Hunger, homelessness, overwork and debt: Save the Student survey shows crisis facing UK higher education students

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For tens of thousands of university students across Britain, going hungry, living in cold and mould-infested housing, working long hours on low pay to finance full-time study, and a lifetime of debt have become the norm—not the exception.

The 2026 National Student Money Survey by Save the Student paints a stark picture: 63 percent of respondents skip meals to save money, 9 percent used a food bank during the last academic year, and 28 percent hold two or more jobs.

Nearly half have considered dropping out because of financial difficulties. The average student now spends £1,146 monthly, yet maintenance loans fall short by an average of £467. Eighty-two percent of students worry about making ends meet; a record 77 percent are anxious about repaying their student loans.

Across the UK, students face a university experience defined by poverty: a scarcity of affordable housing, food, heat, time, and money—conditions inimical to their educational, cultural and personal development. These conditions are the outcome of decades of pro-market reform by successive Labour, Conservative, and Liberal Democrat coalition governments.

Housing crisis

Housing is students' single largest expense. Save the Student's National Student Accommodation Survey found that average rent reached £575 a month in 2026, rising to £793 in London. Sixty-one percent of students struggled with rent, while 17 percent described paying rent as a "constant battle."

Intense competition for accommodation forced 61 percent to accept properties out of desperation; more than a third signed a tenancy without viewing, and 12 percent had queued outside estate agents hoping for a place.

Eight percent experienced homelessness during their studies, including sofa-surfing, hostels, rough sleeping, and living in cars. Even securing a roof offers no guarantee of safety or comfort: 65 percent reported problems with their accommodation, with 30 percent enduring damp. One student described, "It's cold and damp so there's black mould everywhere."

With energy costs soaring, students are forced to adapt to the cold. Sixty-one percent avoided switching on the heating, half stayed in bed longer to keep warm, and a third cooked less often. Fifty-eight percent had borrowed money to pay rent, up from 51 percent the year before, using credit cards, overdrafts, or payday loans.

Hunger and food insecurity

For a growing number of students, saving money means going without food. More than six in ten skip meals, and half say financial pressures have damaged their diet. Accounts from students are devastating: one reported going nearly half a week without eating, living on tap water; another survived for three months on a single cheap meal per day, forced to choose between rent and food. Students cut meat from their diets, sometimes to the point of severe anaemia.

Such deprivation is now institutionalised. A 2026 study from Brunel University found that 63 percent of English universities operate a food bank. Universities provide food vouchers, pantries, parcels, and free meals for those unable to eat otherwise. For many, the shame of using a food bank is a deterrent, and some rely on surplus food apps or friends instead.

Work-study imbalance

Working low-wage jobs to finance study is the reality for most undergraduates. The 2026 Student Academic Experience Survey found 65 percent of full-time students worked during term time, averaging 14 paid hours a week on top of full-time study—totalling over 44 hours of combined academic and work commitments. Independent study time has dropped to just 11 hours a week.

Among those in work, 28 percent hold multiple jobs. Thirty-eight percent said paid work had harmed their studies. In Northern Ireland, a third of student workers put in over 20 hours a week. The consequences are clear: missed classes due to exhaustion, falling grades, and deteriorating mental health. Save the Student found 33 percent reporting adverse effects on their grades because of money worries, 38 percent reporting sleep problems, and 60 percent struggling with mental health.

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Lifelong Indebtedness

Students are accumulating vast debts while living in poverty. For undergraduates starting in England in 2025-26, the Department for Education forecasts average borrowing of £45,190, with repayment stretching over decades. By March 2026, outstanding income-contingent student debt reached £324.8 billion UK-wide.

Yet borrowing offers little security. Maintenance loans fall hundreds of pounds short each month, forcing 19 percent of students to use credit cards and 36 percent to rely on overdrafts. The psychological burden is profound: three-quarters of students worry about ever repaying their loans.

Decades of pro-market reform

These appalling conditions are the result of government policies which have systematically shifted the cost of higher education from the state onto students and their families.

Tony Blair's Labour government introduced tuition fees in 1998, tripling them to £3,000 in 2006. The Conservative-Liberal Democrat coalition raised the ceiling to £9,000 in 2012 and abolished maintenance grants from 2016-17. Keir Starmer's Labour government, elected on promises to abolish tuition fees, abandoned that pledge and instead raised the maximum fee to £9,790 for the 2026-27 academic year, with £10,050 scheduled for 2027-28.

Non-repayable student maintenance grants in England were abolished by Tory Chancellor George Osborne in 2016 and replaced with fully repayable maintenance loans. This regressive user-pays principle has been extended by successive Conservative and Labour governments.

The 2025 Budget saw Labour freeze the Plan 2 student-loan repayment threshold at £29,385 for three years, meaning repayments will rise as wages increase. The House of Commons Library estimates that this freeze alone will increase average lifetime repayments for the 2022 university-entry cohort by about £3,000 in today's prices.

Government support has been systematically eroded. The Institute for Fiscal Studies notes that maintenance support has failed to keep pace with inflation, leaving students—especially those from the poorest families—struggling. Labour's much-advertised restoration of maintenance grants is nothing of the sort: from 2028-29, eligible students from households earning £25,000 or less will receive at most £1,000 a year, falling to £750 from the third year onwards, and only for subjects selected by government "missions" and Industrial Strategy, i.e., those deemed to be in the national interest.

Free education as a basic right!

The National Union of Students (NUS) has worked alongside staff unions such as the University and College Union to block any genuine mobilisation by students and staff against this pro-market assault. Formally, the NUS retains the demand for the abolition of tuition fees. Its 2024 general-election manifesto, for instance, called for publicly funded education "without tuition fees". In practice, its response has centred on petitions, lobbying MPs and appeals to governments to change course. When Labour announced another fee increase in November 2024, the NUS merely promoted an online petition and called for higher maintenance support.

In 2009, the NUS leadership repudiated its previous commitment to free education as politically unrealistic. During the mass student movement against the tripling of fees in 2010, then-president Aaron Porter denounced the occupation of Conservative Party headquarters as "shameful, dangerous and counterproductive." The NUS subsequently distanced itself from major demonstrations even as students confronted police kettling and arrests.

Decades of marketisation, forcing universities to generate their own "income streams" through fee-paying courses, using international students used as cash cows, and borrowing large sums to develop campus estates, has produced disaster. Universities across the UK are in debt by £9.5 billion, and approximately 60 percent are operating at a loss. Vice-chancellors have announced swingeing cuts to courses, including entire departments being axed, with thousands of academic and general staff jobs threatened.

The response by Prime Minister Andy Burnham is a fundamental overhaul of the education system announced as a core pillar of his government's agenda. Speaking at the People's History Museum on June 29 day before taking office, he declared, "The days of a school system configured entirely around the university route will be brought to an end", marking a break from the historic target of sending 50 percent of school leavers to university. Instead, working class youth will be pushed into vocational training as part of Labour's "re-industrialisation" plans based on rearmament and war, while university education will become, more than ever before, the preserve of the rich.

The International Youth and Students for Social Equality calls for the complete repeal of all market-based policies, including the abolition of tuition fees for domestic and international students. The resources needed to fund higher education and vocational training, including a genuine living allowance and accommodation for all students in need, must be made available through the expropriation of the corporate and financial oligarchy by the working class and a socialist society based on production for social need not private profit.

Save the Students' survey results can be accessed here:

https://www.savethestudent.org/money/surveys/student-money-survey-2026-results.html

https://www.savethestudent.org/money/surveys/national-student-accommodation-survey-2026.htm

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