

10 things SUs could win this year

Jim Dickinson

Southern SUs Feb 2026



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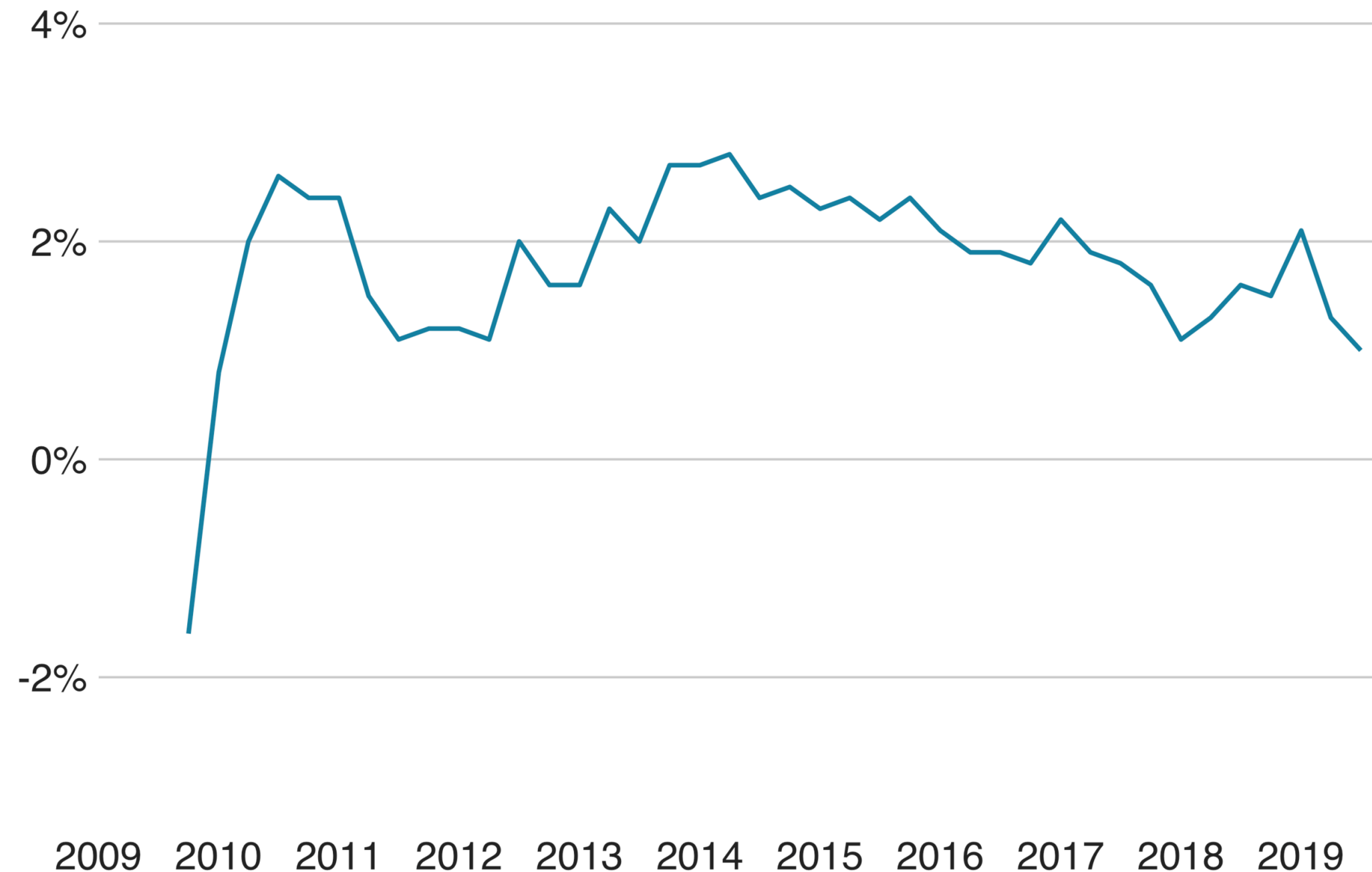
**We (you) are all
doomed**

But there may be a way out



Slowest year-on-year GDP growth since 2010

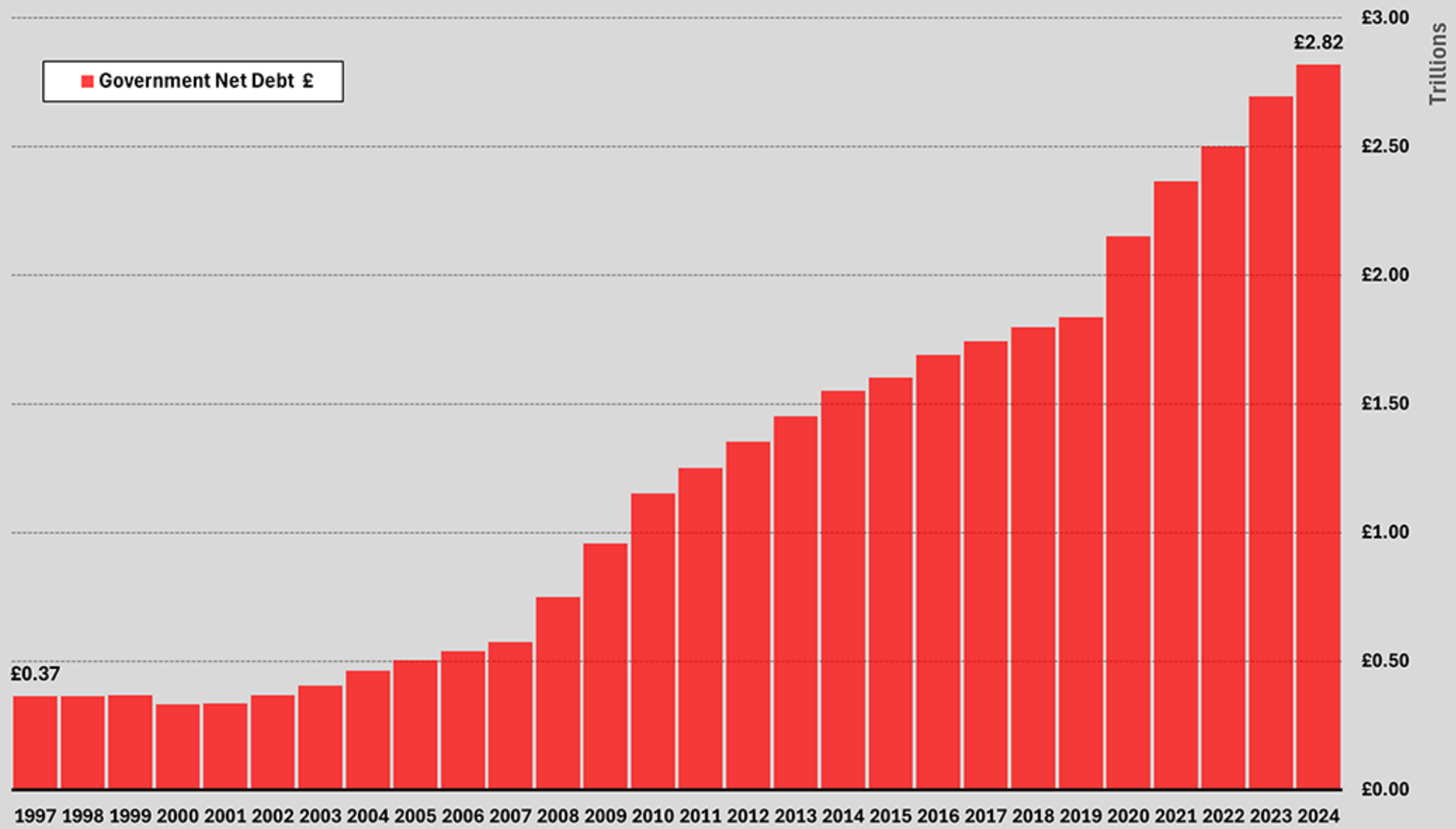
Quarter-on-quarter-4 growth rate



Source: Office for National Statistics

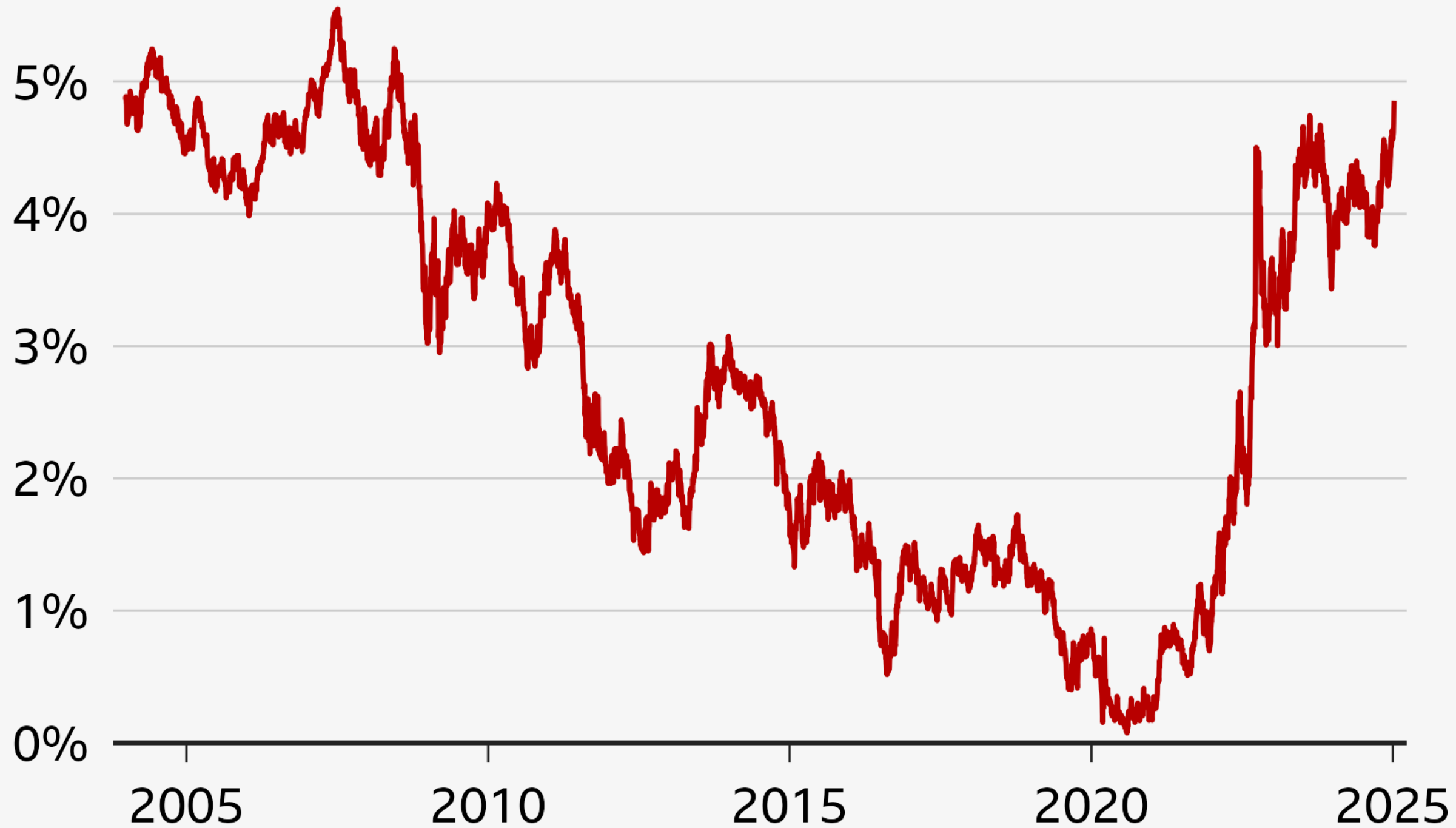
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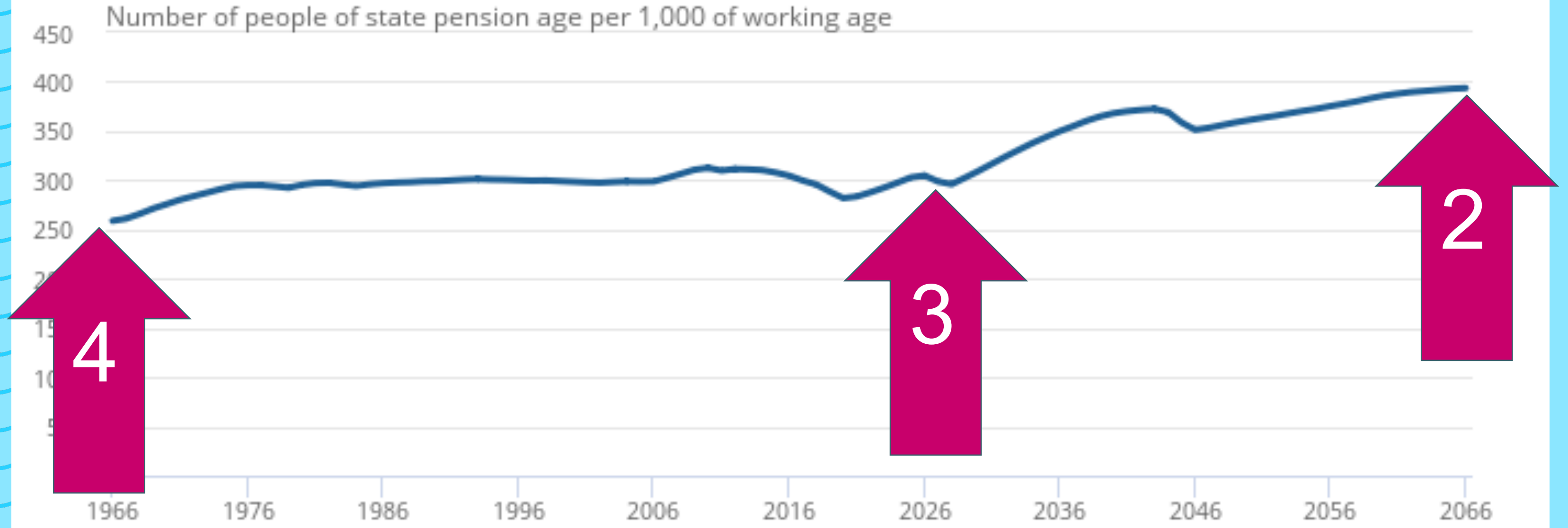
Borrowing costs highest since 2008

Yields on UK government 10-year bonds



Source: Bloomberg. Last update: 09 Jan 2025

Figure 17: Old age dependency ratio, 1966 to 2066 (projected), UK



Source: Population estimates, State Pension Age Factors, Principal population projections, 2016-based, Office for National Statistics

What happened in previous crises?

- Each shift to loans moves burden towards graduates
- Until 2012 most loans repaid in full
- 2012 system substantially moves cost into loans
- Cost of write off (subsidy) only booked on write off
- Change (removal) fiscal illusion means write off cost now “live” – and very high



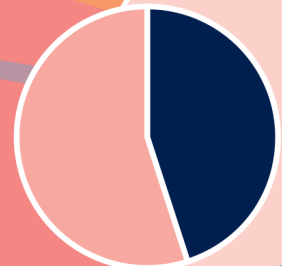
University finances

November
2025 update

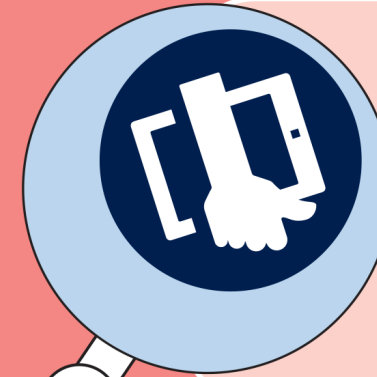
What does our latest modelling show?



£438m reduction in tuition fee income across the sector compared with forecasts



45% of providers could report a deficit in 2025-26



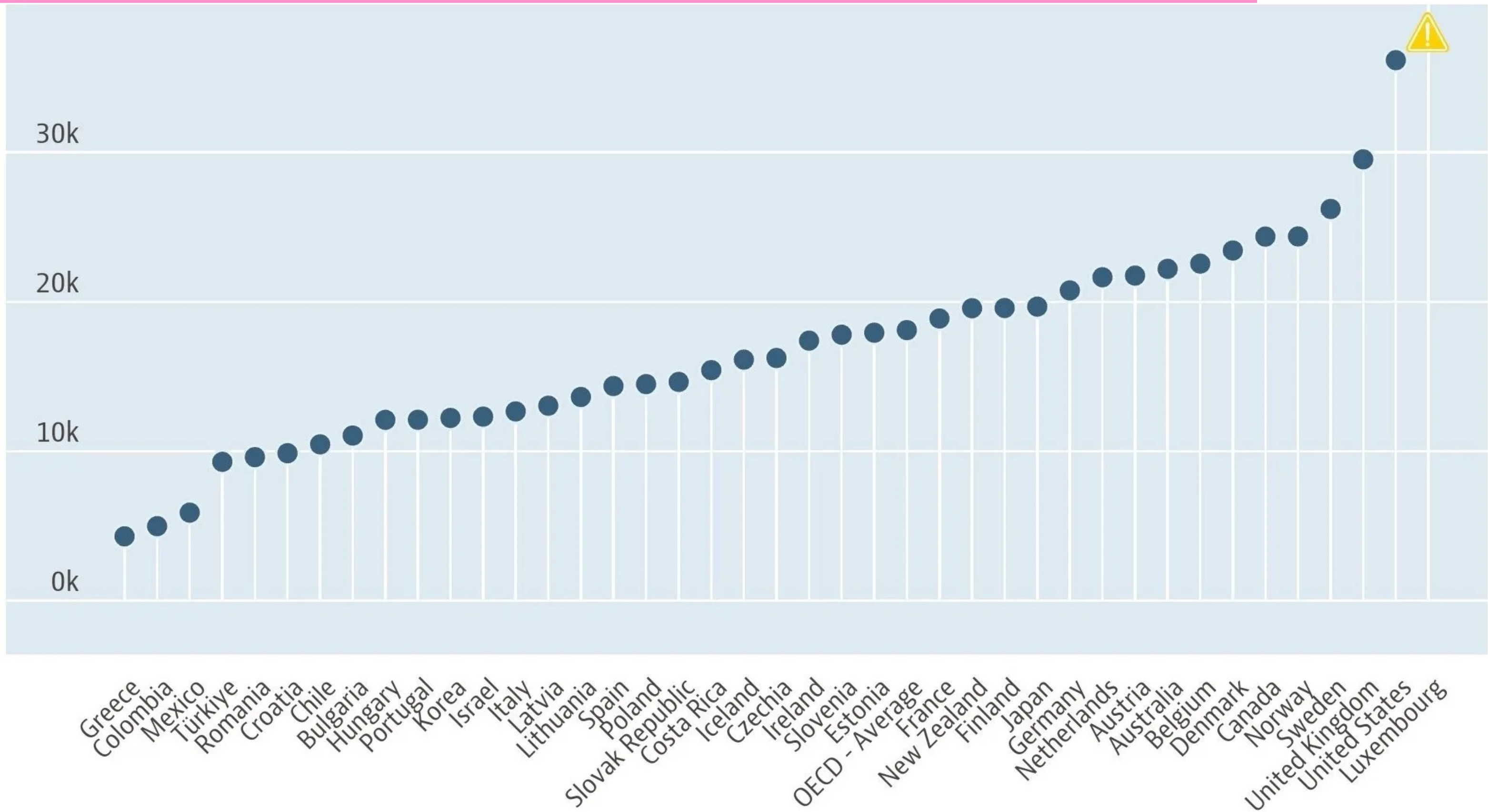
UK undergraduate recruitment has increased but is below the sector forecast



UK recruitment varies significantly across the sector by different types of provider

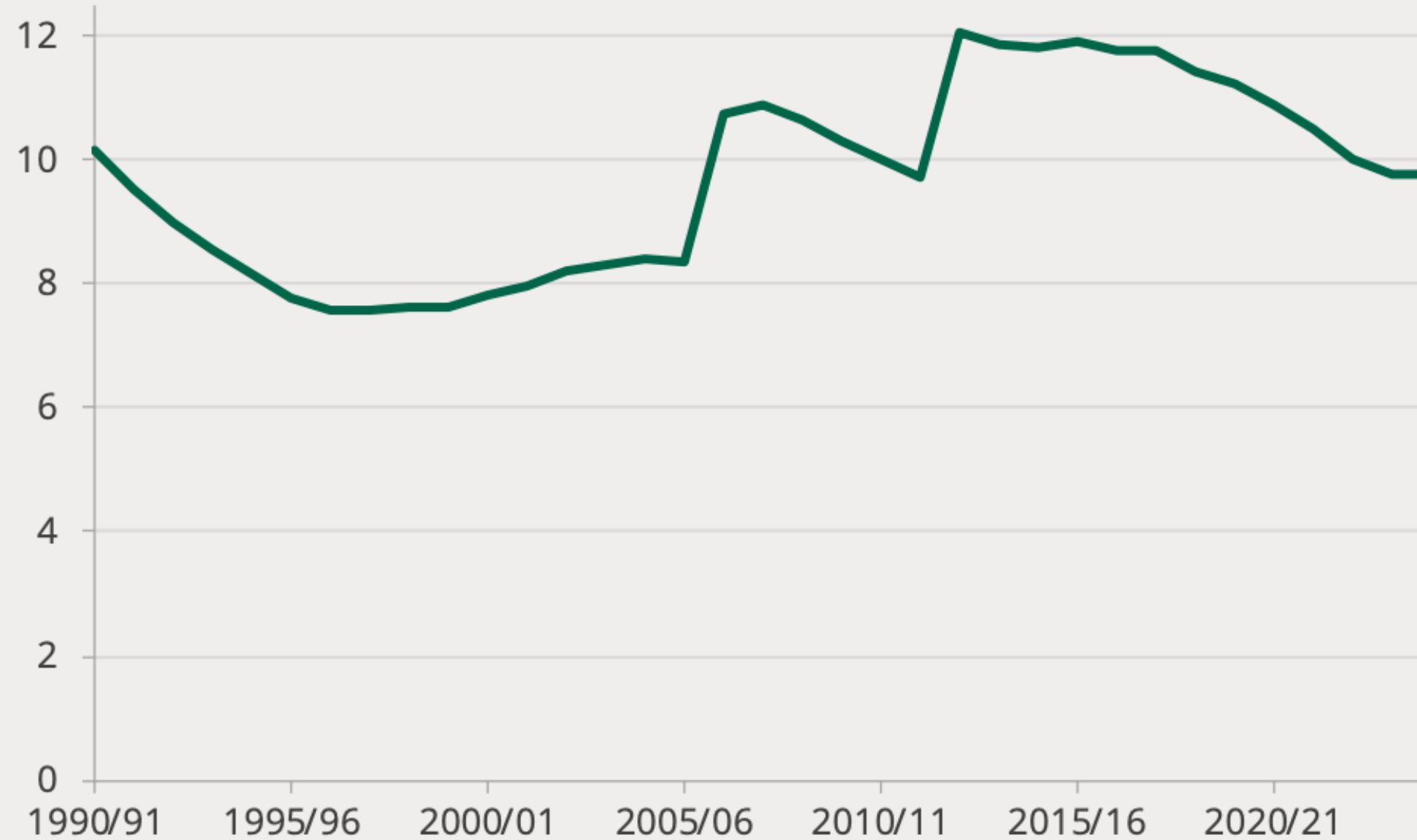


International recruitment has increased but is below the sector forecast



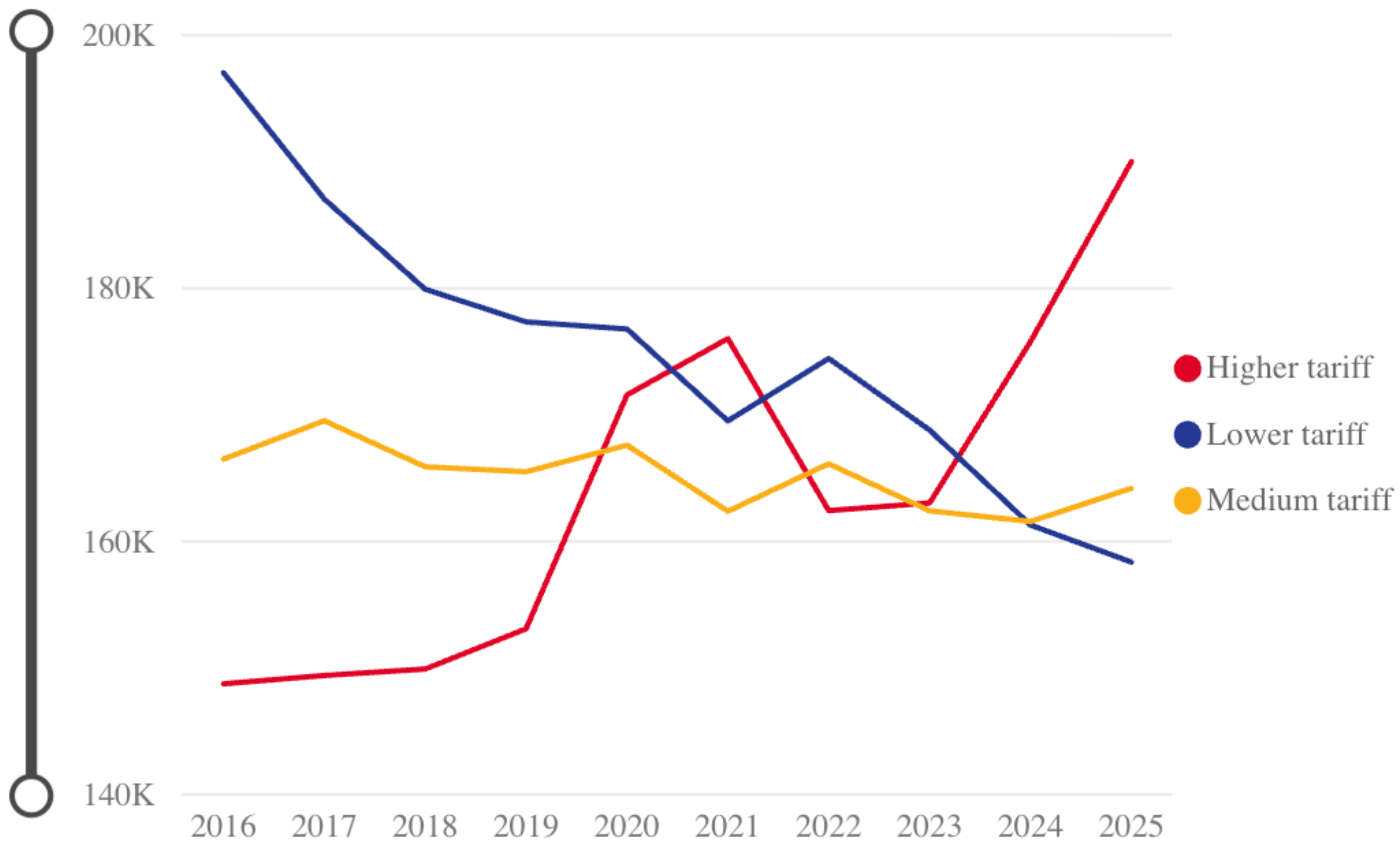
Resources per student jumped in 2006/07 and 2012/13

£ thousands in 2024-25 prices. Annual amount for the cohort of English full-time undergraduates starting each year.



Sources: IFS, [Spending per pupil or student per year at different stages of education \(2024-25 prices\)](#), 16 January 2025

Number of accepted applicants



Bad and getting worse: for students like me, the loan system is the disaster that never ends

Rohan Sathyamoorthy



£99,987 and counting: graduates trapped by ballooning student loans

As their debts rise, graduates reveal how loans are reshaping careers, finances and faith in the system

● [Student loans: why is Martin Lewis clashing with Rachel Reeves?](#)



‘Nobody told me my student loan would affect my mortgage’

Graduates who are starting to climb the property ladder are finding that the amount they can borrow is a lot lower than they hoped

Student finance

Added

The student loan system – and its danger for Keir Starmer and Labour

Growing anger among millions of graduates who face decades of debt is causing unease in Westminster

What went wrong?

- Fees from £3,000 to £5,000
- Vince Cable (Lib Dem) wanted system to be progressive – so on £30k debt, £40k from richer grads, £20k from less successful ones
- Everyone charges £9,000 so system more expensive – threshold freeze
- Graduates don't pay back as much as hoped – threshold freeze. RR does it again
- Two thirds were always going to pay for 30 years - mis-sold
- The “principal” figure barely goes down for anyone
- Fixing it v expensive





Reform

- Much to be proud of in “top two thirds”
- Bottom third – scepticism
- Return of polytechnics/2 year degrees

Shave and hope

Money making
wheezes

Close the small

Alt credit
acquisition

A photograph of a modern university interior. A person wearing a blue jacket, a blue cap, and a backpack is walking down a wide, light-colored wooden staircase. The staircase has a glass railing. In the background, there are study tables with green chairs and people sitting at them. The building has a contemporary design with concrete and wood elements.

Against the tide

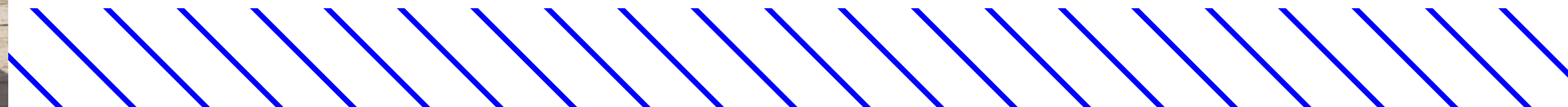
'If I think about what this means, I want to cry': what happens when a city loses its university?

When Essex University's Southend campus opened, it was a message of hope



What gets cut?

- Modules
- Student services
- Courses
- Departments
- Campuses
- Institutions



Inflation for students

- The food component was consistently higher than overall inflation for around 18 months
- Those on the lowest incomes can't "trade down"

How the cost of some foods has risen

Item			April 2023 price	Change in 12 months
	Granulated sugar	1kg	£1.08	↑ 47%
	Cheddar cheese	400g	£3.77	↑ 39%
	Eggs (Average)	12	£3.29	↑ 37%
	Milk	2 pints	£1.30	↑ 33%
				



Inflation for students

- The food component was consistently higher than overall inflation for around 18 months
- Those on the lowest incomes can't “trade down”

	Eggs (Average)	12	£3.29	↑ 37%
	Milk	2 pints	£1.30	↑ 33%
	Potatoes	1kg	£0.73	↑ 28%
	Sliced white bread	800g	£1.39	↑ 28%
	Chicken	Whole	£3.79/kg	↑ 23%

Source: Office for National Statistics / Getty Images

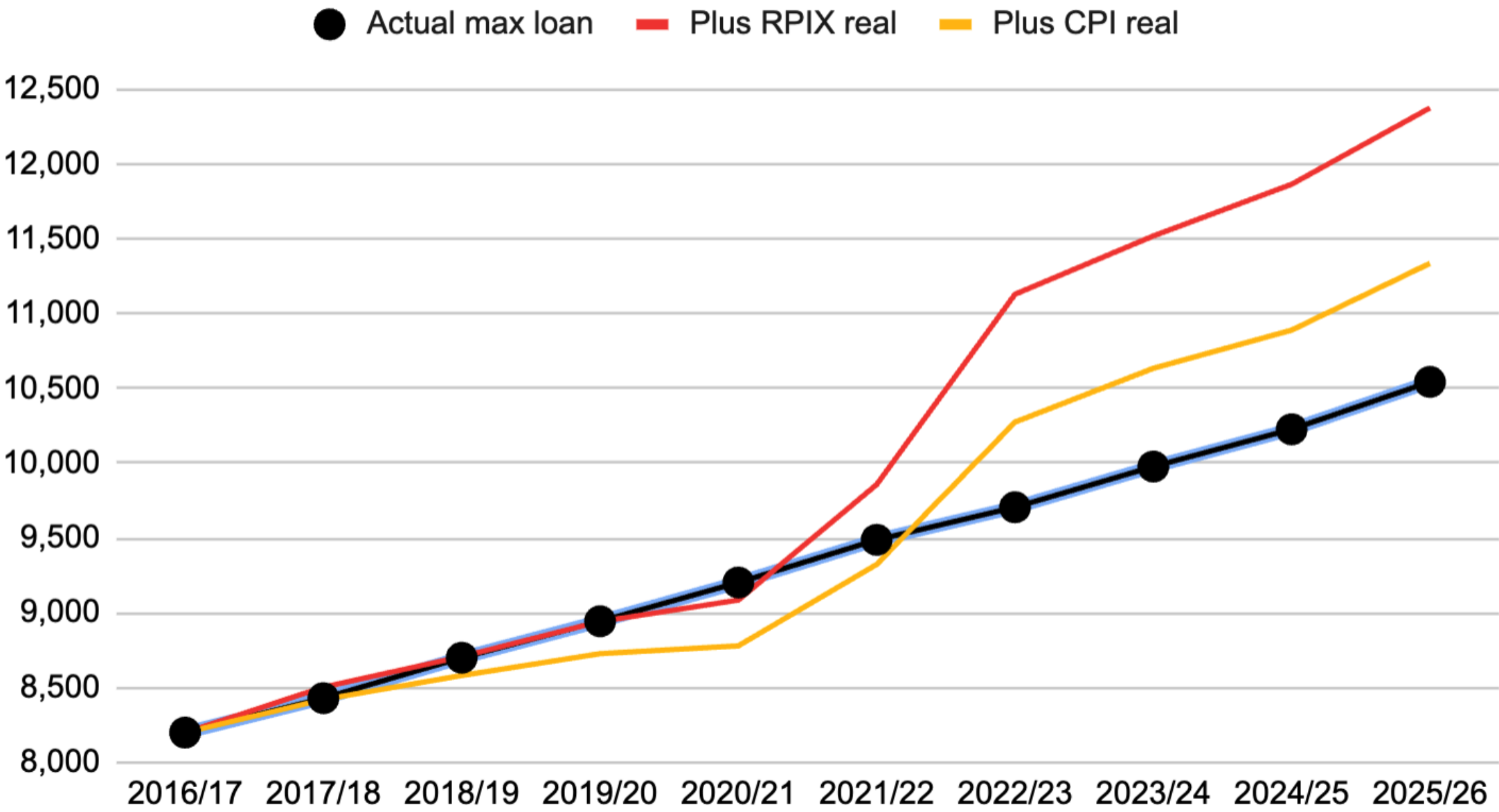




HEPI: Rents are rising

- Sharp increase in student numbers needing bedspaces since 2021
- In 2021/22, average annual rents were £6,520, increasing to £7,475 in 2023/24 across 10 key regional university cities.
- Average annual rents in England for the current academic year (2023/24) are £7,566.
- Rents consume nearly 100% of avg maintenance loan, leaving only £24 or 50p a week for other living expenses.
- Average rent accounts for 76% of the maximum maintenance loan.
- Supply so far behind demand that there is no evidence of competition driving down rent at all.

Actual max loan, Plus RPIX real and Plus CPI real





Not just home UGs

- International – UKVI maintenance figure not raised in six years
- International – currency issues esp Naira collapse in Nigeria
- PGRs – UKRI stipend has not increased in line with inflation
- PGTs – Loan support getting further away from costs of fees + maintenance

Mind the gap

HEPI – minimum income for students

- Students need £244 a week for a minimum acceptable standard of living, or £366 a week including rent.
- Annually, students need £18,632 outside London and £21,774 in London to meet MIS.
- Maximum maintenance support falls short by £8,405 for English students outside London.
- Maintenance support covers 55% of MIS in England
- In London, the gap is £8,426 for English (61% coverage)
- Even with 10 hours of paid work weekly, students still fall short of MIS. English students need to work 19 hours weekly.
- Parents must contribute £13,865 for English students to meet MIS if they receive minimum maintenance support and do not work.
- Parents are expected to contribute to living costs even if they lack enough money for a minimum acceptable standard of living.

Student Money Surveys

Student Money Survey 2023 – Results



by Laura Brown in Student Money

Surveys

Updated 5 September 2023

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Now in its eleventh year, the National Student Money Survey 2023 lifts the lid on the immense strains that money puts on many students' health, studies and day-to-day lives.



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**Cost of living rise
sees 96% of
students cutting
back**

Students and food

Worried food would run out in next two weeks		
		Overall
Very or Somewhat		32%
Not very or Not at all		52%
DN/PNTS		15%



By Cibyl & Wonkhe

Students and food

		How it differs by domicile			
Worried food would run out in next two weeks		Overall	UK	EU	Non-EU
	Very or Somewhat	32%	31%	26%	40%
	Not very or Not at all	52%	53%	61%	46%
	DN/PNTS	15%	16%	14%	14%



By Cibyl & Wonkhe

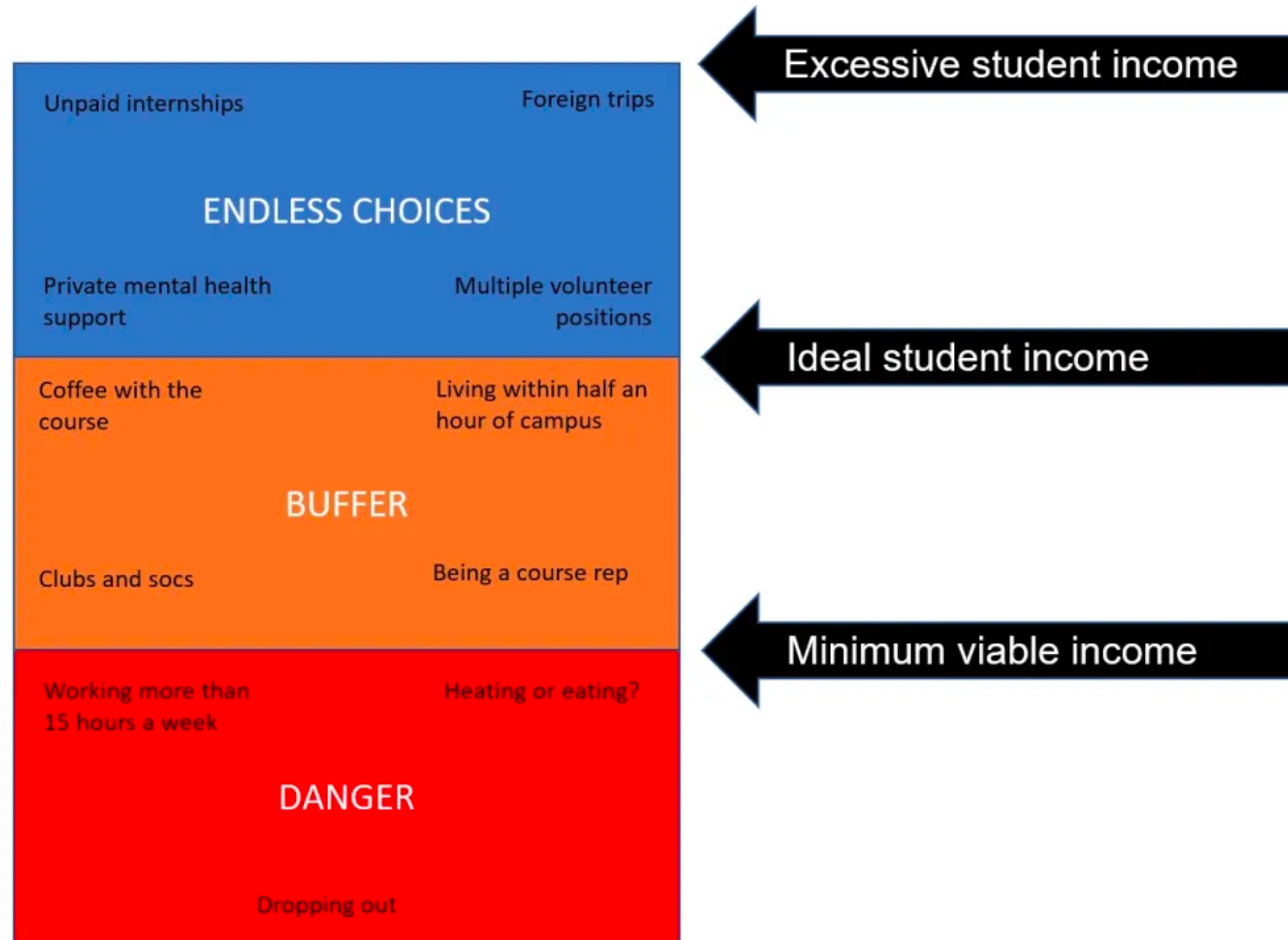
Students and food

Home domiciled					
Worried food would run out in next two weeks		Overall	First in family	Bursary	State educated
	Very or somewhat	31%	33%	39%	32%
	Not very or not at all	53%	52%	47%	53%
	Don't know or PNTS	16%	14%	14%	16%
	(UK-domiciled PGTs particularly feeling pinch)				

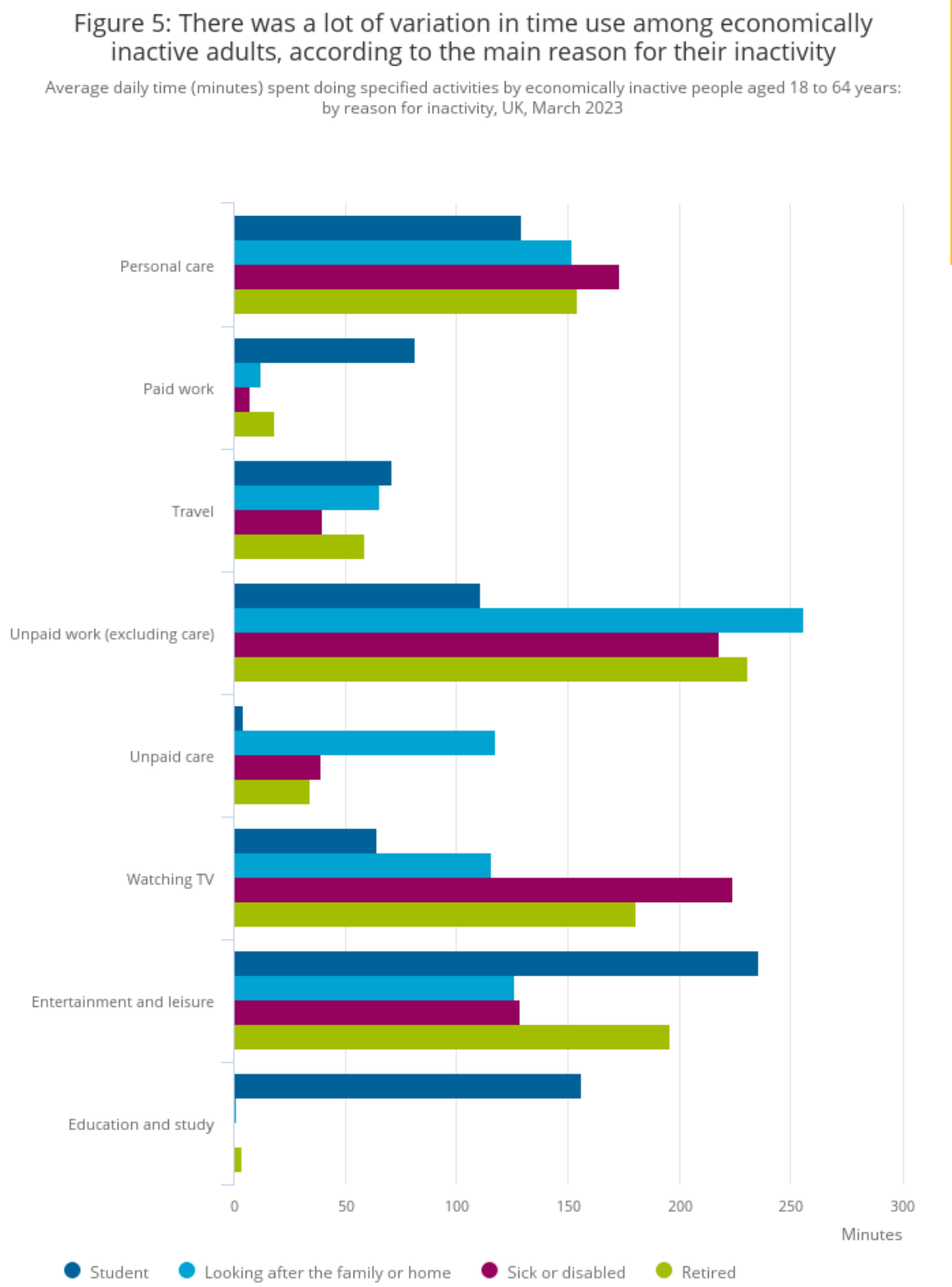


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Cost of living



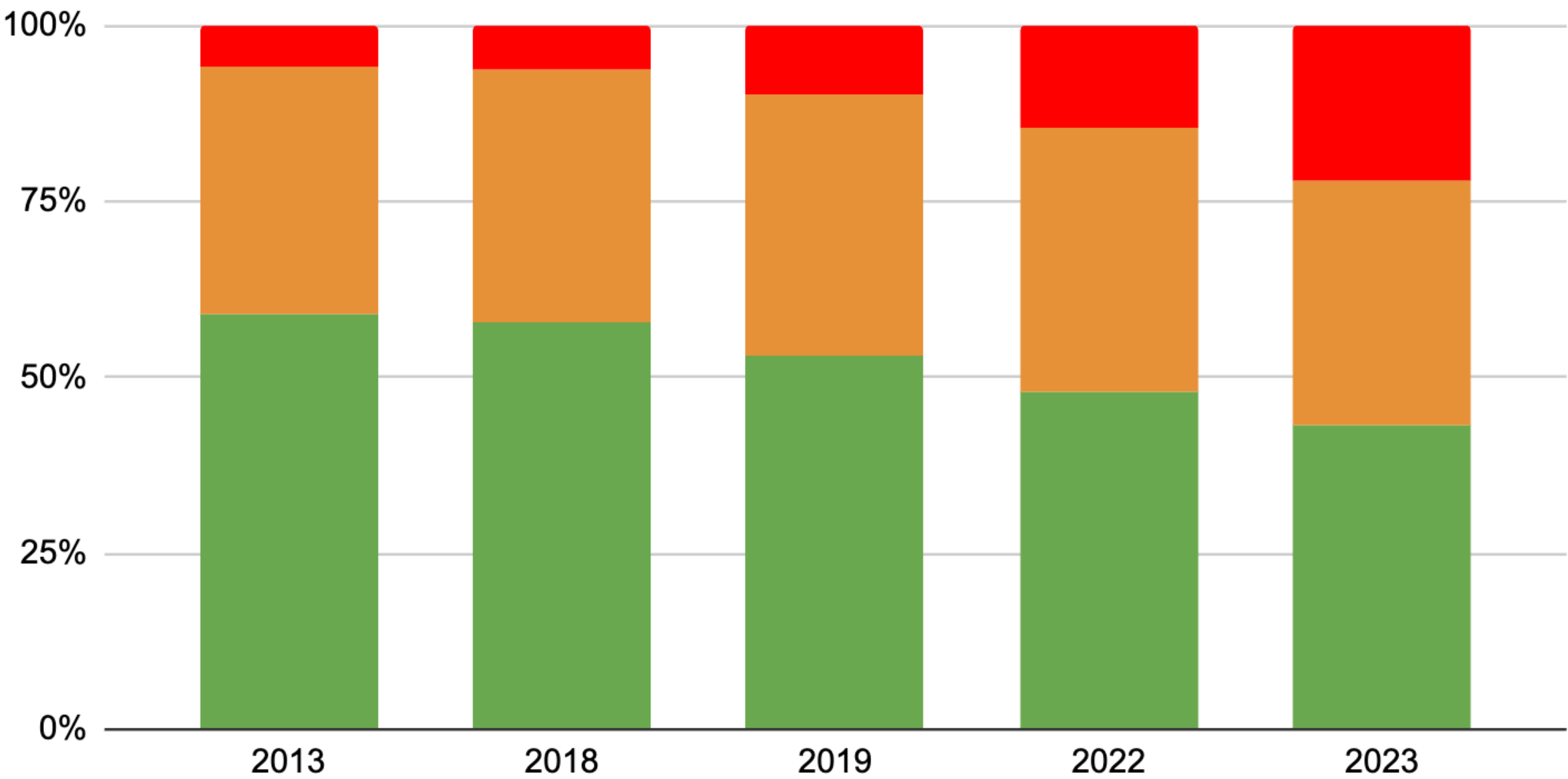
Credits and time are
starting to not add up



Source: Time Use Survey from the Office for National Statistics

Hours worked if employed, Jan-Mar, FT UG FD

35 plus 15-34.9 Under 15

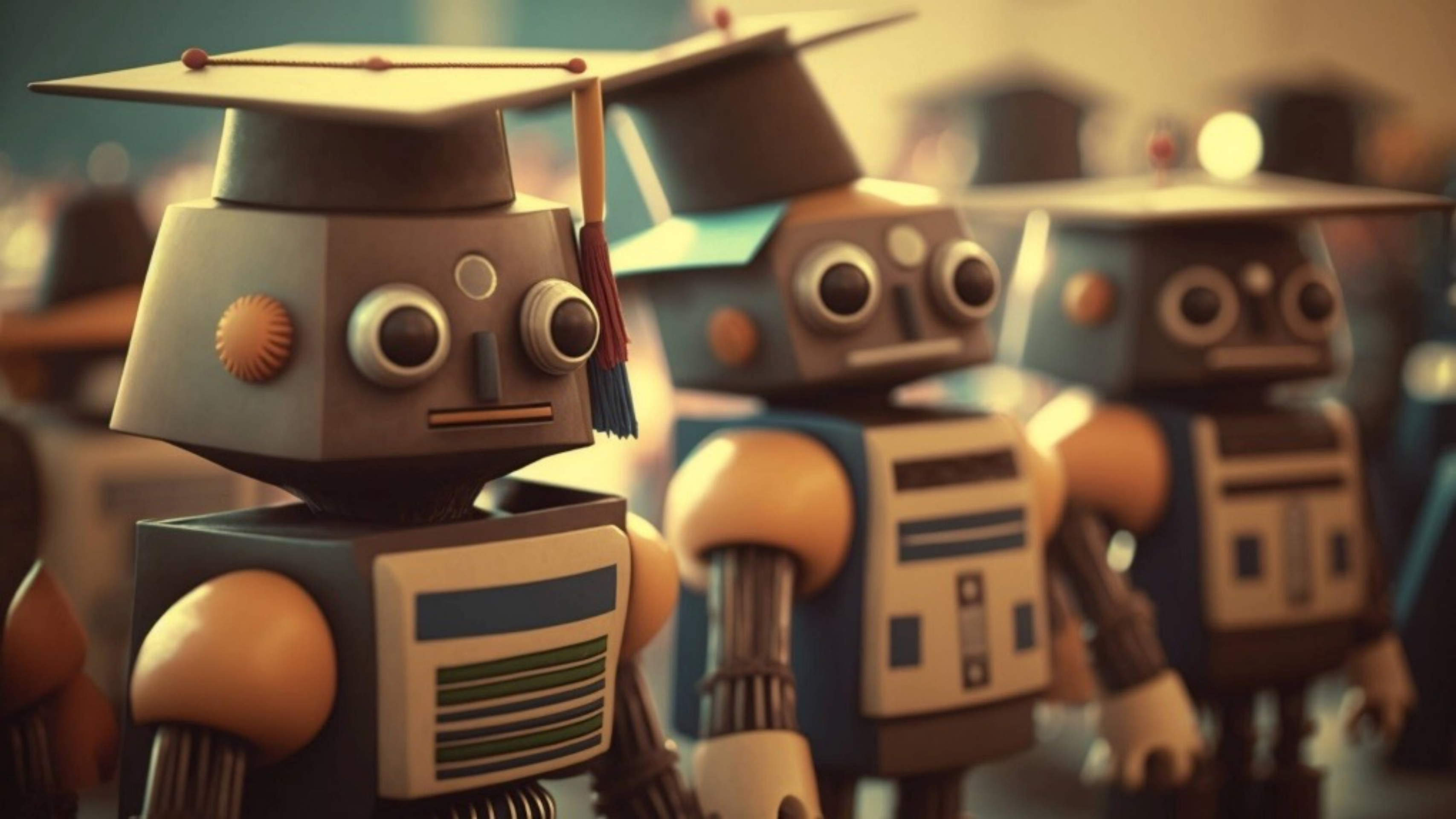


Financial challenges

WHAT STUDENTS ARE FACING

- Intergenerational economic issues
- Slide into poverty
- Housing
- Mental health
- Extreme politics
- Apathy towards institutions
- Burdens and time poverty
- Lack of immersion
- Lack of things to become immersed in







Use of AI could create a four-day week for almost one-third of workers

Thinktank study highlights productivity gains, as well as improvement in work-life balance for 28% of the workforce in Britain and the US, as a result of implementing artificial intelligence



📷 Commuters on London Bridge. The City of London is one of the UK authorities the study indicates has the highest potential for workers to reduce their hours. Photograph: James

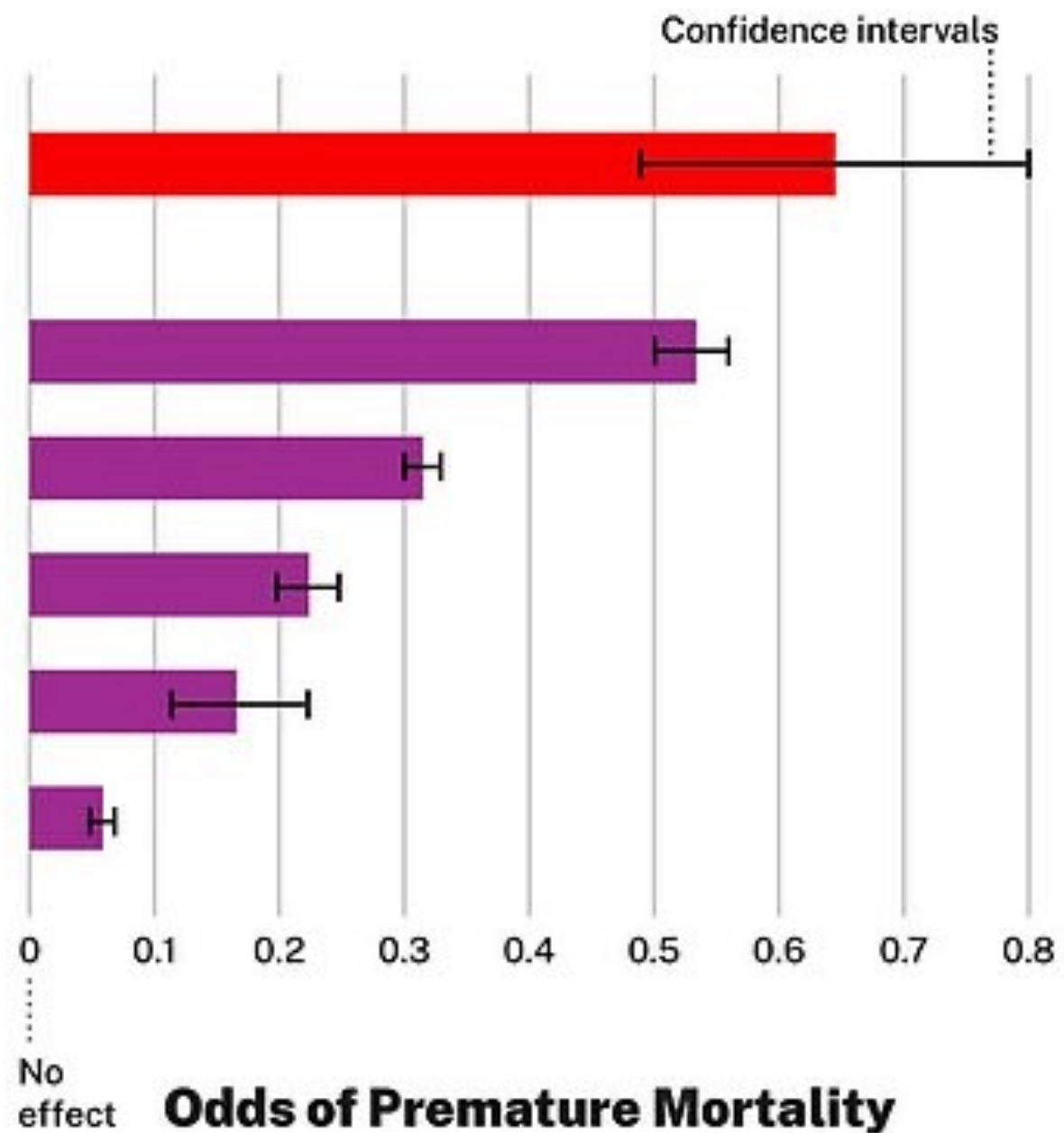
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Over the
last month,
how often
have you
felt lonely?

Daily	19%
Weekly	31%
Monthly	22%
Once/twice	12%
Never	16%



By Cibyl & Wonkhe



Lacking Social Connection

Smoking up to 15 cigarettes daily

Drinking 6 alcoholic drinks daily

Physical inactivity

Obesity

Air pollution

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Community and loneliness

Over the last month, how often have you felt lonely?						
I feel part of a community of students and staff		Daily	Weekly	Monthly	Once or twice	Never
	Strongly agree	23%	18%	22%	33%	36%
	Agree	33%	60%	61%	56%	47%
	Disagree	31%	17%	13%	9%	14%
	Strongly disagree	14%	5%	3%	2%	2%



By Cibyl & Wonkhe

Belonging and community

I feel part of a community of students and staff					
I am good enough to be here		Strongly agree	Agree	Disagree	Strongly disagree
	Strongly agree	41%	18%	14%	24%
	Agree	45%	64%	49%	32%
	Disagree	11%	14%	29%	20%
	Strongly disagree	3%	4%	8%	24%



By Cibyl & Wonkhe

Campus life

All students								
I feel part of a community of staff and students		All sample	Sports	Societies	Rep'n	Media	Liberation	None
	Positive re community	78%	82%	84%	88%	94%	83%	67%
	Negative re community	22%	18%	16%	12%	6%	17%	33%



By Cibyl & Wonkhe

Campus life

All students							
I feel part of a community of staff and students		Volunteering	Night events	Day events	Enterprise	Leader	None
	Positive re community	83%	86%	90%	95%	82%	67%
	Negative re community	17%	14%	10%	5%	18%	33%



By Cibyl & Wonkhe

Who's happy with support?

	Has friends on course	Has friends, no course friends	No friends
Happy with support	83.9%	76.9%	56.3%
Not happy with support	16.1%	23.1%	43.8%



By Cibyl & Wonkhe

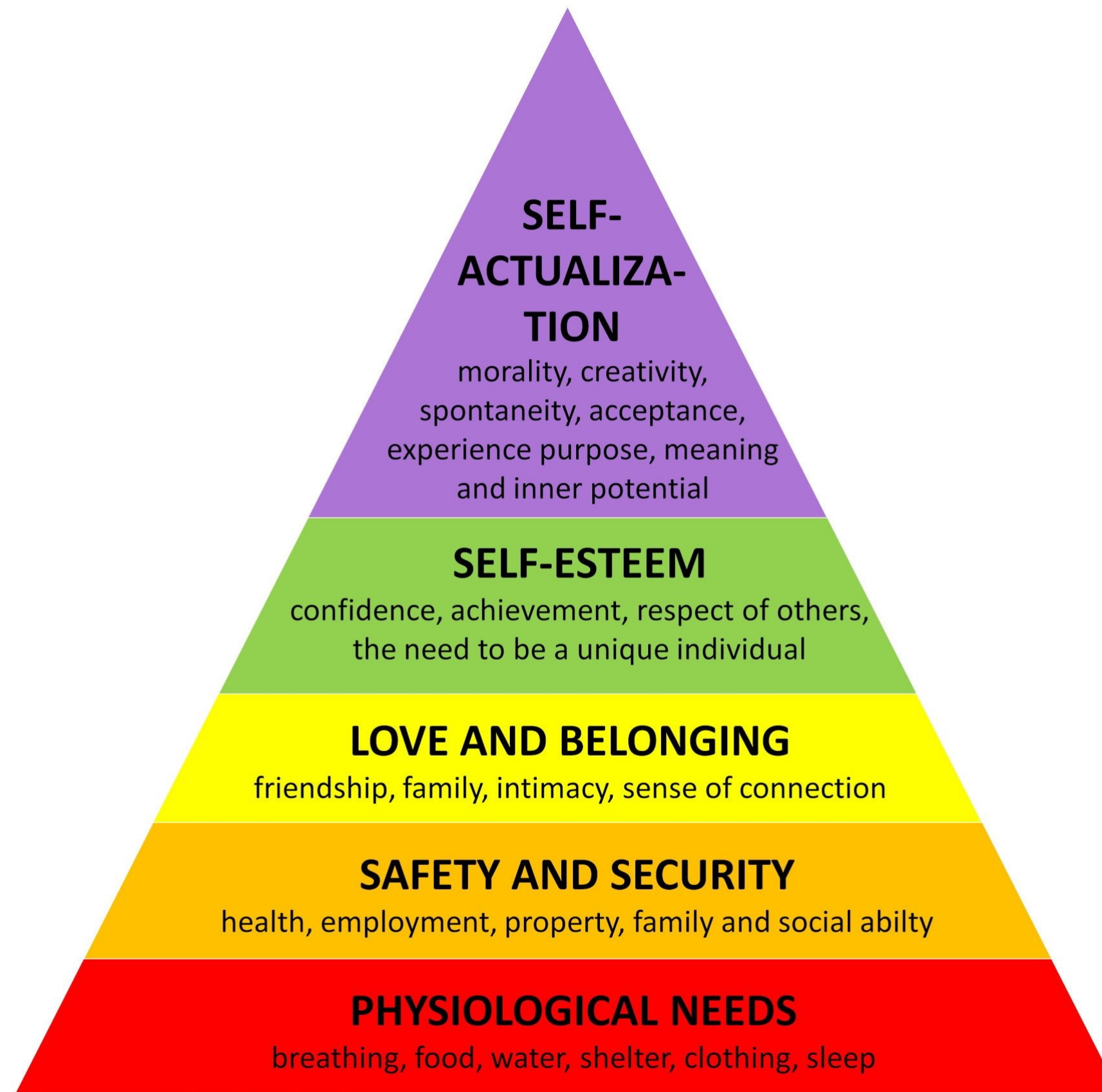
What would help you feel more connected?

	Say they are not lonely	Say they are lonely	Very lonely
Socials with staff	24%	26%	19%
Staff open door hours	22%	23%	20%
Mental health support	18%	21%	21%
Better pastoral care	23%	26%	20%
Sport	22%	22%	22%
Mentoring	19%	22%	25%
SU events	34%	33%	30%
Faculty/department events	42%	38%	35%
Extra curricular activities	43%	42%	35%
Social with other students	51%	53%	43%
More time on campus	61%	56%	48%

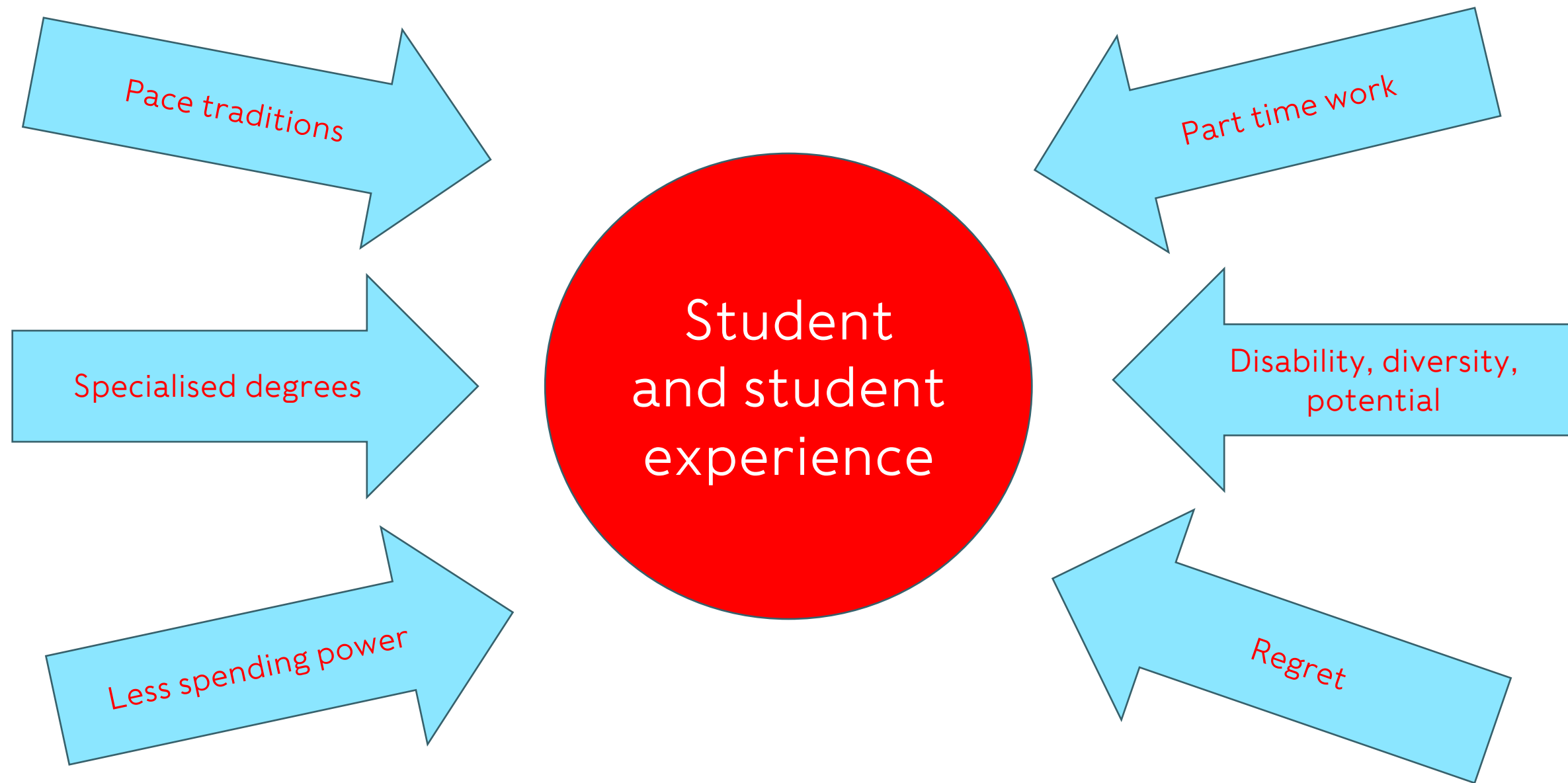


Regrets

- Over-specialised degrees restricting options.
- Poor personal “fit” or happiness with course/institution.
- Insufficient research before choosing.
- Misleading marketing or unrealistic expectations.
- Weak career prospects or limited job relevance.
- Disappointing teaching quality, content, or facilities.
- High living costs and financial pressures.
- External pressures – parental, cultural, or grade-based constraints.
- Missed opportunities for placements or work experience.
- Inadequate disability or neurodiversity support.



The pressure builds





Meet Students Where They Are? Maybe Not.

Lax standards will void the value of a college education.

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What's the problem

- When resources are growing, decision-makers can say yes without taking anything from anyone — lobbying feels effective because the conditions were doing the work.
- On the way down, every yes requires a no somewhere else — the political cost of conceding rises sharply and lobbying hits resistance it never faced before.
- Organisations mistake the good years for proof that their approach works, so when it stops working they assume something broke rather than that the context changed.
- The doom loop sets in precisely when harder tactics — building outside pressure, creating political cost for inaction, forcing competitive dynamics — are most needed but least familiar.
- The lesson isn't that lobbying stopped working; it's that the easy version only ever worked because someone else was picking up the tab.

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**We are all
doomed**

But there may be a way out



10 things SUs could win this year

Jim Dickinson

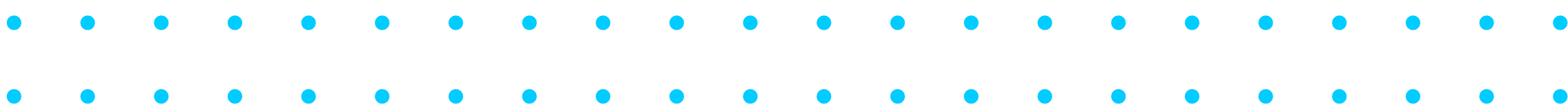
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1. Student loans

- Threshold switch has been the big trigger
- The actual amounts raised by it are v small over next decade
- The loan switch was worth £6.2bn to Rachel Reeves (in year)
- That's because higher asset (value of loan) translates into a lower in year- expenditure (estimated write off)
- But she has to get the secondary legislation through by April
- Part of the issue is cost of borrowing
- Part of the issue is value of money in 30 and 40 years time
- This is obviously no way to run an HE funding system
- Tweaks v system review

SUs could win a full and systemic review





A winning mindset

1. Turn abstract policy into individual injustice stories at scale — shareable, specific, personal harm beats statistics every time.
2. Find a credible non-partisan messenger who carries the issue beyond the student bubble to audiences who trust them.
3. Reframe the issue from "students want something" to "institution/government broke a promise or caused active harm" — scandal framing beats grievance framing.
4. Create internal pressure from people with skin in the game — an MP on a Plan 2 loan, a councillor whose kid is affected, parents — because inside pressure removes the "usual suspects" dismissal.
5. Force the competitive dynamic — get other parties, bodies, experts and/or factions bidding, so doing nothing becomes the politically exposed position rather than the safe one.



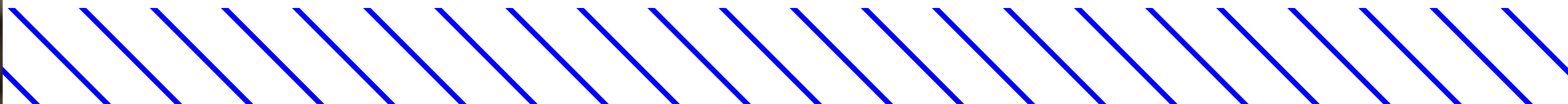


2. Disabled students

Disabled students are getting worse outcomes and OfS has run out of patience with voluntary action.

Factors: Worsening NSS gaps, inconsistent adjustment implementation, providers unclear on their own legal duties, and the EHRC not doing its job.

What SUs could win: Using this as leverage to push their own institution on diagnosis-free support, consistent adjustment implementation, and a complaints process that actually works.



3. PGT supervision

Half a master's degree rests on supervision quality, but most universities have no published policy setting out what students are entitled to.

Factors: PTES data shows supervision is a consistent weak spot; international, mature and part-time students are worst affected; OIA cases show real harm when it breaks down; and research confirms effective supervision requires learnable skills institutions aren't training for.

What SUs could win: A binding, published supervision policy at their own institution — covering minimum meetings, draft feedback, supervisor replacement, and escalation routes.



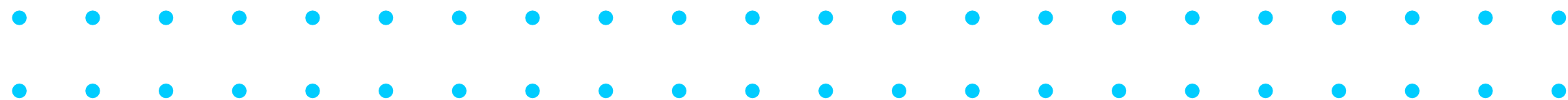


4. International employability

International students choose UK universities largely on career prospects, but most institutions offer generic support that doesn't address the specific barriers they face.

Factors: Employer ignorance of the graduate visa route, one-year PGT courses leaving no time for work experience, careers services with no specialist international staff, and a £2,000 visa cost students must pay before they've found a job.

What SUs could win: Pushing their institution to embed employability in international students' courses, educate local employers about the graduate route, and start careers support before students even arrive.



5. Graduation costs

Universities frame graduation as a celebration, but a captive market, hidden commissions, and opaque pricing mean students pay £70–£110 for a ceremony they have no choice but to attend.

Factors: One supplier controls 65% of the market, institutions take undisclosed commissions, gown hire prices are hidden until after students commit, on-day surcharges penalise those least able to plan ahead, and the wealthiest universities are the most likely to offer free guest tickets.

What SUs could win: Pushing their own institution to publish all costs upfront, disclose any supplier commission, provide hardship support as standard, and guarantee at least three free guest tickets.





6. Student housing planning

A projected shortfall of 450,000 beds by 2025 means the housing crisis is structural, not accidental — and most universities still have no formal strategy to address it.

Factors: Rising undergraduate numbers, growing international PGT cohorts with dependants, recruitment teams disconnected from accommodation teams, and a private rental market under pressure from competing demand.

What SUs could win: Getting their university to produce a formal housing strategy — using UUK's own guidance and reflective questions as the lever — that joins up recruitment targets with realistic accommodation supply data.



7. PGRs

Overall PGR experience has improved significantly, but an 11-point satisfaction gap for disabled students and worsening financial pressures mean the headline figure masks real inequality.

Factors: Reasonable adjustments still not being implemented for disabled PGRs, cost of living hitting international PGRs hardest, one in four considering leaving, and teaching opportunities — often a financial lifeline — unevenly distributed and poorly contracted.

What SUs could win: Pushing their institution to audit reasonable adjustment implementation for PGRs, map the terms on which PGRs teach, and ensure cost of living hardship support specifically covers postgraduate researchers.



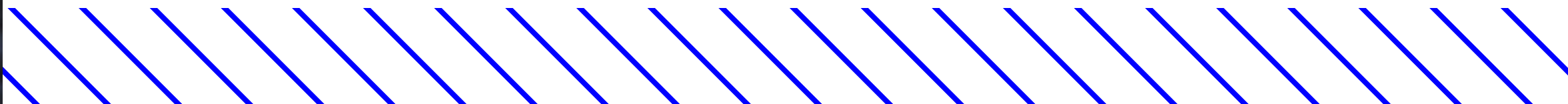


8. Grading

Extensive research shows pass/fail assessment produces equivalent or better academic outcomes while significantly reducing anxiety — yet universities keep grading everything, including work where ranking students serves no educational purpose.

Factors: Grades increase anxiety and course avoidance rather than motivation, reward strategic memorisation over deep learning, and the precision they imply is already destroyed by wildly inconsistent degree classification algorithms anyway.

What SUs could win: Piloting pass/fail for first-year transition modules, formative assessments, and group work — where the evidence is strongest and the case for removing competitive pressure is easiest to make. Piloting extra attempts at exams where the AI panic prompts a shift back towards them



9. Failing

Universities have quietly dropped most flat resit fees, but the hidden costs of failure — lost maintenance loans, delayed graduation, visa jeopardy, and capped marks — fall hardest on the students least able to absorb them.

Factors: Students on assessment-only resit status lose all Student Finance maintenance support, international students are effectively forced into expensive repeat-with-attendance to keep their visa, compensation rules that could protect students are hidden and inconsistently applied, and a capped resit mark permanently damages degree outcomes even when students later prove full competence.

What SUs could win: Lower costs, a plain-English "what happens if I fail" guide for their institution, pushing for compensation rules to be proactively explained to students, and making the case for financial hardship and caring responsibilities to be accepted as extenuating circumstances without a higher evidence burden than physical illness.

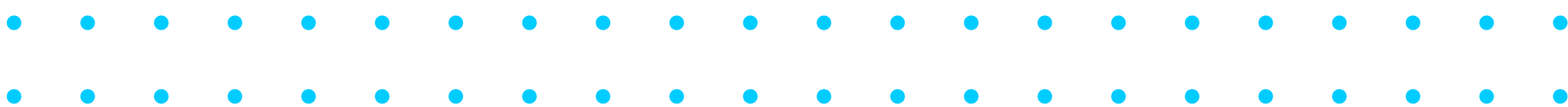


10. Single sex provision

The High Court has confirmed that "woman" means biological woman under the Equality Act, but the EHRC Code of Practice that would tell SUs what to actually do still hasn't been published.

Factors: Single-sex provision sets a floor not a ceiling, excluding trans people from services with no alternative is likely gender reassignment discrimination, the "must admit all men" consequence of trans-inclusive women's spaces is legally uncertain rather than absolute, and an appeal is pending that could shift things further.

What SUs could win: Getting ahead of the Code of Practice by auditing their facilities, services, and women's officer structures now — providing genuinely single-sex and genuinely gender-neutral options alongside each other, documenting their reasoning, and treating people with dignity rather than waiting to be told exactly what to do.





A winning mindset

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3. Reframe the issue from "students want something" to "institution/government broke a promise or caused active harm" — scandal framing beats grievance framing.
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