

Rachel Reeves MP
Chancellor of the Exchequer
HM Treasury
1 Horse Guards Road
London
SW1A 2HQ

Dear Chancellor of the Exchequer,

We are writing on behalf of university students nationwide to express our concerns about the gaps in maintenance support. While we welcome the recently announced uplift in the maintenance loan as a short-term measure, the growing financial pressures on students highlight the need for a sustainable long-term solution. Student and University finance urgently needs reform, and without action, this government risks failing students just as the previous one did.

Maintenance support has been cut by 11% in real terms over the last three years, while students suffer from soaring costs on rent, bills, and food. The maintenance loan now falls short by £504 a month on average, so the announced £414 a year increase does little to mitigate this. For many students, the average rent of £7,566 uses up nearly all of their loan, leaving them needing extra funds just to be able to afford to eat.

The rising cost of living affects all students, but it hits hardest in university towns with high living expenses. While London students receive higher maintenance loans, all other cities, including those with rents close to London like Bath and York, are treated the same, despite a £5,316 gap in average student rent between cities, according to the NatWest Student Living Index. This leaves students in these cities unfairly struggling to cover accommodation and it seems illogical that these students aren't eligible for additional support to reflect local living costs.

The failure to financially support students is harming their wellbeing and university experience, with 91% worried about rising living costs. ONS data shows that life satisfaction among students is significantly lower than the general adult population. Financial stress is disproportionately affecting their happiness, yet students continue to not be a priority.

Due to the previous government's failures, students have had to take on extensive part-time work to cover financial shortfalls. NatWest's Student Living Index shows a 153.5% increase in work hours since 2023, while time spent on studies has decreased. We're sure you'll agree that this is a particularly worrying trend, and that education should never be sacrificed for financial reasons .

No student should be denied education due to financial barriers, yet this is happening nationwide. We are calling for two changes to the maintenance system that would significantly ease the financial pressures on students.

1. To make a long term commitment to tie maintenance support to inflation so that students are never again put at a financial disadvantage and are supported through periods of rising costs.
2. That the criteria for determining maintenance support distribution should include regional disparities in living costs. This would better reflect the true cost of being a student, enabling all students to choose their place of study regardless of their background, though this should not come at the expense of students in less expensive locations.

We believe the burden of university costs should not fall on students alone. We urge the government to recognise the economic impact of universities and work with us to find sustainable funding solutions.

The previous government failed to support students. We are deeply encouraged by your recent focus on maintenance loans but urge you to consider our requests for better long-term, sustainable support for students.

We would greatly appreciate the opportunity to meet with you to discuss these concerns further.

Yours Sincerely,

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Union Affairs Officer
University of York Students' Union

Charlie Jeffery
Vice-Chancellor
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