600691536&usq=AOvVaw04OxLU1txqCXjnb8yyiZMY>

Our recommendations echo those already made by key higher education sector bodies such as [Universities UK](#)⁴ and the [National Union of Students](#)⁵. We have been disappointed by the minimal engagement we have received from politicians, despite reaching out to stress the urgency of the situation. Student mental health cannot wait. We need the government, opposition, and every public representative to take student mental health seriously, which means taking swift action to address the cost-of-living crisis.

Universities must also play a part. We have been encouraged to see good practice at various universities and SUs, such as cheap hot meal schemes and textbook swap events. However, we think more can be done. While we cannot fully tackle this issue without government intervention, higher education providers can take these measures to support students through the cost of living crisis:

- **Take extra steps to ensure students feel supported to build social connections.** This includes offering a range of accessible activities during induction periods, promoting and supporting student-led groups to run activities, and providing additional funding to support the development and facilitation of accessible social spaces, particularly for those from marginalised groups.
- **Focus on supporting students through key transition periods, by co-producing resources, interventions and activities with students to understand their needs and concerns.** This includes undertaking listening activities to best understand students' preferences at a local level. Transition support should not only exist for new students, but also for students progressing into another academic year or level; for students who are transitioning from online to in-person learning and assessment; and for students who are new to a fully 'on-campus' experience.
- Particularly at this time, **course costs should be mitigated to ensure that all students can fully engage with their education, and are not forced to make difficult choices between their academic success and basic needs.** Course leaders and departments are encouraged to review access to resources such as textbooks, equipment, fieldwork opportunities and more to ensure equitable access, while not compromising the quality of the curriculum. University financial support teams should work with academic departments to facilitate signposting at an early stage for students who may be in financial difficulty.

This is not just a question of student finances, but student mental health. In the shadow of the Covid-19 pandemic, students were already in a compromised position, having dealt with years of economic hardship, political instability, and missed opportunities. They deserve better, and we need your help to make this happen, to protect student mental health now, and in the future.

The Student Minds team

⁴ <https://www.universitiesuk.ac.uk/what-we-do/creating-voice-our-members/media-releases/dont-overlook-students-cost-living>

⁵ <https://www.nus.org.uk/articles/nus-sets-out-cost-of-living-policy-proposals-to-support-students>