





Homes fit for study

January 2018

Research into student experiences of energy in the private rented sector Funded by the Eaga Charitable Trust

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Summary



Summary

Students' experiences of the private rented sector are commonly associated with areas of poorly heated, low quality, dense, urban accommodation, accompanied by a widespread cultural expectation that it is acceptable for students to live in housing with these characteristics. At the same time, there has been little research conducted with this audience within the field of fuel poverty research.

This project, therefore, was designed to deliver an in-depth insight into the student experience of fuel poverty. The research sought to build on the initial broader research carried out by NUS in 2013 into <u>student experiences of the private rented sector</u>, aiming to understand in greater depths and detail how experiences of living in cold homes translate to the student context and therefore contributing to the amelioration of conditions for those living in this situation.

Aims

The specific objectives for this research were as follows:

- Understanding how fuel poverty and cold homes are experienced by different segments of the student population.
- Gather information on the behavioural indicators of living in fuel poverty that can be used alongside the currently used financial indicators.
- Developing a detailed understanding of the impacts of fuel poverty on health and wellbeing for students.
- Gaining an insight into positive and negative influences of 'smart' technologies designed to facilitate energy conservation.

Methodology

With these objectives in mind, a three phase research methodology was completed. A focused evidence review was completed to gather insight on existing knowledge on student experiences of fuel poverty, subsequently extended to include some sources focused on the PRS in general, in light of a lack of research sources focused on the student experience. The evidence review fed in to the design of an online survey, completed in January 2017 by 2509 students living in the PRS across the UK. Following completion of the survey, 6 online focus groups with 41 participants were completed. The research process did not attempt to classify research participants according to the official definition of fuel poverty, therefore reference is made throughout the research to 'living in cold homes' rather than the term 'fuel poverty'.

Key findings



- 29% requested an Energy Performance Certificate (EPC) but hadn't received one, and those who had felt uncomfortably cold in their accommodation were less likely to have received an EPC.
- 58% said location influenced their choice of accommodation, an influence reiterated by focus group participants who also outlined knock-on effects on house-hunting practices.

"Last year we were worried about getting a good location so signed a contract pretty quickly without shopping around more." Woman, 3rd year, East Anglia

35% thought they had a lot of choice when it came to accommodation.

- 72% were satisfied or very satisfied with their accommodation overall. As might be expected, those living in cold homes reported lower satisfaction levels overall.
- 62% said their accommodation provided them with a good place to study, and again this was less likely to be the case for those living in a cold home.
- 30% saw their accommodation as 'just a roof over their head', and those with inclusive contracts (those that include energy bills within rent payments) were less likely to see their accommodation as 'somewhere they think of as home'.
- For most of the focus group participants, their experiences of living in the private rented sector had borne out their expectations of low quality accommodation. The relatively high satisfaction rates shown by survey respondents could therefore be a reflection of low expectations.

"It's worse than I expected, but to be honest most people I know just end up living with it and don't talk to someone about it after a while." Woman, 3rd year, South East, Separate billing

Respondents who identified as living in a cold home were less likely to say their
accommodation was part of an accreditation scheme, and were more likely to report that their
accommodation was managed by a letting agent on a day to day basis.



Bills and payments

- 28% said their gas and/or electricity payments were included in their rent.
- 8% paid for their energy through a pre-payment meter, and these respondents were more likely to say they felt uncomfortably cold in their accommodation than those paying their bills through any other method.
- Reflections on pre-payment meters also varied, with some noting that it had helped them to better manage their energy through increased visibility of spending.
- 58% used their student loan to pay their energy bills.
- Those who paid for energy inclusively within their rent were significantly less likely to report feeling uncomfortably cold within their accommodation, compared to those that paid for their energy bills independently of their rent.
- Those paying through inclusive contracts reported a range of mechanisms associated with their energy payments. For some, the extent of their monthly payments that was attributed to energy was unknown, whereas others reported that their landlords communicated the costs regularly.
- Those on inclusive contracts reported different impacts of their situation on their energy behaviour, with some noting that it made their use more liberal, whereas others noted that the uncertainty over their allowance made them more conservative.



- Focus group respondents also communicated their experiences of using third-party bills management services, with mixed reviews. Benefits included removing responsibility for paying for energy bills from a single account holder, however this came at a cost premium.
- 15% had changed energy supplier in their current accommodation, however the majority of participants noted there was a perception that they were not allowed to change supplier.
- 42% struggled at least from time to time to pay their energy bills, and those who
 reported feeling uncomfortably cold were more likely to say that paying bills was a
 struggle.
- Energy bills and rent payments were the most commonly reported payments that respondents had found themselves unable to pay (7%).
- Focus group respondents noted considerable stress and worry associated with energy bill payments, translating to difficult social relationships within households and arguments over energy management.

"We have quite a lot of arguments in the house about energy usage....We've had some pretty bad arguments about energy use between 3 of us in the house. Our relationship is pretty bad now." Woman, 2nd year, North East, Separate billing

- 38% had experienced damp or mould on walls or ceilings in their current accommodation, and those who lived in cold homes were more likely to report this experience.
 - "Mould in every room, no fire alarms, no door handle on the front door, leaking roof in kitchen in winter or heavy rain, extortionate rent, bad maintenance and contact with landlord, insecure doors and locks, bad house mates, 4 months with no working oven or washing machine...the list goes on and on! Don't move to London guys it sucks" Woman, 3rd year, London, Separate billing
- 80% said they had gas central heating.
- 9% said they didn't have any control of the heating where they live, with some focus group participants noting that control was retained by their landlord.
 - "Everything is under lock and key we have no access. We can't control the times but the radiators turn on for about 2 hours maximum when they do turn. We have to contact the agents or landlord who will send someone around with the keys to the padlock." Woman, 1st year, South East, Inclusive billing
- 6% had a smart meter installed in their accommodation. Focus group
 participants revealed a lack of awareness of smart energy technologies in
 general, along with a perception that these technologies incurred additional costs
 or that installation was not permitted as a tenant.

Accommodation conditions, heating systems and other facilities



- 55% said their accommodation was much, or a bit colder, than they would have liked over the winter, and 49% had felt uncomfortably cold in their accommodation.
 Respondents who paid for their energy through inclusive billing were less likely to say that they had felt much colder, compared to those who paid their bills independently of rent.
- 43% had turned their heating off even though they would have liked it on because of concerns about energy costs.
- Focus group respondents revealed limited use of their heating systems compared to the UK average of 8 hours a day, with respondents commonly reporting around 4 hours of use during the winter.
- 49% said their accommodation was poorly insulated / draughty.
- 68% used blankets or hot water bottles to stay warm because their accommodation was colder than they would have liked.
- 50% had worn extra layers to bed because their accommodation was colder than they would have liked, with focus group participants confirming this finding:
 - "It's warmer to go outside for a run sometimes to heat up.... other than that: layers, layers, layers! Thermal tights, dressing gowns, blankets, and my beloved hot water bottles." Woman, 3rd year, London
- Respondents reported a varied response in terms of the social acceptability of coping strategies for cold homes, for example 35% continued to use blankets or hot water bottles even when friends were visiting, and 28% kept curtains closed all day to keep the warmth in. However, over half in each case said they only took these actions when they had no visitors.
- These actions were slightly less acceptable if parents were visiting their accommodation, with focus group participants noting that they wanted to maintain an appearance that things were 'ok'. This was not seen as required when other students were visiting as focus group participants reported a perception that they were more than likely to be in the same situation in their own accommodation.
 - "Everyone is in the same boat as a student everyone is cold. No, my family understand we can't afford to always have the heating on." Woman, 2nd year, South East, Separate billing

- Focus group participants commonly reported feeling low and miserable, their mental health and wellbeing affected by living in a cold home.
 - "Sometimes in bed when it's bitterly cold we all feel like crying..." Woman, 3rd year, North East
- Participants reported that managing in a cold home could place significant strain on social relationships within households, as a result of trying to negotiate variable financial capabilities and thermal preferences. Tactics used to cope with the cold also resulted in individuals feeling excluded.
 - "Makes me sad and lonely at times 'cause I have to always be in my bedroom under duvet." Woman, 3rd year, South West
- Participants also reported impacts on their physical health, with increased frequency of colds and flu being common.
 - "I had pneumonia in December I'm fairly sure that was because of the cold." Woman, 2nd year, West Midlands
- Impact on academic work was also reported, with participants struggling to work in the cold temperatures in their accommodation. For some, this experiences had a positive outcome in that it led to spending more time in the library in order to avoid being at home.
 - "It's also meant we can't work at home when we'd like as it's usually too cold to concentrate so we just get into bed." Woman, 3rd year, North East





Drawing on the findings across both survey and focus groups, it is possible to draw out some distinct characterisations of students living in cold homes:

- Cold homes 'by proxy': Reflecting the shared nature of student accommodation, a common practice reported by focus group respondents was the negotiation (sometimes contested) of household expenditure, including energy, according to the lowest financial capacity within the household. Therefore, students experienced cold homes as a result of their co-tenants financial limitations, rather than their own, meaning they could essentially be living in fuel poverty 'by proxy'.
 - **Energy economisers:** This group included students whose response to a limited financial budget had been to significantly reduce the use of heating within their accommodation. Other uses of energy within their accommodation were also proactively limited.
- **Inefficient homes:** The experiences within this group of students were driven by the poor physical condition of accommodation in terms of insulation, and also in terms of the heating system present. The conditions experienced within this group may be exacerbated by a need to also economise on their energy use.
- **Energy prioritisers:** This final group may not be experiencing living in a cold home, however this is a result of reduced spending in other areas to be able to prioritise spending on energy.

2. Introduction



Students' experiences of the private rented sector are commonly associated with areas of poorly heated, low quality, dense, urban accommodation, accompanied by a widespread cultural expectation that it is acceptable for students to live in housing with these characteristics. At the same time, there has been little research conducted with this audience within the field of fuel poverty research.

This project, therefore, was designed to deliver an in-depth insight into the student experience of fuel poverty. The research sought to build on the initial broader research carried out by NUS in 2013 into <u>student experiences of the private rented sector</u>, aiming to understand in greater depths and detail how experiences of living in cold homes translate to the student context and therefore contributing to the amelioration of conditions for those living in this situation.

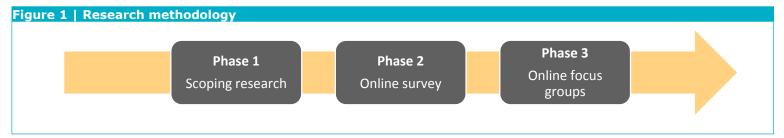
Research objectives

The research aimed to understand in greater depths and detail how experiences of cold homes translated to the student context, and through this increased understanding contribute to broader work aiming at amelioration of conditions for students living in the private rented sector, in particular those living in cold homes. Specific objectives included:

- Understanding how fuel poverty and cold homes were experienced by different segments of the student population.
- Gathering information on the behavioural indicators of living in fuel poverty that could be used alongside the currently used financial indicators.
- Developing a detailed understanding of the impacts of fuel poverty on health and wellbeing for students.
- Gaining an insight into positive and negative influences of 'smart' technologies designed to facilitate energy conservation.

Research methodology

In order to achieve these objectives, a three phase research methodology was delivered. This report presents the findings from phase 2 and 3 – the online survey and online focus groups with students across the UK. The results from phase 1 are provided as an appendix.



A representative sample of 2509 responses was gathered from students living in the private rented sector through the online survey and 41 participants took part in the online focus group research.

The private rented sector for the purposes of this research was defined as follows:

- Students living in a property rented from a landlord or letting agent who did not live in the property
- Students who rent from a live-in landlord.

Throughout this report, where the private rented sector is referred to, it incorporates both of these groups, unless specified otherwise.

The online survey was distributed on a local basis by individual students' unions and on a national basis by NUS through a database of NUS Extra cardholders. A £1,000 cash prize draw was run to incentivise survey completion including a first prize of £500. Online focus group participants were provided with an incentive of £15 Amazon vouchers.

Research methodology contd.

Where differences are reported between respondents with different characteristics, these are significant to at least 95% confidence level. It is also worth noting that where correlations and relationships have been identified, this does not necessarily mean causation and further research would be required to provide more definitive answers in these areas. The survey sample has been weighted by gender to match the available statistics for students in higher education, available from the Higher Education Statistics Agency.

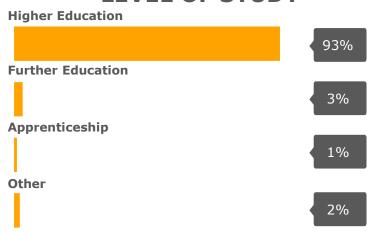
Also, where there are significant differences in the findings when compared to a similar survey undertaken in 2013, these have been highlighted in the commentary.

Respondents who indicated they were interested in taking part in further research on the topic, at the end of the online survey were recruited to take part in 6 90 minute online focus groups. A total of 41 participants took part in the groups, having been selected according to their description of the overall level of warmth in their accommodation this winter as being 'much colder' or a 'bit colder' than they would have liked. Participants with a range of characteristics in terms of gender, year of study, level of study, region and nationality were selected to take part.

A full breakdown of the characteristics of both survey and focus group participants can be found overleaf.

Respondents to the online survey were...

LEVEL OF STUDY



Base: 2509 respondents. Balance: No response

YEAR OF STUDY

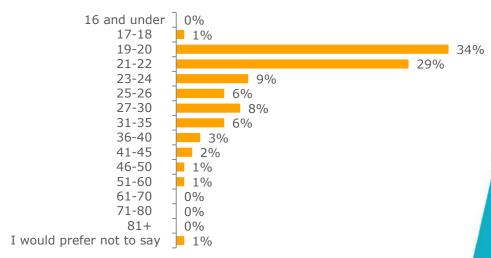


Base: 2502 respondents. Balance: No response

STUDY STATUS



AGE



Base: 2509 respondents. Balance: No response

GENDER IDENTITY*



* Weighted figures

Base: 2509 respondents. Balance: No response



1.5% Prefer not to say

Base: 2506 respondents. Balance: No response

Respondents to the online survey were...

ACCOMMODATION TYPE



Base: 2509 respondents. Balance: No response

LIVING ARRANGEMENTS

I live with between 1-3 unrelated people 42%

I live with 4 or more unrelated people 33%

I live with my partner 17%

I live alone 6%

I live with my children (under 18) 5%

I live with my landlord 3%

Other 1%

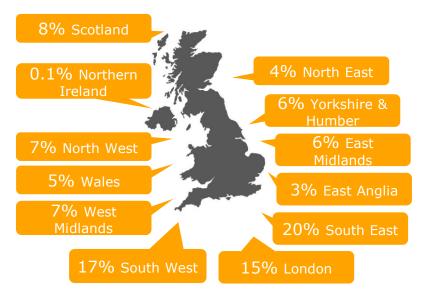
I live with my parents/family 1%

I live with an adult I provide care for 0%

I live with my children (18 or over) 0%

Base: 2507 respondents. Balance: No response

TERM-TIME ACCOMMODATION REGION



POLAR3 CATEGORY

The POLAR classification looks at how likely young people (aged 18-19) are to participate in higher education across the UK according to their home (non-term time) post code.

1 20%

Lowest participation rate

2

9%

3

28%

4

42%

5

28%

Highest participation rate

Base: 1905 respondents. Balance: No response

The 41 participants in the online focus groups were...

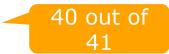
STUDY ARRANGEMENTS

Studying in higher education...



Studying full time...

cold in their



would like

AGE



1 preferred not to say

YEAR OF STUDY



GENDER IDENTITY*



LIVING ARRANGEMENTS



NATIONALITY



3. Finding and viewing accommodation



Finding accommodation

The most common method of finding accommodation was through online property searches (38%). Only 12% of respondents found their accommodation through students' union or institution property services.

Results breakdown

Respondents studying in London and Scotland were more likely than those studying in other regions to say they used online property searches to find their accommodation (51% and 55% respectively, compared with 35% in the south east). Respondents in these regions were less likely to say they used their institution/students' union housing list (e.g. 5% in London compared with 10% in the south east).

Respondents in their 1st year were more likely to say they used online searches to find their accommodation, compared with those studying in all other years (47%, compared with 38% in their 2nd year).

Q. How did you find your current house/flat?

Base: 2505 respondents. Balance: No response/Not asked

Most respondents (84%) reported that they viewed their current accommodation in person before agreeing to rent it. 9% said that their family or other housemates viewed the property in person, but that they did not, before entering into a rental agreement.

No, my family/housemates viewed the property 9%

No, I had only seen pictures 6%

No, I had not viewed the property at all 1%

No, I had not viewed the property at all 1%

Online property search e.g. Gumtree, Zoopla 38%

Through another kind of letting agent 24%

Word of mouth e.g. friend lived there previously 15%

Through my institution/students' union's housing list or a house-hunting service endorsed by the institution or students' union 9%

Other 5% Other methods for finding accommodation included knowing the owner of the property and friends or parents finding the property.

Advert e.g. in newspaper, shop, students' union, Facebook 4%

Through a letting agent run by my students' union 3%

Saw it while passing by 2%

0% 10% 20

20%

30%

40%

Results breakdown

Respondents in their 1^{st} year were more likely to say they had only seen pictures before agreeing to rent their current accommodation (11%, compared with 4% 2^{nd} year respondents).

International respondents were also more likely to say they had only seen pictures before agreeing to rent their accommodation (4% UK respondents compared with 11% EU respondents and 14% non-EU respondents).

Male respondents were also more likely to say they had only seen pictures before agreeing to rent their accommodation (8% compared with 4% women respondents).

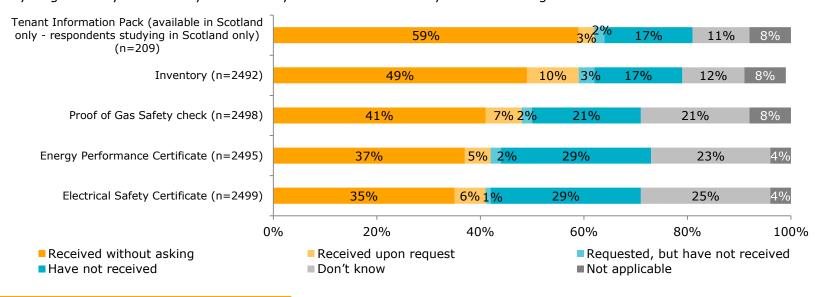
Q. Did you view the property in person before agreeing to rent it? Base: 2500 respondents. Balance: No response/Not asked

10% 20% 30% 40% 50% 60% 70% 80% 90%

14

Information about accommodation

Respondents studying in Scotland were most likely to report receiving information about their property, without asking, in the form of the Tenant Information Pack (59%). Approximately a third (37%) of respondents recalled receiving a copy of the Energy Performance Certificate for their property without asking, however over half said they didn't know or had not received a copy. The mandatory provision of an Energy Performance Certificate and Electrical Safety Certificate was a statistically significant improvement on the 2013 survey. Significantly fewer this year said they received an Inventory without having to ask for it.



Results breakdown

International respondents were less likely to report having received an inventory without asking (45% EU respondents, 34% non-EU respondents compared with 50% UK respondents).

Respondents who had inclusive rental agreements were less likely to say they received an inventory (38% compared with 54% of respondents who split bills between tenants).

Respondents with inclusive contracts were also less likely to say they had received proof of gas safety check (31% compared with 43% of respondents who split bills between tenants).

Respondents studying in London were less likely than those in other regions to say they had received an EPC without asking (26% compared with 40% in the south west).

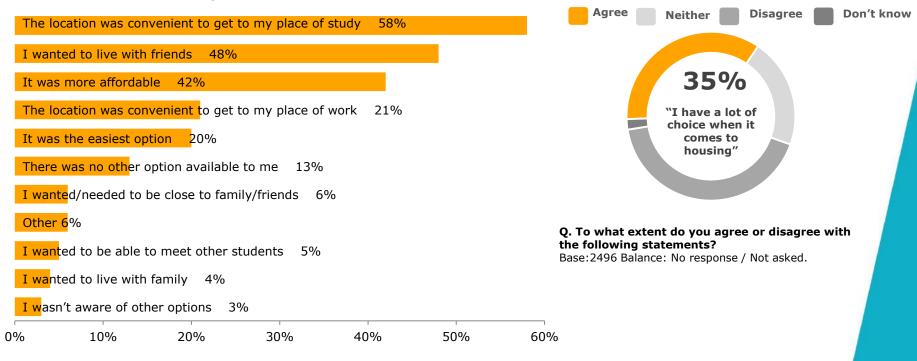
Respondents who agreed that they had felt uncomfortably cold in their current accommodation were less likely to say they had received an EPC without asking (31% compared with 45% who disagree).

Q. Which of the following items, if any, did you receive or request for your current accommodation?

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Choosing accommodation

The location in terms of being convenient to their place of study was rated as the most important factor influencing respondents choice of the type of accommodation they're living in while they study, with 58% selecting this option. The ability to live with friends (42%) and the affordability (42%) were also influential factors. However, only a third (35%) of respondents agreed that they had a lot of choice when it comes to housing.



The influence of location was also found to be a strong factor influencing the accommodation choices made by participants in the focus group research, with most noting that the location was the best thing about their accommodation. Being as near to the university as possible, as well as being near to other facilities and to other students, was stated as a benefit of their current accommodation and something participants were willing to make compromises to achieve. Being in the right location also influenced participants house-hunting practices with participants noting that they hurried into signing contracts to secure accommodation in the desired location.

"My accommodation is good as it is in a really populated student area, so is easy to pop over to friends houses. Plus it is within 5 minutes walking distance of the campus which is great for lectures. We probably compromised on the quality of furnishings and how modern the overall house is. Our house is quite old and the bathroom and kitchen furnishings are not as modern in comparison to other places we viewed." **Woman, 3**rd **year, South East, Separate billing**

"Last year we were worried about getting a good location so signed a contract pretty quickly without shopping around more."

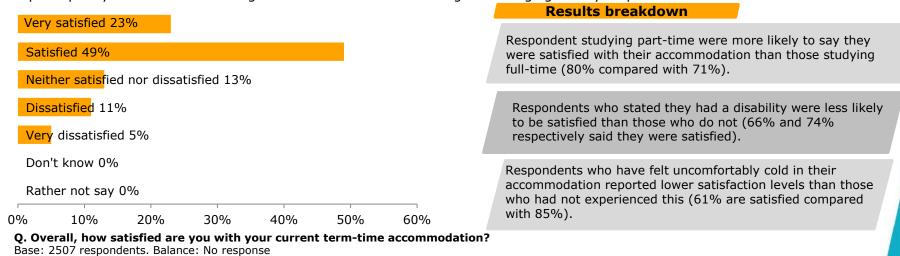
Woman, 3rd year, East Anglia, Separate billing

4. Living in and managing accommodation

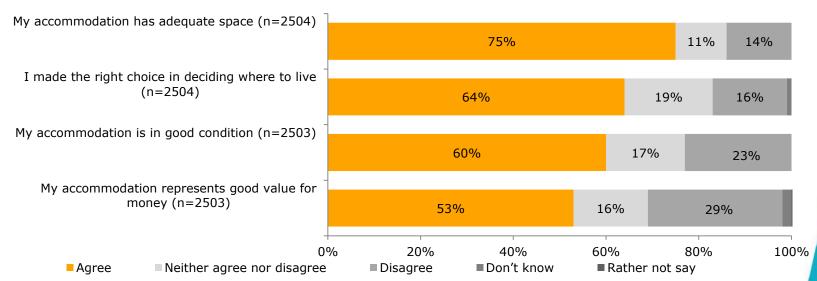


Satisfaction with and feelings about their accommodation

In general, respondents said they were satisfied with their current accommodation in the private rented sector, with 72% saying they were either very satisfied or satisfied, this is a statistically significant increase on the 2013 survey where satisfaction overall was 60%. However, further questioning within the survey revealed that there were strong expectations for student accommodation to be of poor quality so it is worth bearing this in mind when considering the ratings given by respondents.



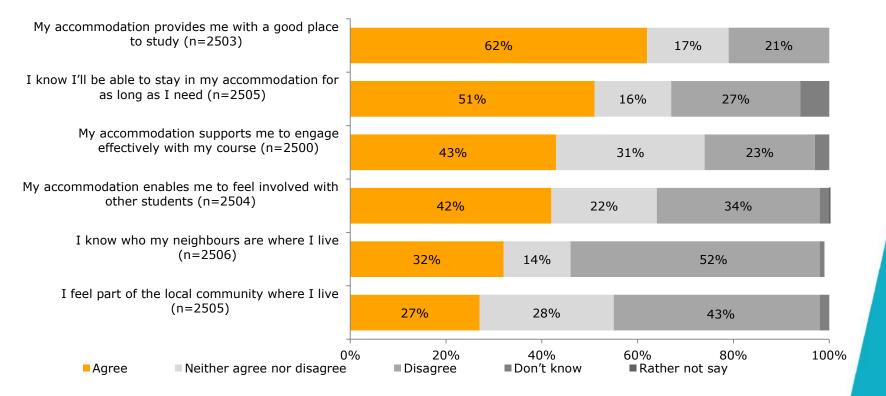
Considering their accommodation in further detail, three quarters of respondents were happy with the space their accommodation provided (75%) and two thirds believed they made the right choice in deciding where to live (64%). However only half of respondents thought their accommodation represented good value for money (53%).



Q. To what extent do you agree with the following statements?

Base: (in brackets) Balance: No response

Reflecting on how their accommodation supported them as a student, around two thirds agreed that their accommodation provided them with a good place to study (62%). Respondents were less likely to agree that their accommodation enabled them to feel involved with other students (42% agreed) and they also reported a lack of integration with their local community, with only a third saying they knew who their neighbours were (32%) and around a quarter saying they felt part of the local community (27%). Respondents also reported some uncertainty over their living arrangements with only half (51%) agreeing that they knew they would be able to stay in their accommodation as long as they needed to.

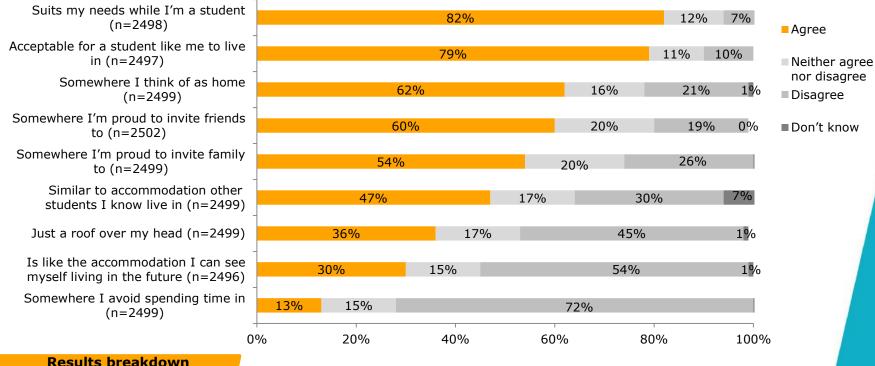


Results breakdown

Respondents who said they had felt uncomfortably cold in their accommodation were less likely, than those who hadn't, to say their accommodation provided them with a good place to study (53% compared with 72%). Similarly, only 36% of these respondents said their accommodation supported them to effectively engage with their course, compared to 50% of those who hadn't experienced feeling uncomfortably cold.

Base: (in brackets) Balance: No response

Again thinking about how their accommodation suits them as students, the majority (82%) of respondents said their accommodation suited their needs while they were studying and that it was acceptable for students to live in (79%). However respondents were less likely to express a sense of pride over their accommodation, with only just over half saying it was somewhere they were proud to invite their family to (54%), and only a third (30%) said that their accommodation was like that which they could see themselves living in the future. 13% of respondents said that they avoided spending time in their accommodation.



Respondents who said they had felt uncomfortably cold in their accommodation were less likely than those who hadn't to say their accommodation was acceptable for a student like them to live in (74% compared to 86%). Similarly, 18% of those who had experienced feeling uncomfortably cold said they avoided spending time in their accommodation, compared to 8% of those who did not report this experience.

Respondents who paid for their energy through inclusive contracts with their landlord were least likely to agree that their accommodation was somewhere they thought of as home (56% agreed compared to 71% who paid independently).

Respondents who were classified as POLAR3 category 1 (coming from an area with the lowest participation in higher education) were less likely to agree that their accommodation was acceptable for a student like them to live in, compared with those in higher participation POLAR categories (for example 70% of POLAR3 category 1 compared with 81% in category 5).

Q. What do you think of the accommodation you live in during term time? Where I live is... Base: (in brackets). Balance: No response/Not asked.

Focus group participants were asked in further detail about the perceptions of student accommodation in the private rented sector. On the whole, participants reported low expectations of what it would be like living in the private rented sector before becoming a student. In some cases these expectations were in line with their experiences in reality, however for others, the accommodation had been worse.

"Its worse than I expected, but to be honest most people I know just end up living with it and don't talk to someone about it after a while."

Woman, 3rd year, South East, Separate billing

"I always had the image that students lived a bit grimly and cheaply - not so luxuriously."

Woman, 2nd year, London, Inclusive billing

"I expected it to be the same, as there is a reputation of student houses as being slightly dodgy."

Woman, 3rd year, South East, Separate billing

Participants also reflected that particular parts of their experiences living in the private rented sector had been different to expectations, for example the expense, the management of their accommodation by landlord or letting agency, or the process of setting up contracts and bills with their co-tenants.

"I think the problem is that it's way too expensive for what you are getting but there is no other option."

Woman, 1st year, East Midlands, Separate billing
"I agree I think I thought it would be cheaper because of
being students and so many people in one house."

Woman, 3rd year, West Midlands, Inclusive billing

"It was more stressful to set up - sort out council tax exemptions etc, bills."

Man, 2nd year, London, Separate billing

"Yeah it's been complicated sorting out the bills and everything - especially when some people don't have the money ready."

Woman, 2nd year, South West, Separate billing

"There's less freedom to do things to the place than I expected. I was expecting the agent to be useless but not so keen on getting money and fines out of us."

Woman, 5th year, Wales, Separate billing

Participants were also asked to consider their relationship with their accommodation – whether or not they viewed it as their 'home'. Responses varied but seem to be reliant on factors such as proximity to their parental home, both in terms of geography and the length of time since they last lived with their parents. Negative experiences with their accommodation also meant that they were less likely to view it as their home.

"Its not really a home, its more like somewhere I sleep when I am at uni."

Woman, 2nd year, South East, Separate billing

"More like a place I have to pass the night, keep my stuff safely and prepare a meal where necessary." Man, PhD, London, Inclusive billing "It used to be like our home to begin with, but then the issues started piling up and now I want to move out as quickly as possible."

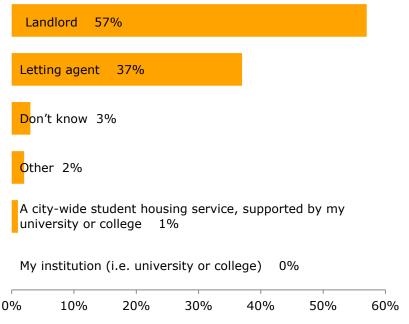
Woman, 3rd year, Scotland, Separate billing

"It doesn't really feel like a home. But then I don't have a room at my parents' house anymore - so I feel like a home is something I'm looking for."

Woman, PhD, North West, Separate billing

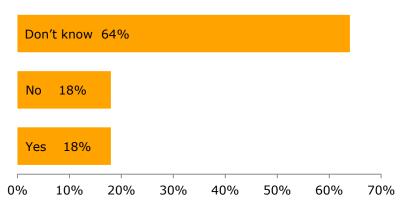
Landlords, agencies and accreditation

Over half of respondents said their accommodation was managed by their landlord on a day to day basis (57%). A third of respondents dealt with a letting agent in terms of managing their house or flat on a day to day basis (37%). Almost two thirds (64%) of respondents didn't know if their current property, landlord or letting agent was part of an accreditation scheme, this is a statistically significant decline since 2013 (69%). However, 74% of respondents said they would have preferred to rent from an accredited landlord or agent.









Q. Is your current property/landlord/letting agent part of an accreditation scheme?

Base: 2500 respondents. Balance: No response/Not asked

Results breakdown

Respondents who agreed that they had felt uncomfortably cold in their current accommodation were less likely to say their accommodation was accredited (15% compared with 23% who had not felt uncomfortably cold).

Respondents whose accommodation was managed by a letting agent were more likely to say they had felt uncomfortably cold than those managed directly by landlords (54% agreed compared to 46%).

Agree Neither Disagree Don't know

Q. To what extent do you agree or disagree with the following statements?

Base: 2496 Balance: No response / Not asked.

Some focus group respondents however revealed scepticism over the benefits of living in an accredited property.

"We went with the Uni approved letting agency, but they still seemed not to be checking efficiency, fire blankets missing etc. frequently."

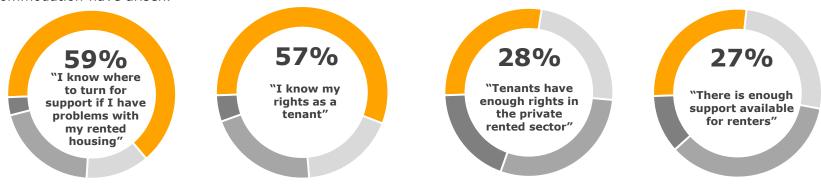
Man, 2nd year, London, Separate billing

"My Uni accommodation service's accreditation is worth less than the paper it's written on, frankly, and when looking this year we couldn't find any in the area. All of them charge twice the price of others because they're accredited and are awful to student tenants."

Woman, 1st year, West Midlands, Separate billing

Advice and support

From a tenant perspective, under two thirds of respondents said they knew where to go for support with issues related to their rented housing (59%), and a similar proportion said they knew the rights they had as a tenant (57%). Potentially reflecting this uncertainty, only around a quarter of respondents thought that tenants had enough rights (28%) and support (27%). Section 6 of this report provides further insight on student experiences of using advice and support services when issues with their accommodation have arisen.



Results breakdown

Women respondents were less likely than men to say there was enough support available for renters (25% compared with 31%).

Respondents who said they had felt uncomfortably cold in their accommodation were less likely to agree that there was enough support for renters than those who hadn't (23% agree compared to 35%).

Respondents who said they had felt uncomfortably cold in their accommodation were also less likely to agree that they knew where to turn for support than those who hadn't (52% compared with 68%).

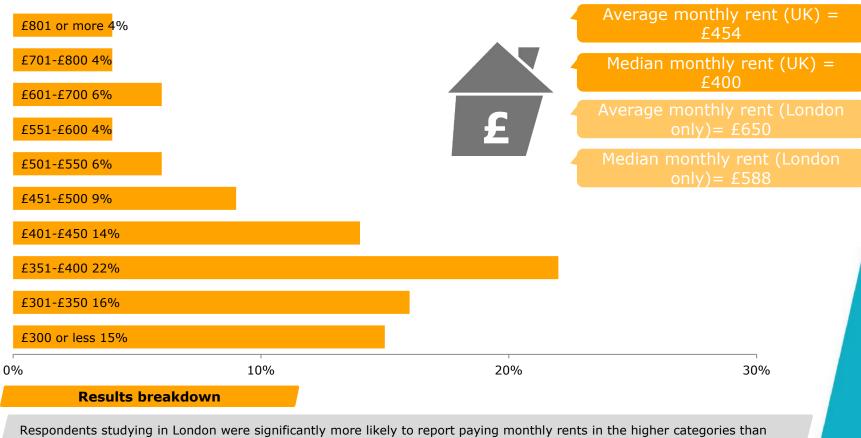
Agree Neither Disagree Don't know

5. Bills and energy payments



Cost of rent payments

Most respondents reported paying between £351 and £400 per calendar month for their accommodation in the private rented sector. The average rent per month paid by respondents was £454 and the median amount paid was £400.



Respondents studying in London were significantly more likely to report paying monthly rents in the higher categories than respondents studying elsewhere in the UK. For example, 18% reported paying between £601 and £700 per month in London compared with 3% studying in the South West.

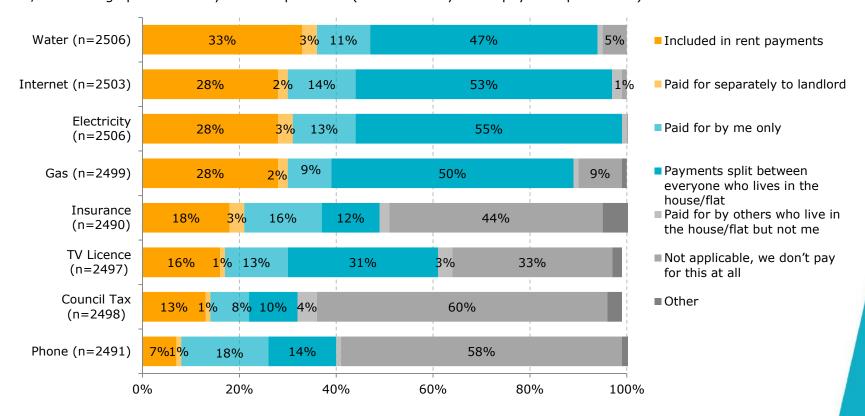
Q. How much is your monthly rent?

Base: 2359 Balance: No response/Not asked

N.b. Outliers at either end of the range of responses have been removed for the calculation of average and median rents.

Responsibility for payments

Utilities such as water, electricity and gas were included in rent payments for between a quarter and a third of respondents (e.g. 33% said water was included, 28% said electricity and gas were included). The majority of respondents however said that utility payments were split amongst tenants (e.g. 55% said electricity bills were split). The responses also showed that some utilities, such as phone lines, were being opted out of by most respondents (58% said they didn't pay for a phone line).



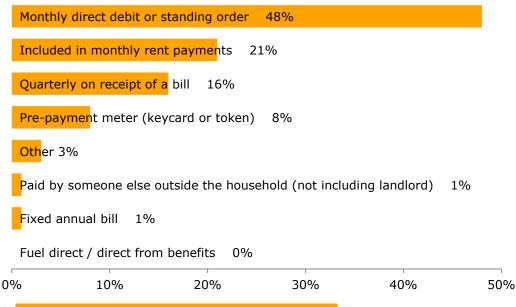
Results breakdown

Respondents who paid their gas and electricity bills by splitting payments between everyone who lived in the household were more likely to say they had felt uncomfortably cold in their accommodation than those whose payments were included in their rent payments (55% compared with 42% for electricity payments / 55% compared with 41% for gas payments).

Respondents who studied full time were more likely to say they paid for electricity within their rent payments compared to those studying part time (29% compared with 16%).

Methods of energy bill payment

Just under half of respondents reported paying their energy bills by monthly direct debit or standing order (48%). As indicated earlier in this report, around a fifth (21%) had an inclusive tenancy contract, jointly covering rent and energy payments. 8% of respondents reported used a pre-payment card or meter to pay their energy bills.



Results breakdown

Respondents who paid for their energy bills through a pre-payment meter were more likely to say they had felt uncomfortably cold in their accommodation than those who paid by any other way (for example 64% agreed compared with 49% who paid via monthly direct debit and 42% who paid inclusively within their rent).

Respondents in their first year of study were also more likely to say they paid via pre-payment meter than those in years two to four of their studies (for example 12% first years compared with 7% third years).

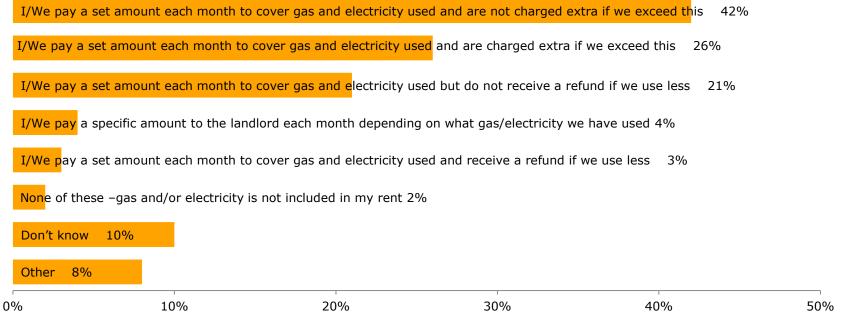
Respondents studying in further education were more likely to say they paid via pre-payment meter than their higher education counterparts (14% compared with 7%).

Respondents categorised as POLAR category 1 (the lowest rate of participation in higher education) were more likely to pay their energy bills via pre-payment meter than those in categories 4 and 5 (the highest rates of participation in higher education).

Q. How do you pay for your energy bills?

27

Respondents who reported their energy bills were included within their rent payments were most likely to pay a set amount each month with no charge for exceeding this (42%). A fifth (21%) of respondents reported that even if they did not use the set amount they paid to cover electricity and gas, they would not receive a refund.



Q. You said your energy bills (electricity or gas) are included in your rent payments or are paid separately to your landlord. Please let us know which of the following options describe your situation.

Base: 778 respondents. Balance: No response or not asked

Inclusive rent agreements

Focus group respondents with inclusive billing were asked to describe their energy billing arrangements in detail, with a variety of different arrangements in place. For some, the proportion of the monthly payment to their landlords which accounted for energy use was unknown, whereas others described arrangements whereby landlords communicated how much was owed and payments were made on a month by month basis.

"Our landlord has all the contracts in his name and we get copies of the bills showing how much we've used and a total of how much we have to pay."

Man, 3rd year, London, Separate billing

"I'm not entirely sure. I pay each term for everything – approx. £1500 for the accommodation, water, energy."

Woman, 2nd year, South East, Separate billing

"We get a set amount of energy per term and if we exceed it then we owe more money but we have never gone over but at first I was scared to use it in case it meant that I made us go over and we all would pay."

Woman, 3rd year, West Midlands, Inclusive billing

Inclusive rent agreements contd.

Participants also reported uncertainty over the precise arrangements in terms of over or underpayment and limits placed on energy use. Whilst some participants reported that inclusive billing had made them more liberal with their energy use, as the financial incentive for energy conservation behaviours was removed, focus group participants in some cases reported that the uncertainty over limits with their arrangements had made them cautious with energy use. Apart from immediate financial repercussions, participants also reported a keenness to stay on good terms with their landlords.

"I used to live in a house with all bills included for two years, and we did not ever think about how much we use where now it's a bit of a shock how expensive it actually is."

Woman, 2nd year, South East, Separate billing

"What happens if you use more or less than the amount you've paid?"
"To be honest we have no idea what our amounts are or what would happen then.
Because we have no idea what the limit is, we are always very stringent with lights, chargers, etc."

Woman, 2nd year, West Midlands, Inclusive billing

"We just pay a set rate every month for rent which includes all bills. We don't get any control over the heating or anything like that. We don't receive any communication about bills from the landlord or agent. Me and my flat mates are all very conscious on how much energy we use so we are still very cautious with things like water running and leaving lights on"

Woman, 1st year, South East, Inclusive billing

"We get the bills and we just inform our landlord and she'll pay for it our of her own account...we only get bills every 6 months or so so I actually don't know how much it is! Or how often she pays! But we still don't want to misuse it - we have a good relationship with our landlord so we do try to minimise usage but I guess we are more relaxed than if we were paying it ourselves."

Woman, 2nd year, London, Inclusive billing

Pre-payment meters

Focus group participants not on inclusive billing contracts also provided details about their experiences of paying for energy. Several participants reported paying through pre-payment meters. The downside of paying for energy in this way included the hassle of needing to go to a shop to top-up and the possibility of being left without power if they hadn't managed to plan ahead and top up. In some cases, the pre-payment method had led to adjustments in how they used energy, but for some it was simply an inconvenience that hadn't affected their behaviour at all. Participants also reported positive experiences of pre-payment meters, saying it enabled them to manage their finances better as they knew exactly what they were spending rather than waiting for a bill arrive.

"I've tried billed monthly in the past but prefer having a top-up meter so that I'm not getting huge unexpectedly high bills. Especially through winter! It's easier for me to pay as I use it and helps me manage my money better."

Woman, 2nd year, North East, Separate billing

"I would say that our energy use became a bit more predictable as we know exactly how much money is left. It is easier to save energy (and money) when needed."

Woman, 3rd year, Scotland, Separate billing

"I honestly just wait until I'm sat in the dark or my shower won't get warm. I could be a bit more proactive about it. If that happens I usually put the 'emergency' on and go to the shop as soon as possible. I'm not adjusting how much I use based on it. I'd prefer to convenience of a direct debit."

Man, 2nd year, London, Separate billing

Bills management services

Some focus group participants also reported on their experiences of using third party bills management services to pay their energy bills. Again experiences were mixed, with participants reporting both positives and negatives as a result of using this method to pay their bills. One of the main benefits cited by participants is the removal of responsibility for payment of the bill from one member of the household. Other participants who are named account holders with energy companies told of the stress and worry they experienced on a monthly basis as they were reliant on their fellow tenants paying their share before being able to make the payment to the energy company. Others reported that bills management services advertised that they would find the best available rates for their clients. Participants noted that these benefits came at a cost premium, but that this was worth paying. For others, the cost premium isn't warranted however, and they reported issues with cancelling contracts and dealing with companies providing these services.

"I've been very impressed so far: not unreasonably expensive, I like it how a direct debit is taken directly from each tenant so no one person is responsible for paying all the bills."

Man, 2nd year, West Midlands, Separate billing

"We pay for our energy bills using [Bills management service]! It's quite overpriced and we tried to cancel our contract with them but they never got back to us."

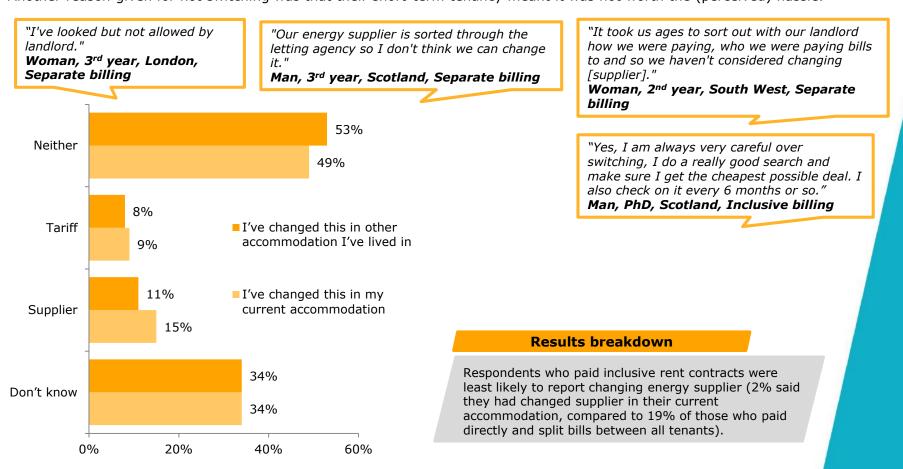
Woman, 2nd year, South West, Separate billing

"[Bills management service] has been very convenient though there was a bit of hassle at the start of the year as we couldn't start straight away because there was still an outstanding bill from the girls before us so [energy company] wouldn't transfer us...I mean yeah it's slightly more expensive but we don't mind because it means one person isn't burdened with the responsibility"

Woman, 3rd year, North East, Separate billing

Energy tariffs and suppliers

Changing energy suppliers and / or tariff's was not commonplace amongst respondents, with under 10% reporting to have changed energy tariff in their current or previous accommodation (9% and 8% respectively). Changing supplier was marginally more common with 15% saying they had changed energy suppliers in their current accommodation. Reasons given for changing supplier included the offer of cheaper rates, a desire to purchase renewable energy and experiences of poor customer service with existing suppliers. Discussions amongst focus group respondents highlighted a perception amongst many that they are not allowed to change suppliers or tariffs according to their contract, despite consumer protection law stating that all tenants directly responsible for paying gas or electricity bills have the right to choose their supplier and that landlords or letting agents cannot unreasonably prevent switching. Another reason given for not switching was that their short-term tenancy meant it was not worth the (perceived) hassle.

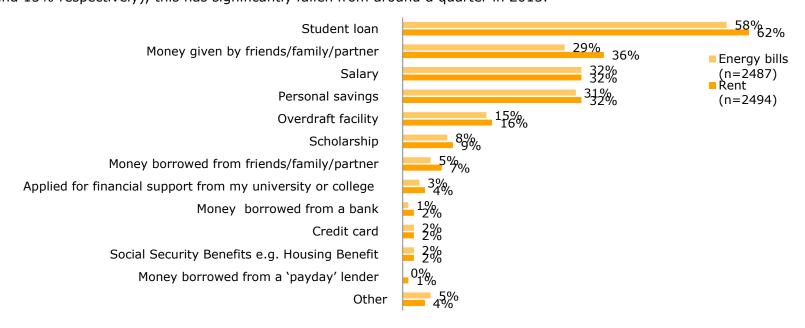


Q. Have you changed energy supplier or tariff in your current or previous term-time accommodation you have lived in while you have been studying?

Base: (in brackets) Balance: No response / Not asked

Paying rent and energy bills

Most respondents reported using their student loan payments to cover their rent payments and energy bills (62% and 58% respectively). There is significantly less reliance in the 2016 survey (compared to 2013) on support from friends, family and partners to pay their rent or energy bills with approximately a third of respondent relying on financial support from these sources (compared to 44% in 2013). Similar proportions used salary earnings and personal savings with fewer relying on their savings, compared to the 2013 survey (down from 43% to 32%). Around 15% were reliant on their overdraft facility to be able to pay their rent and energy bills (16% and 15% respectively), this has significantly fallen from around a quarter in 2013.



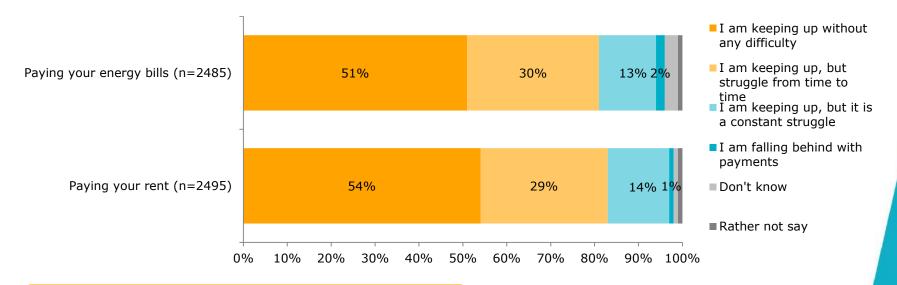
Results breakdown

Respondents who studied part time were less likely to say they paid for their energy bills using their overdraft facility (6% compared with 16% studying full time).

Respondents with inclusive contracts were less likely to report using their salaries to pay for energy bills compared with those who paid their bills independently, split between all tenants (23% compared with 32%). They were also less likely to rely on their overdraft facility than those who split bills between tenants independently (11% compared with 17%).

Base: (in brackets) Balance: No response or not asked

Just under half of respondents reported experiencing struggles with energy (45%) or rent (44%) payments at least from time to time. Over 10% said they faced a constant struggle to pay their energy bills and rent payments (13% and 14% respectively). Compared to the 2013 survey significantly fewer students said they were keeping up with payments without any difficulty.

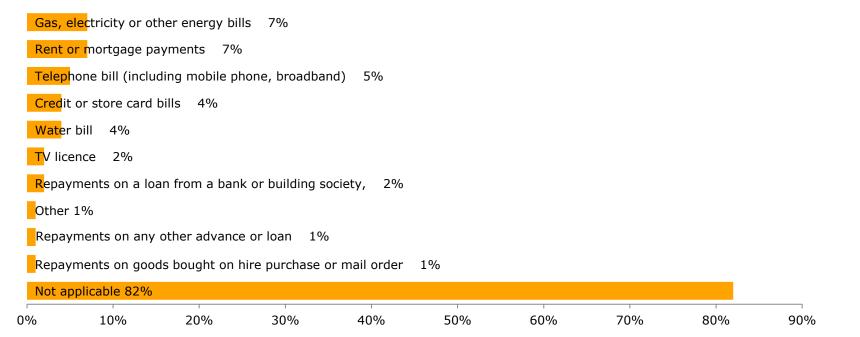


Results breakdown

Respondents who considered themselves to have a learning or other disability were more likely to say they were struggling with rent payments than those who didn't consider themselves in this way (e.g. 36% compared with 28% respectively said 'I am keeping up, but struggle from time to time').

Respondents who reported feeling uncomfortably cold in their accommodation were more likely to say that paying their energy bills was a constant struggle than those who had not had this experience (15% compared with 11%). These respondents were also more likely to say they were falling behind with payments (3% compared with 1%).

Whilst the majority of respondents (82%) had not found themselves unable to pay any bills or payments in the last 12 months, for those that had, rent and energy bill payments were the most commonly reported bill they had been unable to pay (7% each).



Results breakdown

Respondents studying in further education were more likely to say they had been unable to pay their energy bills compared to those in higher education (16% compared to 6%).

Respondents studying part time were more likely to say they had been unable to pay their energy bills compared to fulltime students (13% compared with 6%).

Respondents who considered themselves to have a learning, physical or mental disability were more likely to say they had been unable to pay their energy bills compared to those who did not classify in this way (11% compared with 6%).

Focus group participants were also asked to describe their experiences of paying their energy bills, in particular the things that worried them about meeting their payments. For many, the uncertainty of how much their bills will be was a concern, particularly when working to a tight budget. Other participants highlighted the stress and worry caused by being the named account holder and being reliant on other tenants being able to pay their share. To reduce the worry over bills, some participants reported relying on financial support from their parents, and assigning money to energy bills as a priority over other outgoing payments.

"I have 2 student over drafts and 2 student credit cards and I work 3, 14 hour shifts a week. I still struggle, London is expensive." **Woman, 3rd year, London, Separate billing**

"I receive help from my parents each month for bills which goes straight into the direct debit account as I was struggling to cover it myself."

Woman, 3rd year, South West, Separate billing

"When we signed up [supplier] informed us would be roughly £30 a month and it's ended up being triple so we haven't always budgeted and it all comes out of mine so have to rely on flat mates sending me the money otherwise goes into overdraft."

Woman, 3rd year, South West, Separate billing

"It's one of the ones that is always paid, other things would slide first."

Man, 3rd year, Wales, Separate billing

A key impact of the stress and worry associated with paying energy bills was the strain placed on relationships within households. Focus group participants reported disagreements stemming from different habits in terms of energy use, along with different levels of awareness of the financial implications of energy use, and differences in resources to pay for bills.

"We've tried [resolving the issues], but my house mates don't seem to care as their parents pay their bills for them, whereas I have to work several shifts in order to afford to pay them - which they don't seem to grasp."

Woman, 2nd year, South West, Separate billing

"We have quite a lot of arguments in the house about energy usage....We've had some pretty bad arguments about energy use between 3 of us in the house. Our relationship is pretty bad now."

Woman, 2nd year, North East, Separate billing

"We settled on it [timer settings] after passive-aggressive changing of the heating timer for weeks. Although some of my other housemates will still turn it off completely (their rooms are south facing and don't have holes in the windows). The others want it on less, but I dragged them into my room and showed them the ice on my bed."

Woman, 1st year, West Midlands, Separate billing

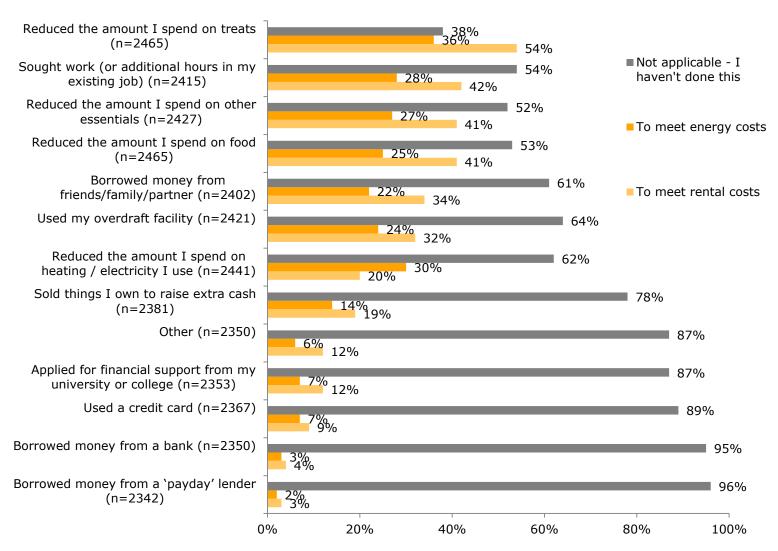
For some participants, these differences in financial resources, and a desire to avoid arguments, has had a major influence on how the household uses energy and therefore the temperature of their accommodation.

"[We had the heating on] an hour before we got up, an hour at 9 pm and an hour at 3pm. Our heating was agreed to be turned off permanently in January brrrrr... One [tenant] really can't afford her bills, one has too much money so to save arguments we just turned it off entirely as opposed to fighting over what hours to have it on."

Woman, 3rd year, London, Separate billing

The most common adjustment to spending, in order to meet energy or rental costs, was reducing the amount spent on 'treats' (36% and 54% respectively), this is significantly lower than what was found in the 2013 survey (50% and 66% respectively). Seeking work or additional hours (28% and 42% respectively), and reducing spending on food (41% and 25% respectively) and other essentials (41% and 27% respectively) were also common tactics used to ensure respondents could meet energy and rent costs.

The responses suggested that respondents were more likely to make adjustments to meet rent costs rather than energy, however this may be expected as rent costs are likely to make up a larger proportion of outgoings compared with energy costs.



Q. Which of the following, if any, have you done any of the following to meet your rental or energy costs in the last 12 months?

Base: (in brackets) Balance: No response / Not asked

Focus group participants also reported taking a range of actions, from additional work to adjusting their spending in a number of ways, in order to make sure they are able to meet their energy costs. Examples include purchasing reduced price food or using up food stored in the freezer. In one example a participant relied on a local foodbank due to financial issues.

"I separate my money into different accounts on my card so I can put away savings for rent money and I know how much I have left for food/other things." Woman, 1st year, South East, Inclusive billing

"I have a part-time job to cover energy bills, so it's okay - but I'm really not happy about how high they are. One of my house mates has an electric heater so makes the bills so much higher than they need to be, but refuses to stop using it even though we've all had enough."

Woman, 2nd year, South West, Separate billing

"Not going out, no new clothes, everything is only bought when reduced/ on offer."

Woman, 1st year, East Midlands, Separate billing

Buying new clothes 64%

"Tesco's reduces its food at 7:30 - life saving find."

Woman, 3rd year, London, Separate billing

"I've also been to the foodbank a few times due to struggles." Woman, 3rd year, London, Separate billing

"Try and spend minimum on food, never turn on heating, try and charge everything at parents before coming home and take my washing home so don't use washing machine here, try and take as much work that is being offered." Woman, 3rd year, South West, Separate billing

Looking at spending in further detail, survey respondents also reported making adjustments to their spending in a number of ways due to a lack of available money, including going without buying new clothes (64%) or going out socialising (59%). For around a fifth, a lack of money had meant going without to keep their home adequately warm in winter (22%). Others reported impacts on their academic work, with 20% saying they had gone without materials needed for their course, and 17% had gone without taking part in course-related activities.

Going out or socialising 59% Taking part in hobby or leisure activities 47% Travelling to visit friends at other universities / colleges 45% Saving money 'for a rainy day' 44% Travelling home / visiting family during term time 42% Having friends or family over for a drink or meal 31% Keeping your home adequately warm in winter 22% Purchasing materials needed for your course e.g. printing, stationery, uniform 20% Taking part in course-related activities e.g. field trips, travel to placements 17% Other 2% None of these 18% 0% 10% 20% 30% 40% 50% 60% 70%

Q. In the last 12 months, have you gone without any of the following things because of a lack of money?

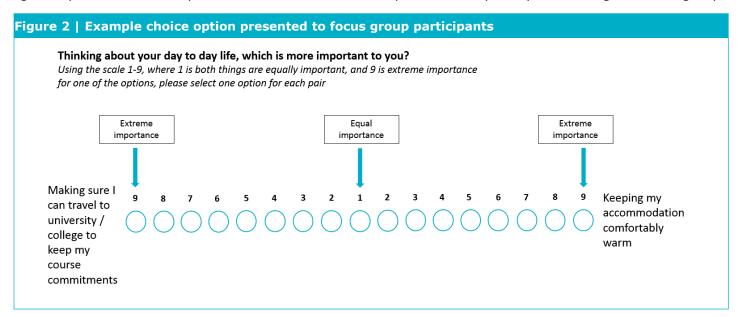
Base: 2463 respondents. Balance: No response or not asked

Priorities and warmth

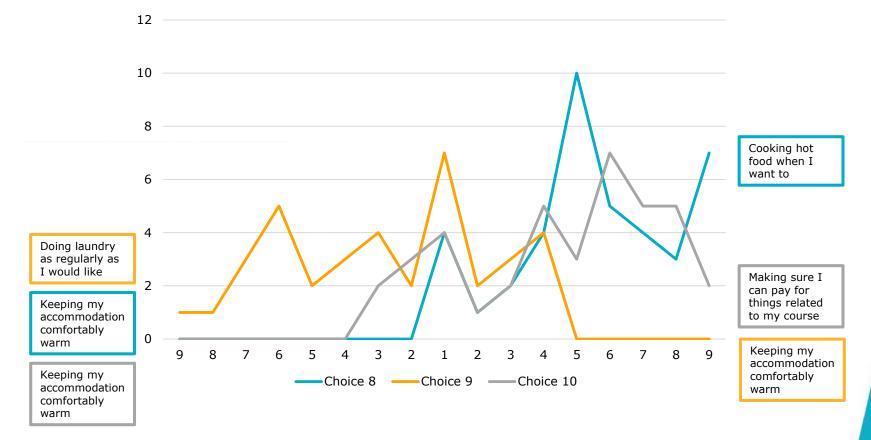
Focus group participants were asked to complete an exercise that sought to understand how decisions were made by respondents in their daily lives, and the extent to which keeping warm was prioritised. Participants were presented with the choices outlined in table 1.

Table 1 Choice	Prioritising warmth choice options Option 1	Option 2
1	Making sure I can travel to university / college to keep course commitments	Keeping my accommodation comfortably warm
2	Keeping my accommodation comfortably warm	Making sure I have enough food
3	Making sure I have good quality food	Keeping my accommodation comfortably warm
4	Making sure visitors feel warm in my accommodation	Saving money on energy bills
5	Saving money on energy bills	Keeping the peace with people I live with
6	Keeping the peace with people I live with	Keeping my accommodation comfortably warm
7	Keeping my accommodation comfortably warm	Making sure I have the money to go out / socialise with friends
8	Keeping my accommodation comfortably warm	Cooking hot food when I want to
9	Doing laundry as regularly as I would like	Keeping my accommodation comfortably warm
10	Keeping my accommodation comfortably warm	Making sure I can pay for things related to my course

Figure 2 provides an example of how these choices were presented to participants during the focus group¹.







These charts provide some insight into the prioritising of achieving different outcomes in daily life, and how keeping their accommodation comfortably warm fits in with these competing choices. Choices 1 and 10 show the importance placed on being able to travel to keep to course commitments, and pay for things related to their course over keeping their accommodation comfortably warm. Similarly, making sure they have enough food (choice 2) and cooking hot food when they want (choice 8) are prioritised more strongly than keeping their accommodation warm.

The options presented in choice 6 (keeping the peace with people they live with and keeping their accommodation comfortably warm), choice 5 (saving money on their energy bills compared to keeping the peace with the people they live) and choice 9 (doing laundry as regularly as they like and keeping their accommodation comfortably warm) are most likely to be rated as being equal in importance.

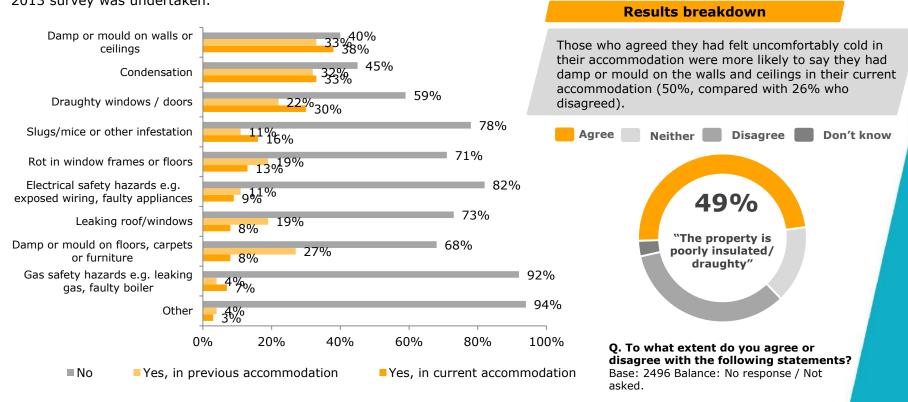
Participants showed greater breadth in terms of their ranking of the options for the remaining choices, however more respondents showed a preference for saving money on their energy bills compared to making sure visitors feel warm in their accommodation (choice 4) and keeping their accommodation warm and making sure they have the money to socialise with friends (choice 7). The social acceptability of cold homes amongst students is covered in further detail in section 7 later in this report.

6. Accommodation conditions, heating systems and other facilities



Accommodation issues

The most common problems faced by respondents in their current accommodation were damp or mould on walls or ceilings (38%), condensation (33%) and draughty windows and doors (30%). When asked elsewhere within the survey, and reflecting on their accommodation in general, almost half (49%) said their accommodation was poorly insulated and/or draughty. These issues have also been present in previous accommodation respondents have lived in. However, these situations have significantly improved since the 2013 survey was undertaken.



Focus group participants also revealed a range of issues they were experiencing in their current accommodation.

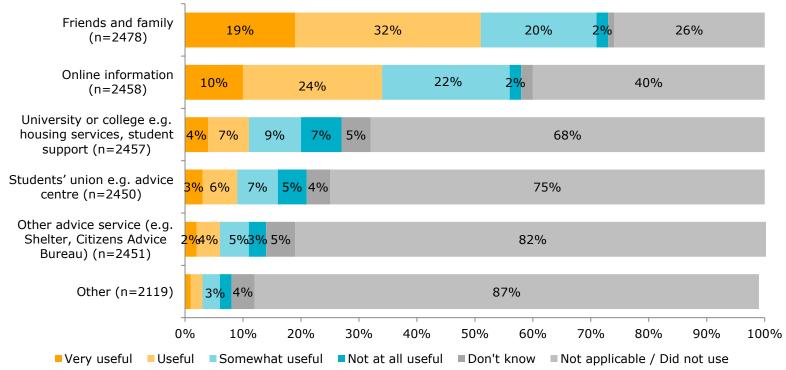
"We all have mould on our windows, one flatmate had it grown onto her mattress and our shower was so bad it was spreading all over the room and onto the floor"

Woman, 1st year, South East, Inclusive billing "Mould in every room, no fire alarms, no door handle on the front door, leaking roof in kitchen in winter or heavy rain, extortionate rent, bad maintenance and contact with landlord, insecure doors and locks, bad house mates, 4 months with no working oven or washing machine..... the list goes on and on! Don't move to London guys it sucks."

Woman, 3rd year, London, Separate billing

Avenues of advice and support

Family and friends were the most common avenue of support used by respondents when experiencing issues with their accommodation, with most finding the advice given at least somewhat useful (71%). A relatively low proportion of respondents reported having used either their university/college or students' union support services when faced with accommodation issues.



Q. Did you seek advice from any of the below services regarding the issues you have experienced in your accommodation, and if so, how useful did you find them?

Base: (in brackets). Balance: No response/Not asked

Reflecting this finding, focus group respondents also provided examples of seeking advice from their parents in relation to energy issues.

"I often consult my parents to see if our bills are a reasonable price as they know more about it than I do."

Woman, 2nd year, South West, Separate billing

"I ask my parents, and my dad is huge money saver, he knows we are paying way too much and I often ask him if its cheaper to use some electric for a short amount of time, or gas for long etc, or heating a drink in microwave or boiling a kettle etc."

Woman, 2nd year, South West, Separate billing

Still considering energy issues, in some cases focus group participants felt that these issues were too common place to warrant seeking advice or support to address, whereas others perceived that those in a position to address the situation would see the problem of a cold home as 'pathetic'.

"I'd feel a bit pathetic going in [to an advice service] and saying our house is too cold."

Woman, 3rd year, North East, Separate payments

"I think it's a valid concern, but it's such a common problem and I don't think the letting agents would take it seriously."

Man, 2nd year, West Midlands, Separate billing

Awareness of and demand for students' union advice and support

Focus group respondents were asked in further detail about the advice and support offered by their students' union. In general, focus group respondents reported a low awareness of advice and support services offered which related to housing, and also specifically by their students' union or university.

"We have a housing advice centre but I've never used it."

Woman, 3rd year, East Anglia, Separate billing

Suggestions of services they would like to see from either their students' union locally or from NUS on a national basis included:

- Provision of information on tenancy rights
- Improved mechanisms for assessing landlords
- Advice and guidance for negotiating with landlords when experiencing issues with their accommodation
- Tips on how to save energy within their accommodation
- Lobbying for improvements across the private rented sector

"Put posters up over the winter advising students they don't have to accept a cold house and a landlord that wont fix it, there are things that you can do to force them to sort out repairs. Lots of students just feel they have to accept what they have got."

Man, PhD, Scotland, Inclusive billing

"I think sessions on what to expect when renting a house would be nice. Just about bills and stuff that people usually have to figure out themselves."

Woman, 3rd year, East Anglia, Separate billing

"It would be good to be able to see reviews or something about landlords so you know if they'll be useless, like my current one"

Woman, 1st year, Wales, Separate billing

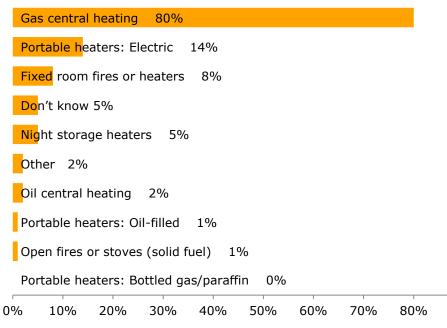
"Housing is an issue that is going to affect us near enough the rest of our lives. I think the NUS could be doing more to combat things like letting fees, agency fees and in general providing students with support and education when it comes to dealing with private landlords or agencies."

Man, 3rd year, East Midlands, Separate billing

Heating systems

The majority of respondents reported that their accommodation was equipped with gas central heating (80%). 14% also reported using portable electric heaters to supplement their heating system.

90%

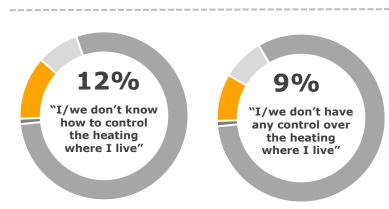


Results breakdown

Non-EU international students were most likely to say they had portable electric heaters in their term time accommodation (23%, compared with 14% UK respondents).

Q. What kind of heating system/s do you have in your term-time accommodation?

Base: 2503 respondents. Balance: No response or not asked



Some respondents reported a lack of knowledge of how to operate the heating system in their accommodation (12%), and just under 10% reported that they have no control over the heating.

"Everything is under lock and key we have no access. We can't control the times but the radiators turn on for about 2 hours maximum when they do turn on. We have to contact the agents or landlord who will send someone around with the keys to the padlock."

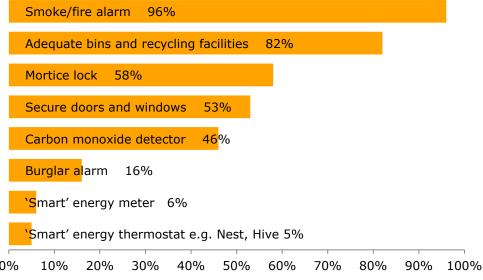
Woman, 1st year, South East, Inclusive billing



Q. To what extent do you agree or disagree with the following statements?

Base: 2496 Balance: No response / Not asked.

Almost all respondents (96%) said that their term-time accommodation had a smoke/fire alarm fitted. This was a statistically significant increase since the 2013 survey. The majority were also provided with adequate bins and recycling facilities (82%), again a significant improvement. A small proportion reported that their accommodation had been equipped with smart technologies such as smart meters (6%) and smart thermostats (5%).



Results breakdown

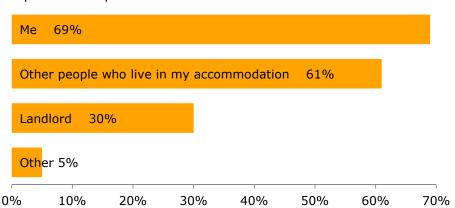
Respondents who reported living in an accredited property were significantly more likely to say their accommodation had a smoke/fire alarm, a carbon monoxide detector, or a burglar alarm compared to those in non-accredited properties. For example, 53% of respondents in accredited properties had a carbon monoxide detector compared to 43% in non-accredited properties.

Q. Does your current term-time accommodation have any of the following?

Base: 2495 respondents. Balance: No response or not asked

Smart energy technologies

Around two thirds of those who had a smart energy thermostat in their accommodation reported that either they or other people they lived with had control of the thermostat (69% and 61% respectively). However, just under a third (30%) of respondents reported that their landlord retained some control of the thermostat.



Q. You said you have a 'smart' energy thermostat in your current accommodation (e.g. Hive, Nest). Please tell us who can control the heating using this thermostat.

Base: 116 respondents. Balance: No response or not asked

Very few participants in the focus group lived in accommodation where a smart meter or thermostat had been installed. For some there was a perception that smart metering resulted in additional costs.

"I have a smart meter, only had this fitted during the past year and although it is so much more convenient, it's higher cost than my old company with standard meters." **Woman, 2nd year, North East, Separate billing** "No, reviews have said these end up costing more." Woman, 3rd year, London, Separate billing "Smart meters are not common so you have to pay a lot of money if you want to have them installed."

Woman, 3rd year, Scotland, Separate billing

Other participants had a lack of awareness of what a smart meter or thermostat was. However, once informed, views were generally positive around the benefits that they could provide. As with control over choice of energy suppliers however, some participants believed that they wouldn't be allowed to have one installed.

"We originally had a problem where they were doing our bills off estimations, so I kinda wish we did."

Woman, 2nd year, South West, Separate billing

"I'm 100% in favour of smart meters, but not sure how feasibly we can ask for one to be installed in rented accommodation we only have for 1 year." **Man, 2^{nd} year, London, Separate billing**

Those who are living in accommodation with smart technologies reported some influence on their behaviour as result, but also noted some improvements to the systems available. The influence of the smart meter was also reported to be dependent on billing arrangements, with one participant on inclusive rent reporting that they took no notice of the smart meter.

"Mine isn't very good. It just says if your usage is low-med-high. As my house is old the gas is always on high even know I only have it on for 1-2 hrs some days. Yes (it has affected how I use energy), I use even less, it's scarf and hoody time more often now"

Woman, 1st year, East Midlands, Separate billing

"We barely look at it - probably because we don't pay for our bills directly. Our landlord looks at it when she visits though."

Woman, 2nd year, London, Inclusive billing

Within the focus group research, some participants also provided evidence on their use, and issues with, standard meters. In one instance, a participant reported recording meter readings on a daily basis in order to understand how energy was being used. In other cases, some participants noted that their access to meters had been restricted by their landlord. As mentioned previously, just under 10% of survey respondents reported not being able to control their heating, and experience described by some focus group participants.

"...I know all the tariffs I can see approximately what we're using by watching the meter. I take meter readings every day." Man, 3rd year, South East, Separate billing "Everything is under lock and key we have no access. We cant control the times but the radiators turn on for about 2 hours maximum when they do turn. We have to contact the agents or landlord who will send someone around with the keys to the padlock."

Woman, 1st year, South East, Inclusive billing

"It is controlled by the landlord, and it is set for 2 hours in the morning, 2 in the afternoon, and 4 in the evening, although it certainly doesn't feel like it is on that much! It has been really unpleasant on really cold evenings, when you just want to boost it for an extra hour or to, but I guess I've just learned to live with it other than that."

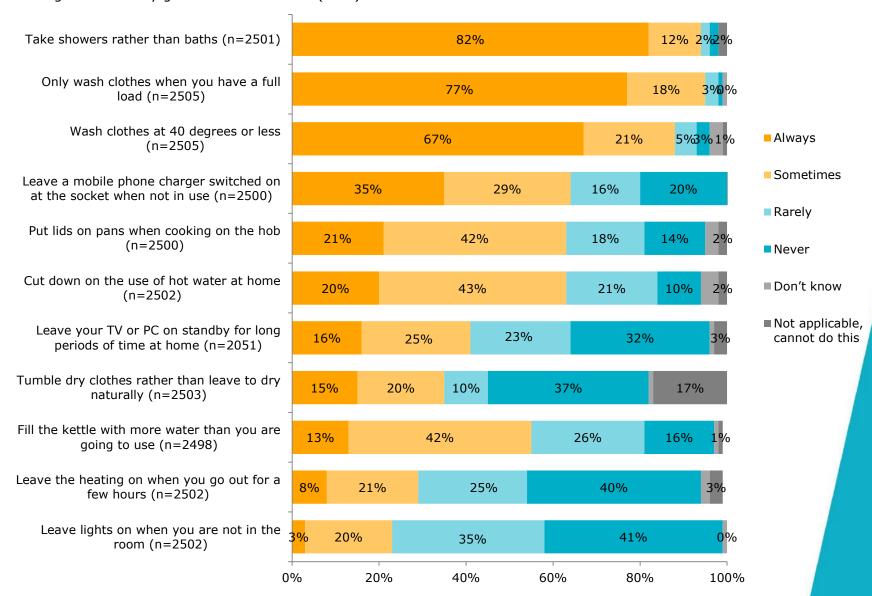
Man, PhD, Scotland, Inclusive billing

7. Energy use, heating and staying warm



Energy conservation behaviours

Looking in more detail at energy practices within their accommodation, respondents reported taking a range of actions that resulted in energy saving, for example 82% said they always took showers rather than baths and 77% said they only wash clothes when they have a full load. Respondents also reported that they either never or rarely leave the lights on when they're not in the room (76%) or leave the heating on when they go out for a few hours (65%).

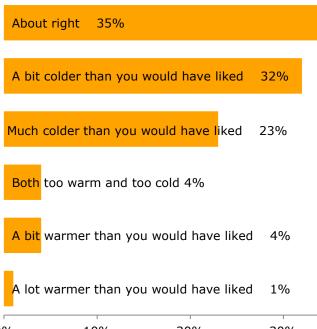


Q. To what extent do you undertake the following actions?

Base: (in brackets). Balance: No response/Not asked

Accommodation temperature

When reflecting on the temperature during the winter of 2016-17, over half (55%) of survey respondents said that the overall level of warmth in their accommodation at the time of completing the survey had been either a bit or much colder than they would have liked. Around a third (35%) said the temperature was 'about right'.



Results breakdown

UK respondents were more likely to say they had felt much colder than they would have liked, compared with international respondents from within the EU, and also when compared with those from beyond the EU (24%, compared with 15% and 17% respectively).

Respondents who classified as having a disability (mental, physical or learning) were more likely to say they had felt much colder than they would have liked, compared with those that didn't classify in this way (28% compared with 22%).

Respondents paying for their energy through inclusive billing were least likely to say they had felt much colder than they would have liked (e.g. 12% compared with 28% who split the energy payments between tenants)

0% 10% 20% 30% 40%

Q. How would you describe the overall level of warmth in your current accommodation so far this winter? Is it...

Base: 2505 respondents. Balance: No response or not asked

Focus group participants were also asked to describe the temperature of their accommodation over the winter so far. For most, the immediate response was that it was cold, or colder than was comfortable.

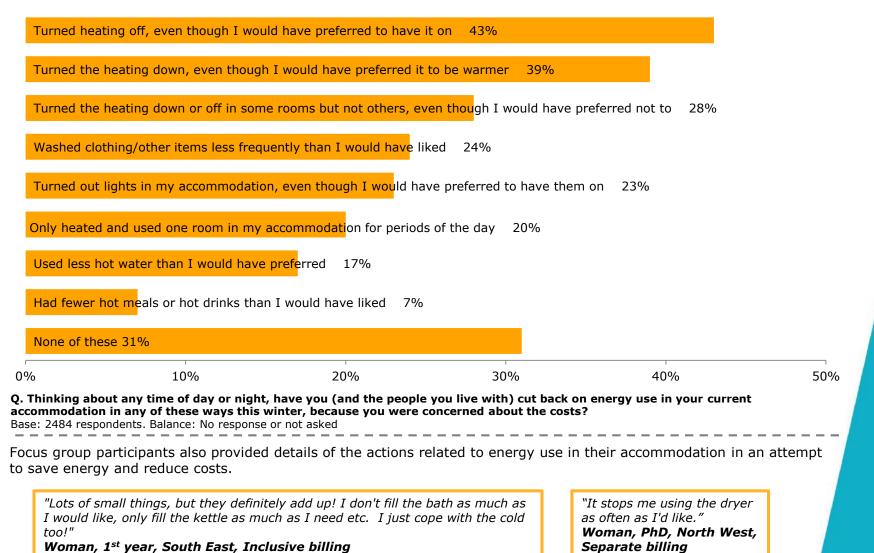
"I'd say our house was really, really cold, to the point that my boyfriend didn't want to come around anymore as he said it was uncomfortable."

Woman, 3rd year, South East, Separate billing - jess "Freezing cold, even when we realised we could use the heating it was still cold - its better than my last house for sure but this house needs insulation badly."

Woman, 3rd year, West Midlands, Inclusive billing

"Very cold - could see my breath."

Woman, 3rd year, London, Separate billing Over two fifths (43%) of respondents said they had turned off their heating, even though they would have preferred to have it on, because they were concerned about energy costs. A similar proportion (39%) said they had turned their heating down even though they would have preferred it to be warmer, for the same reason. Other actions taken to save money on energy included washing clothing less frequently (24%) and turning off lights (23%).



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Use of heating systems

To understand more fully how energy is being used in relation to heating, focus group participants were asked to provide further detail about how they managed the heating system within their accommodation. Participants in general reported limited use of their heating systems in comparison to the UK average of 8 hours per day¹. For some, this involved using the timer function to limit the duration the heating came on. Others reported opting for manual operation and only turning on the heating when the temperature in their accommodation became unbearably cold.

"At the moment its off but in winter 1 hour in the morning, 1 when we got in from uni and 1 at night"

Woman, 5th year, Wales, Separate billing

"Two hours, if its super cold we have to have it on for more like 3-4 otherwise the house isn't heating at all." **Woman, 3rd year, West Midlands, Inclusive billing** "I use it only when it get too cold to be comfortable. A few times a week." Woman, 2nd year, London, Separate billing

"We put a thermometer in the living room and decided to heat anywhere we spent time in if it got under 11 degrees...our bedrooms were averaging around 10 in winter so we turned up all the heating but cooking keeps the living room around 13 in the evening"

Woman, 5th year, Wales, Separate billing

"We only really put the heating on when we need to dry clothes or if we want the water to heat up quicker, it's only ever on for an hour at most." Man, 3rd year, Scotland, Separate billing

Where the duration of heating use was more in line with the average, participants still faced issues with keeping their home warm due to reported inefficiencies and issues with their heating systems.

"We typically had our heating on for 6-8 hours in the winter, but this did not warm the house very much as the boiler was inefficient."

Man, 2nd year, West Midlands, Separate billing

"I have never had the heating on in my currently property as it doesn't work (and my housemate doesn't care about it being fixed)."

Woman, PhD, North West, Separate billing

"We also have a very old thermostat that is upside down with the numbers upside down I am not even sure how it works." **Woman, 2**nd **year, South East, Separate billing**

"I wouldn't touch it - it makes horrible noises and smells like gas, landlord says its fine, we just use it for hot water."

Woman, 3rd year, London, Separate billing

Participants also reported issues operating their heating systems due to a lack of knowledge of how the system worked, and a lack of instructions provided upon moving into their accommodation.

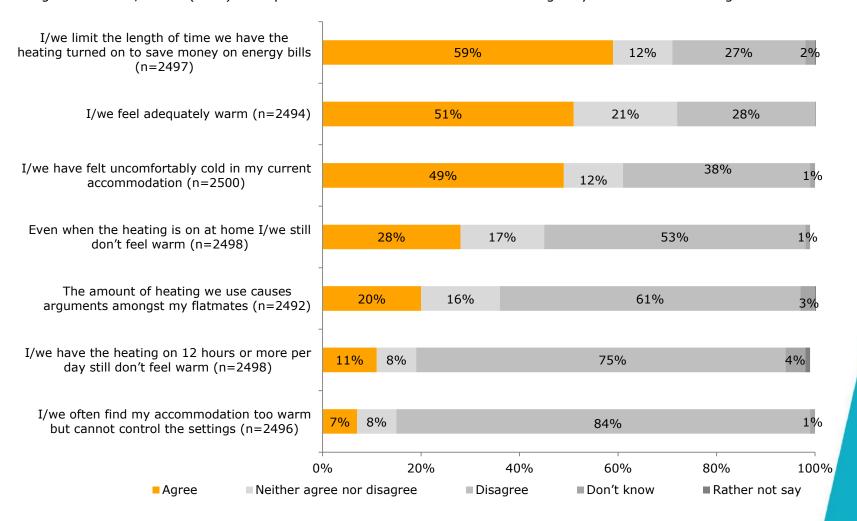
"We have two boilers a small one in the kitchen and a really big one in one of my housemate's rooms and we could not figure it out for a couple of weeks we called our landlord and she told us to read the instructions. She did not help us whatsoever so one of my housemates went online and called up the maker of the boiler so we could set up the timer."

Woman, 2nd year, South East, Separate billing

"It's normally very cold in the day as our heating doesn't come on until late and we don't know how to change it. We don't really know how to turn ours on and off. It just comes on automatically between about 6pm and 10pm and then 7am to 9 am."

Woman, 2nd year, South West, Separate billing

Reflecting in more detail on their use of energy and their current accommodation, around half (49%) of respondents said they had felt uncomfortably cold in their accommodation. Linked to this, over half (59%) of respondents agreed that they limited the length of time they had the heating turned on to save money on energy bills. This was significantly lower than in the 2013 survey when 76% said they had to limit the length of time they have the heating on. Reflecting the difficulties of accounting for different financial capabilities within a single household, a fifth (20%) of respondents also said the amount of heating they used had caused arguments.

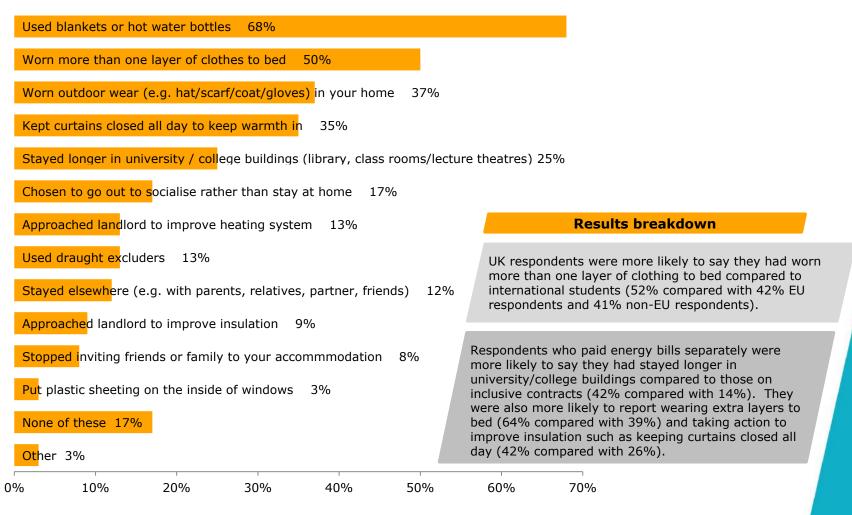


Q. Thinking about the heating in your accommodation, please tell us to what extent do you agree, if at all, with the following statements?

Base: (in brackets) Balance: No response / Not asked.

Adapting to cold accommodation

Survey respondents reported taking a range of actions in their current accommodation as a result of the lower temperatures they had experienced. Most widespread was the use of blankets or hot water bottles with two thirds of respondents saying they used these to keep warm (68%). The use of extra layers of clothing was also common practice, with half saying they did this in bed (50%) and over a third reporting that they wore outdoor clothing inside to stay warm (37%). Other tactics included relocating from their accommodation, for example staying longer in university or college buildings (25%) or adapting their use of their accommodation, such as keeping curtains closed to retain warmth (35%). However, compared to the 2013 survey, students were resorting less to taking these actions, implying they are using their heating systems more these days.



Q. Which of the following actions, if any, have you taken whilst in your current accommodation because it is colder than you would like?

Base: 2494 respondents. Balance: No response or not asked

Adapting to cold accommodation contd.

Focus group participants were also asked to describe the actions they had taken as a result of cold temperatures they had experienced in their accommodation. The actions reflected those reported through the survey, such as layering of clothing and blankets.

"Warmer clothes, double socks and blankets at the very last put heating on for a few minutes." **Woman, 2nd year, London, Separate billing** "It's warmer to go outside for a run sometimes to heat up.... other than that: layers, layers, layers! Thermal tights, dressing gowns, blankets, and my beloved hot water bottles."

Woman, 3rd year, London, Separate billing

As well as relocating to warmer places outside their accommodation, participants commonly reported staying in bed to stay warm, as well as making adaptations to how they used heating systems and other appliances such as cookers. Some reported use of additional heaters but were also aware of the cost implications of using these.

"The central heating doesn't work properly, so over the winter months I would avoid being at home due to the cold (although the library wasn't much warmer!)."

Woman, PhD, North West, Separate billing

"We leave the oven door open if we've just cooked and turned it off to let the rest of the heat into the room."

Woman, 3rd year, South West, Separate billing

"I do most of my work in bed."

Man, 3rd year, Scotland, Separate billing

"I have tried using a table top heater, but the energy usage is crazy."

Man, 5th year, London, Inclusive billing

A minority of participants also reported taking more substantial action involving the fabric of their accommodation, however most participants didn't feel comfortable taking these kinds of action for fear of breaking the terms and conditions of their tenancy, and resulting repercussions in terms of loss of deposits.

"I have bought some spray foam and went around all the holes I have seen and I have put woollen blanket over the doors and an old pillow beneath."

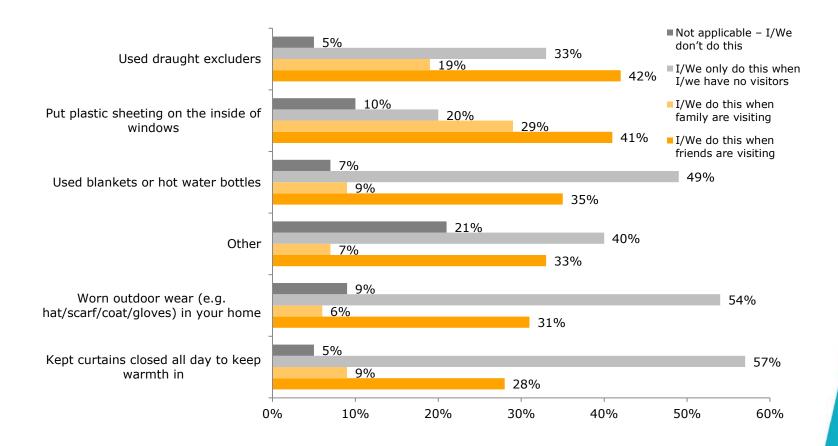
Woman, 2nd year, London, Separate billing "I think our house is quite poorly insulated but I don't know if I can do anything about that."

Man, 2nd year, West Midlands, Separate billing "I've put up bubble wrap on the window but had to take it down when the landlord saw it. I googled insulation solutions and found the bubble wrap thing but the landlord didn't want it up there."

Woman, 3rd year, East Anglia, Separate billing

Social acceptability of cold homes

In order to gather information on the 'social acceptability' of the actions they took to keep warm at home, respondents were asked which actions they would take if friends or family were visiting, or if the actions were something they only did if they had no visitors. Responses varied according to individual actions, and according to who was visiting, with fewer respondents stating they took the actions identified when family were visiting compared to when friends were visiting. For example 31% of respondents wore outdoor clothing inside when friends visited, compared to just 6% when family visited. The action that was seen as least 'socially acceptable' was keeping curtains closed all day to keep warmth in, with 57% saying they only did this when they had no visitors compared to 33% saying they only used draught excluders in this context.



Q. You said you take the following actions in your current accommodation because it is colder than you would like. Please let us know which of the actions you still do if you have family or friends visiting?

Base: (in brackets) Balance: No response/Not asked

Focus group participants also reflected on their actions in terms of heating and staying warm when friends or family were visiting their accommodation. A few participants reported feeling embarrassed at the temperature of their home, and spoke of not inviting people into their home as a result. However for the majority, no changes were made to behaviours when fellow students were visiting. This was attributed to a strong belief that their visitors would be in the same situation as them, and therefore it would be socially acceptable to ask guests to keep their coats on or use a blanket to stay warm.

"When I have friends round we do all stay in the lounge and it gets a bit warmer as we are all there but people stay with their jackets on and I also give them blankets."

Woman, 2nd year, South East, Separate billing

"We do have friends over they normally stay for a few hours so it shouldn't really bother them - if we have guests staying the night I guess we expect them to adjust themselves like don't take off their coat if they're cold."

Woman, 2nd year, London, Inclusive billing

"I'm embarrassed. If I was in total control of the house I would have it toasty warm when guests come over. I'll invite more people once the weather changes."

Man, 3rd year, South East, Separate billing

Picking up on the distinction between family and friends, some participants noted that they would be more likely to alter their behaviour when family members were visiting, however others reported that they would make no change to their behaviour as they are aware of the financial limits they are living within.

"Everyone is in the same boat as a student everyone is cold. No my family understand we can't afford to always have the heating on."

Woman, 2nd year, South East, Separate billing

"We sometimes knock the heating on if we are feeling fancy, especially if someone's parents are coming as we don't want them to worry."

Woman, 2nd year, North East, Separate billing

8. Impacts of cold homes



Focus group participants provided details on the range of impacts they had experienced as a result of living in a cold home. These impacts fall into the following broad categories: mental health, physical health, social relationships and academic work.

Mental health

The focus group participants reported that their experiences of living in a cold home had often left them feeling miserable and 'low' in terms of their mental health. Participants also spoke of a desire not to return to their accommodation as they knew it would be cold, and that this feeling had negatively impacted their general wellbeing and happiness. Others noted the knock-on effect of 'physical' issues arising from lower temperatures, such as a lack of sleep.

"Sometimes in bed when it's bitterly cold we all feel like crying so we have sleepovers to keep us happy."

Woman, 3rd year, North East, Separate billing "When it was very cold I just wanted to stay in bed all day I had no energy to go do things I needed to."

Woman, 1st year, South East, Inclusive billing

"At the time was making me quite sad and miserable as I don't like being cold."

Woman, 2nd year, South East, Separate billing

"I hate going back to it at the end of the day."

Woman, 1st year, West Midlands, Separate
billing

"Harder to sleep, which I guess can affect my next day and my mood."

Woman, 2nd year, London, Inclusive billing

Physical health

As well as affecting mental health and wellbeing, focus group participants also noted some impacts on their physical health, for example coughs and colds. They noted, however, that they couldn't definitively link the issues they had experienced with the temperature of their accommodation. Participants were more certain however that their accommodation also suffered with issues such as damp and mould.

"Yes, I have been sick more than ever in my life since living here, also joint pain from cold and stress / depression related."

Woman, 3rd year, London, Separate billing

"I had a really bad cold when the heater broke and my flatmate got sick got ill from the mould growth." **Woman, 1**st **year, South East, Inclusive billing** "The main issue with health has been mould related. Cold and damp houses mean mould and that's probably played a big part in me and others getting ill."

Woman, 3rd year, East Anglia,
Separate billing

"I had pneumonia in December - I'm fairly sure that was because of the cold."

Woman, 2nd year, West Midlands, Inclusive billing

Academic work

Focus group participants reported a mixed picture in terms of the impacts of living in a cold home on their academic work, seeing their situation in both a positive and negative light. Focusing on their experiences in their accommodation, participants generally reported negative influences on their academic work. They reported that the temperature of their accommodation made it difficult to concentrate, and meant that they often needed to work from bed rather than at a desk.

"It would have been so much easier to work this winter if I had been warmer! My hands get so cold when typing that I lose my feeling in them and can't physically type anymore so I have to have a break. I considered getting USB hand heaters."

Woman, PhD, North West, Separate billing

"It's also meant we can't work at home when we'd like as it's usually too cold to concentrate so we just get into bed."

Woman, 3rd year, North East, Separate billing "I find I am less productive when trying to work if its too cold as I just want to sit in bed."

Woman, 3rd year, South East, Separate billing

Conversely, some participants felt that living in a cold home had in fact benefited their academic work as it meant they spent more time in the library or studying elsewhere in order to avoid being in their accommodation.

"It's helped it if anything because I spend more time in uni."

Woman, 2nd year, North East, Separate billing

"My hands were so cold I could barely type so I went to the uni library rather than put the heating on even though I was in a million layers."

Woman, 3rd year, West Midlands, Inclusive billing

Social relationships

As mentioned earlier in this report, a key part of focus group participants' experiences in managing their relationships with energy depended on their fellow tenants. Whilst the temperature of their accommodation was reported to have a negative impact on relationships within households, the broader issues of negotiating energy use, it's financial implication and the resulting stress was reported with such frequency that it is worth touching on again here as many participants made strong links with their overall wellbeing.

"I feel stressed that its all in my name and my bank account, sometimes issues in situations where its only one person there for 2-3 weeks over breaks and they still rack up a huge bill etc. Makes me sad and lonely at times cause have to always be in my bedroom under duvet, find it difficult to concentrate on reading etc."

Woman, 3rd year, South West, Separate billing

9. Living in cold homes – 4 types of student experiences



Student experiences: varying experiences of cold homes

The survey data and online focus groups revealed a range of factors driving and influencing student experiences of living in cold homes. Analysis of the data has revealed some distinct characterisations of these experiences.

- Cold homes 'by proxy': Reflecting the shared nature of student accommodation, a common practice reported by focus group respondents was the negotiation (sometimes contested) of household expenditure, including energy, according to the lowest financial capacity within the household. Therefore, students may have experienced cold homes as a result of their co-tenants financial limitations rather than their own, meaning they may essentially be living in fuel poverty 'by proxy'.
- **Energy economisers:** This group includes students whose response to a limited financial budget has been to significantly reduce the use of heating within their accommodation. Other uses of energy within their accommodation are also proactively limited.
- **Inefficient homes:** The experiences within this group are driven by the poor physical condition of accommodation in terms of insulation but also in terms of the heating system present. The conditions experienced within this group may be exacerbated by a need to also economise on their energy use.
- **Energy prioritisers :** This final group may not be experiencing living in a cold home, however this is more a result of reduced spending in other areas to be able to prioritise spending on energy.

Further details on each group are outlined below:

Cold homes 'by proxy'

- 20% agreed that the amount of heating used caused arguments amongst the people they lived with.
- Respondents who shared energy bill payments between all tenants, independently of their rent, were most likely to report these kinds of arguments when compared to those on inclusive contracts (26% compared with 16%).
- Comparing choices between 'Keeping the peace with people I live with' and 'Keeping my accommodation comfortably warm' received a high rating for equal importance
- Similarly, when comparing 'Keeping the peace with people I live with' and 'Saving money on energy bills' there was no clear preference amongst focus group participants with priorities varying widely.
 - "[We had the heating on] an hour before we got up, an hour at 9 pm and an hour at 3pm. Our heating was agreed to be turned off permanently in January brrrrr... One [tenant] really can't afford her bills, one has too much money so to save arguments we just turned it off entirely as opposed to fighting over what hours to have it on." Woman, 3rd year, London, Separate billing

Energy economisers

- 59% said they limited the amount of time they had the heating turned on to save money on energy bills.
- 24% had washed their clothes less/less frequently than they would have liked due to concerns about costs.
- 23% had turned off lights in their accommodation even though they would have preferred to have had them on due to concerns about costs.
- Considering different uses of energy focus group participants showed a preference for making sure they had enough food over keeping their accommodation comfortably warm.
- They also showed a preference for cooking hot food when they wanted over keeping their accommodation comfortably warm.
- 7% had consumed fewer hot meals and drinks than they would have liked due to concerns about costs.
 - "Lots of small things, but they definitely add up! I don't fill the bath as much as I would like, only fill the kettle as much as I need etc. I just cope with the cold too!" Woman, 1st year, South East, Inclusive billing
 - "I never turn on heating, try and charge everything at parents before coming home and take my washing home so don't use washing machine here, try and take as much work that is being offered." Woman, 3rd year, South West, Separate billing

Inefficient homes

- 23% disagreed with the statement 'My accommodation is in a good condition'.
- 49% agreed that their property was poorly insulated and/or draughty.
- 38% had experienced damp or mould on the ceilings or walls of their current accommodation.
- 11% said they had put the heating on for 12 hours or more a day and still didn't feel warm.
- "We typically had our heating on for 6-8 hours in the winter, but this did not warm the house very much as the boiler was inefficient." Man, 2nd year, West Midlands, Separate billing
- "Although some of my other housemates will still turn it [the heating] off completely (their rooms are south facing and don't have holes in the windows). The others want it on less, but I dragged them into my room and showed them the ice on my bed." Woman, 1st year, West Midlands, Separate billing

Energy prioritisers

- 36% had reduced the amount they spent on treats in order to meet energy costs.
- 25% had reduced the amount they spent on food in order to meet energy costs.
- 27% had reduced the amount they spent on other essentials in order to meet energy costs.
- 14% had sold things they owned to meet energy costs.

"I separate my money into different accounts on my card so I can put away savings for rent money and I know how much I have left for food/other things." Woman, 1st year, South East, Inclusive billing "It's [energy bill] one of the ones that is always paid, other things would slide first." Man, 3rd year, Wales, Separate billing

10. Concluding remarks



Concluding remarks

This research has uncovered evidence of student experiences of living in the private rented sector. This includes evidence of experiences of living in poorly heated, low quality urban accommodation, contributing to expanding the knowledge base of research into fuel poverty amongst the student population in the UK. The results demonstrate:

- Whilst overall student satisfaction with their accommodation is relatively high, there is also evidence of expectation and acceptance of poor quality housing whilst they are studying. Perhaps predictable, levels of satisfaction are negatively influenced by experiences of living in a cold home.
- A mixed picture is reported in terms of tenant-landlord relationship, and whilst some students report a positive experience, others report a relationship that restricts student choices and control in terms of their use and procurement of energy.
- Experience of smart technologies is relatively small-scale within the student population living in the private rented sector, and misperceptions exist around the cost of installation and ongoing energy use. Those with experience of the technology reported a mixed picture in terms of the impact on their energy use and awareness.
- Students report adopting a range of behaviours to ameliorate their experiences of living in cold homes, including spending time away from home, wearing additional layers and using blankets and using hot water bottles. There is lower evidence of making improvements to the efficiency of their accommodation or requesting improvements from their landlord often a reflection of their desire to maintain a good relationship with their landlord. Students often reported no change in their behaviours designed to cope with the temperature of their accommodation despite the presence of visitors, linked to a cultural acceptability of low efficiency housing whilst studying.
- A range of impacts of living in a cold home is reported, including mental health, physical health, academic achievement and social relationships. Impacts are both direct (e.g. perceptions of increased illness caused by damp and mould) and indirect (e.g. stress related to managing relationships and energy finances within shared housing).

These findings provide useful insight for students' unions, education institutions and wider housing organisations striving to improve student experiences of living in the private rented sector, and ensuring these experiences do not negatively effect their academic achievement, physical or mental health and general wellbeing. In addition, the research contributes to the broader evidence base on experiences of fuel poverty in the UK.

From an NUS perspective, this research will inform the development of resources designed to support students during their time living in the private rented sector, and also our work campaigning for improvements in this area.



For further information on NUS' work on accommodation and energy, please visit the following sites:

readytorent.nus.org.uk/ nusconnect.org.uk/campaigns/welfare sustainability.nus.org.uk/