

PEOPLE'S INQUIRY INTO STUDENT WELLBEING 2022



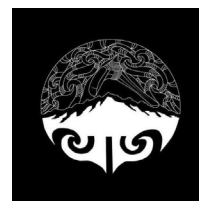
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Contents

Forewords	2
Executive summary	5
Recommendations.....	9
Who we heard from	10
Tertiary students in New Zealand: background	15
Results	23
The gap between income and cost of living is causing students anxiety and distress	23
Aspects of student allowance policy are considered unfair and inequitable.....	28
Students often go without food, health care, clothing and other necessities	34
Just over half the respondents felt supported by their education provider's COVID 19 response.....	38
Half of those in student accommodation felt supported by their provider's response to COVID 19	39
Most students reported a decline in their mental wellbeing during the COVID 19 pandemic.....	41
Financial hardship leads to poorer education outcomes	42
Discussion and recommendations.....	44
Methodology.....	47
The questionnaire	49

Forewords

Chlöe Swarbrick MP

MP for Auckland Central Green Party Spokesperson for Tertiary Education



Education is a passport. It's the ticket to exploring our world and our histories, to growing and challenging our ideas, to navigating global pandemics and solving climate change.

Across the political divide, it seems we can all agree that education is critical for the wellbeing and productivity of our country. The problem is, there are very different views on whether someone should have to suffer immense poverty and carry a lifetime of debt to be able to learn.

Thirty years ago, things were different in Aotearoa. Getting an education simply meant a nominal fee that nobody needed to take out a loan for. But today, many of our young people start their adult lives in mounting debt, all while living on their bare bones, juggling jobs on the side. Many people accept this "just part of student life," but living in a state of poverty isn't an inevitability, it is a political decision.

We've seen it over the past three decades, and we saw it over the COVID-19 response. Students' needs are ignored and sacrificed. Ignored because of their historic low voter turn-out and supposed disinterest in politics. But if launching this inquiry has proven one thing to me, it's that students understand that change is needed and they're ready to push for that change.

When we launched this inquiry with student unions, we asked students to be counted. The response was overwhelming. In just a few days, over 2500 students had responded, and all up 4593 students took the time to tell us about their personal circumstances.

Together, these students have given us the overwhelming data to show that the

Government's decisions are leaving our young people living in poverty. They're trapped in rentals that are making them sick. Lack of Government action is leaving an overwhelming majority in a state of mental distress, exacerbating the demands on our already overrun mental health system. All of this affects students' ability to learn and even complete their studies.

This report outlines loud and clear that the current tertiary education system set up by the Government is causing harm to those students who are simply trying to better themselves and invest in their futures. I hope it signals to the Government that urgent change and support is needed and I'm committed to continuing work with our student unions to push for this.

Joint foreword from NZUSA, Te Mana Ākonga, Tauira Pasifika and the National Disabled Students' Association

Students live in poverty. We all know this to be true and have had the evidence for thirty years. But the results from our People's Inquiry demonstrate just how stark this poverty is.

We started this Inquiry not just to expose the hardship that our students face but to bust some of the myths about tertiary students that have developed over the decades.

This inquiry does more than paint a picture. It exposes lies. "Mistruths" stated by multiple Governments too scared to do the right thing.

Our Inquiry also shows how broken promises from politicians can harm the lives of students

Chris Hipkins tells us that the student allowance can be unliveable as students will be subsidised by their parents. Our Inquiry proves that isn't true. Only 40% of students receive any financial help from family.

Chris Hipkins tells us that students can still work while studying more than 50 hours a week. Our Inquiry proves that isn't true. 64% of students sacrifice time in class to work so they can afford to live.

Chris Hipkins tells us that he cares about equity. Our Inquiry proves that his student support system fails Māori, Pasifika, and disabled students in droves.

Chris Hipkins tells us that restoring the post-grad allowance isn't "worth it". Our Inquiry proves that isn't true.

While politicians play their childish games, our students can't afford lunch and struggle to

keep a roof over their heads. Yesterday's man holds back tomorrow's doctor.

Our Prime Minister says "that education is the greatest enabler in society". Their Tertiary Education Strategy says that we need barrier-free access to education so we can address equity gaps. Yet the Government refuses to support students to be able to live.

Covid has caused the greatest disruption to our way of life since the Second World War. But it has also presented unparalleled opportunity to change systems for the better. A revolutionary moment in the world's history is a time for revolution, not patching. Bold action is hard, but it is the only way that we will fix things. Bold action to introduce a universal education income, address fee increases and require meaningful support for our students is the only way to make sure they can survive.

Governments only survive as long as their citizens do and our Cabinet could do with remembering that. If our students can't survive, neither will this Government.

Executive summary

The Student Inquiry received feedback from 4,593 tertiary students across Aotearoa, including from all the education hubs (Auckland, Hamilton, Palmerston North, Wellington, Christchurch and Dunedin), other towns and cities.

The Inquiry has highlighted that while many students are thriving in education, there is significant student financial hardship and distress caused by a mismatch between student income and the cost of living. Student hardship and distress may be leading to poorer tertiary education outcomes for New Zealand's future leaders.

Life as a student is harder than people think. My parents' peers tell me university was the best time of their life. But I am in much more debt than they were due to studying, and the debt I am taking out is not even enough to cover my living costs. Additionally, I am living in worse quality housing and have been isolated from my community due to COVID. The 'student experience' I got was not the one society sold to me.

Many of the issues identified in this report existed before COVID 19. If anything, the pandemic made them worse. Our findings highlight the need to rethink student loan living costs and allowance policy settings, and work with education and student accommodation providers to improve and protect student wellbeing.

The key issues outlined below are described more comprehensively in this report. Where there is a notable difference in response by ethnicity, gender, or another sample subgroup (such as students in shared flats) this is noted.

The gap between income and cost of living is causing students anxiety and distress

Many students feel that the government and people who were in tertiary education some time ago either do not care or do not understand just how hard it is for students these days to get by while doing their best to succeed. The struggle to make ends meet while seeing debt mount up is a cause of significant anxiety and distress for many. Data allowing comparison to the total adult population shows those in study or training are much more likely to have 'not enough money' and 'only just enough money' to meet everyday needs¹.

Aspects of student allowance policy are considered unfair and inequitable

Respondents are frustrated by some student allowance entitlement settings: in particular, parent and partner income testing, graduate student ineligibility, reducing student allowance payments if they earn "too much" in their part-time jobs, and eligibility age limits.

¹ [Wellbeing statistics: June 2020 quarter | Stats NZ](#) accessed 21 June 2022.

These settings are contributing to students dropping out of their courses, reducing the amount of time they put into their studies, and forcing students into debt to make ends meet.

Most respondents (60%) are not, and sometimes cannot be, supported by their parents, including parents with an income over the student allowance entitlement limit. Pasifika and Māori are most likely to not be financially supported by their parents (75% and 70% respectively).

Some students noted they need a postgraduate degree to gain registration for professional practice in their fields (including some medical and health science students). These students noted they are not entitled to a student allowance while undertaking their postgraduate study. Furthermore, some students noted they are required to work in public hospitals as part of their course without pay, yet trades apprentices get paid.

Students who rent a shared flat spend over half their income on their accommodation, yet many report poor living conditions

On average across all respondents living in a shared flat, rent was \$234 per week and 56% of their weekly income. Spending up to 30% of one's income on housing is recognised internationally and by the New Zealand Government as the marker of housing affordability².

One in six students (14%) living in a shared flat said their housing did not meet their needs. The most common unprompted reasons³ why housing did not meet their needs, were:

- Cold and poor insulation
- Damp and mould
- Crowding and noise
- Lack of maintenance
- Poor or faulty appliances, fixtures and fittings.

Many said they did not or could not move somewhere better for lack of options or high

² [Parliament TV On Demand - Parliament On Demand](#) Minister Woods speaking in the House on housing affordability. Accessed 22 June.

³ Throughout this report we list “the most common” reasons for reported issues. We identified the most common reasons/themes in a stratified sub-sample of the 4593 responses. The sub-sample we drew was 10% of the full sample (n=465) and stratified to make coding more manageable and more closely represent the demographic profile of the national student body by gender, age, ethnicity and education provider. The appendix includes tables describing this sample.

prices.

About three-quarters of renters are uncomfortable raising issues with their landlord or the Tenancy Tribunal due to fear of their rent going up or being forced out of their accommodation. These issues leave many feeling trapped.

Large majorities would support a Rental Warrant of Fitness (82%) and Rent Controls (91%).

Students often go without food, health care, clothing and other necessities

About two-thirds of students regularly do not have enough money to buy food, clothing, pay bills, get the health care they need or other basics. Disabled students, Māori and Pasifika students were most likely to be in that position.

To help make ends meet, students said they would:

- Go without until more money comes in
- Borrow money from family or friends, student loans, “pay-day” loans or credit cards
- Draw down on savings stashed away over the summer break
- Not pay bills on time or use payment plans
- Take on extra shifts at work instead of attending class or studying.

Two-thirds of the respondents have been in a position where they couldn't pay for transport or the costs of running a vehicle. A large majority of all respondents – 91% - said they would use public transport “more” if it was free, and 70% said they would go to campus more often.

Just over half the respondents felt supported by their institution's COVID 19 response

A small majority of students (58%) felt supported by their education provider's response to COVID 19. Disabled students (52%) were less likely to say they felt supported than students who were not disabled (60%).

Some respondents noted individual lecturers and teachers showed concern and did what they could do to help but felt the institution-wide response was poor.

There was considerable frustration and anger amongst those who were required to pay full fees, despite being unable to access equipment and facilities and it being harder to get time with or help from tutors and lecturers.

When students and staff were allowed to return to campus, respondents with health conditions that made them particularly vulnerable to COVID 19 felt put at risk by their institution's COVID 19 protection measures.

Students who felt unsupported or uncomfortable with their provider's response said this was because:

- They felt there was a disregard for student stress and circumstance, including when students were unwell or when they were providing support to others who were unwell
- Students were disallowed a grade-bump, despite significant disruption to their studies due to circumstances outside of their control
- Their institution's policies or processes, including infection control, seemed unclear or poorly disorganised
- Health care and support was inaccessible, particularly mental health services.

Amongst students living in student accommodation, just as many felt supported as unsupported by their provider's response to COVID 19

About half of the respondents living in student accommodation felt supported by their provider's response to COVID 19. Slightly fewer disabled students felt supported (48% compared to 51%).

Reasons why respondents did not feel supported were:

- Poor internet, causing disruption to classes and communication with loved ones
- Limited or no interaction with Resident Assistants or opportunities to have time out of bedrooms during lockdowns
- Poor infection control and limited opportunities to exercise, dine or interact in "bubbles"
- Poor protection or support for mental wellbeing.

Most students reported a decline in mental wellbeing during the COVID 19 pandemic

Just over two-thirds (69%) of respondents reported poorer mental wellbeing during the pandemic and some said this negatively impacted their studies. The respondents said this was caused by:

- Isolation from family, friends and social settings
- It becoming increasingly difficult to get health care and support, especially for mental health
- Lingering and persistent shortness of breath, cough, fatigue, difficulty concentrating, and other symptoms associated with COVID 19
- Worry about contracting COVID and/or its social and economic impacts
- Feeling stressed trying to balance work and study commitments while recovering

from being unwell and/or caring for unwell others

- Lack of support.

Recommendations

Given these findings, we make the following recommendations:

1. Help students meet their day-to-day costs of living and relieve the burden of longer-term debt, by:
 - a. Making student allowances open to all (scrap parent and partner income testing, exclusion of graduate students, and age limits)
 - b. Lifting the student allowance payments to match the cost of living and meet the needs of different equity groups
 - c. Stop basing the amount of allowance students are entitled to on how much they earn in their part-time employment
2. Work with tertiary education and student accommodation providers to embed the Pastoral Care of Tertiary and International Students Code of Practice 2021
3. Improve the accessibility and capacity of student mental health services
4. Make public transport free for tertiary students
5. Progress the Rental Warrant of Fitness and Rent Control proposals.

Adopting these recommendations will alleviate student financial hardship, reduce the growing burden of student debt, alleviate high rates of stress and anxiety, and help them succeed in their studies.

Who we heard from

The demographic profile of the sample is compared to Education Counts tertiary student population statistics⁴ for 2021 to assess how closely the Inquiry's sample represents the student body. The comparison shows the sample is diverse, although short of international students and students outside of the universities.

Throughout the report we say whether the results apply across the sample or to only a subset of the sample.

Tertiary institute

Comparing the sample to the wider student body shows that Victoria University of Wellington, University of Auckland, University of Otago and Massey University are over-represented. Except for Ara Institute of Canterbury, Te Pūkenga is under-represented. The table only indicates education providers represented by more than 1% of the Inquiry's sample.

Institute	n	Proportion of sample	Proportion of total student body
Victoria University of Wellington	1004	22%	7%
University of Auckland	956	21%	14%
University of Otago	623	14%	7%
Massey University	478	10%	7%
AUT	370	8%	8%
University of Canterbury	366	8%	6%
University of Waikato	226	5%	4%
Ara Institute of Canterbury	116	3%	3%
Other*	480	10%	44%
TOTAL**	4619	100%	100%

*Including UNITEC, Otago Polytechnic, WelTec/Whitireia, Lincoln University, Waikato Institute of Technology, Manukau Institute of Technology, The Open Polytechnic of NZ, Te Wananga o Aotearoa, Southern Institute of Technology, Eastern Institute of Technology, Nelson Marlborough Institute of

⁴ [Tertiary Participation | Education Counts](#) accessed 30 May 2022.

Technology, Wintec, UCOL - Universal College of Learning, Toi Ohomai Institute of Technology, NorthTec, Te Wānanga o Raukawa, Western Institute of Technology at Taranaki, Bay of Plenty Polytechnic, Industry Training Organisations, Christchurch Polytechnic Institute of Technology, Tai Poutini Polytechnic, Taranaki Polytechnic, Te Whare Wānanga o Awanuiārangī, Tai Poutini Polytechnic.

** Some respondents were enrolled with two education providers hence the number of students at these tertiary providers adds up to more than 4,593 (i.e. the number of people we heard from).

Towns and cities

A third of respondents (33%) live in Auckland which is similar to Auckland's share of New Zealand's population. Wellington, Dunedin, Christchurch and Hamilton have returned more respondents than their share of the New Zealand population but this is to be expected given they are major education hubs.

City	n	Proportion of sample	Proportion of NZ population
Auckland	1519	33%	31%
Wellington	1192	26%	10%
Dunedin	586	13%	3%
Christchurch	541	12%	8%
Hamilton	237	5%	3%
Palmerston North	107	2%	2%
Other	196	4%	43%
TOTAL	4593	100%	100%

Ethnicity

Māori, Asian and Pasifika students are under-represented, and Pākehā and people of other ethnicities are over-represented.

Ethnicity	n	Proportion of sample	Proportion of total student body
Pākehā	3495	70%	56%
Māori	662	13%	18%

Asian	333	7%	25%
Pasifika	179	4%	9%
Other	198	19%	6%
TOTAL*	5004	113%	114%

* Some respondents selected more than one ethnicity.

Connection to marae

The 662 students who identified as Māori were asked if they are connected to a marae on campus. Overall, 22% of Māori respondents were connected to a marae on campus.

Are you connected to a marae on campus? n %

Yes	146	22
No	391	59
There is no marae on campus	72	11
I don't know if there is one	48	7
TOTAL	657	99%

Membership of a student union

The respondents were asked if they belong to a student union. Overall, 23% of respondents said they were a member of a student union. Membership varied considerably by education provider, ranging from 37% at Victoria University of Wellington to 11% at Massey University and AUT. Note the survey was promoted through some student unions which may lead to an over-sampling of those unions' and providers' members in the survey sample.

Student union membership	Yes (%)	No (%)	Unsure (%)	Total (%)
Victoria University of Wellington	37%	35%	28%	100
University of Auckland	19%	60%	22%	100
University of Otago	33%	35%	32%	100
Massey University	11%	66%	23%	100
AUT	11%	74%	14%	100
University of Canterbury	29%	38%	33%	100

University or Waikato	36%	42%	23%	100
Sub-total	26%	49%	25%	100
Other institutes	5%	76%	20%	100
TOTAL	23%	52%	25%	100

Gender

In terms of gender, 69% are women, 23% are men, 8% are another gender. Education Counts⁵ statistics only included “males” and “females” in their student body demographics.

Gender	n	Proportion of sample	Proportion of total student body
Woman	3152	69%	60%
Man	1058	23%	40%
Another gender	353	8%	Unknown
TOTAL	4,563	100%	100%

Disability

One quarter (25%) have a disability which is about three times the proportion of tertiary students with a disability as reported by Education Counts (8%)⁶, but the same as the wider New Zealand population as reported by the Office for Disability Issues⁷. The survey was promoted through NDSA⁸ social media, which may have led to the high level of response from disabled students.

International students

Less than 1% of the sample are international students (n=36). This is much lower than the number of international students in 2021 (11%).

⁵ [Tertiary Participation | Education Counts](#) accessed 30 May 2022.

⁶ Domestic equivalent full-time student units (EFTS) by disability status and selected characteristics <https://www.educationcounts.govt.nz/statistics/tertiary-participation> accessed 22 June 2021.

⁷ [Key facts about disability in New Zealand - Office for Disability Issues \(odi.govt.nz\)](#)

⁸ National Disabled Students' Association

Tertiary students in New Zealand: background

The tertiary student population

Education Counts⁹ data shows that the overall number of students enrolled at tertiary providers in 2021 was 397,785. The student population dropped in 2019 and 2020 during the Covid 19 pandemic (to a low of 380,090 in 2020) but rebounded in 2021 to slightly higher than pre-pandemic levels.

Domestic student numbers increased by 9.0% from 2020 to 358,890 in 2021, whereas the number of international student numbers remained significantly down (by a third) on pre-pandemic levels in 2021 at 39,005.

All ethnic groups saw an increase in enrolments for domestic students. Asian and Pacific Peoples saw the highest percentage increases (14.6 percent and 9.9 percent respectively), while Māori and European groups showed lower percentage increases (7.9 percent and 8.8 percent respectively).

Student loan and student allowance

In 2020/21, 148,905 students borrowed from the government's loan scheme, with borrowing averaging \$10,479 per year. In 2020/21, the average loan balance was \$23,307¹⁰.

As of March 2022, 117,009 students received student support¹¹. The amount of payment a student is entitled to under the Student Allowance scheme varies depending on circumstance (e.g., if a student is living with an earning partner they are entitled to about \$80 less per week than is shown below, and if the student has a dependent child they are entitled to about double what is shown below). The table shows entitlement for a single

⁹ Tertiary Participation. Education Counts, 2022. Accessed 24 May 2022.

<https://www.educationcounts.govt.nz/statistics/tertiary-participation#:~:text=Total%20participation-,The%20overall%20number%20of%20students%20enrolled%20in%20formal%20study%20at,in%202021%20than%20in%202020>. This includes universities, Te Pūkenga, wānanga and government-funded private training establishments.

¹⁰ [A Case For Cancelling Student Debt | Newsroom](#) accessed 3 June 2021.

¹¹ <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/statistics/studylink/mar-22-student-allowance-and-student-loan/student-support-update-january-to-march-2022.pdf>. Accessed 30 May 2022.

student without dependent children (after tax).

Under 24 years, at home – up to	\$240.19
Under 24 years, away from home – up to	\$279.97
Independent circumstances	\$279.97
24 years or over, at home	\$272.00
24 years or over, away from home	\$319.74

Comparing the student allowance payments in 2021 to what was available in 1999 shows that amount paid has not kept pace with the increased costs of living. In 1999, the average amount of student allowance paid to each student was \$4,420. In 2021, it was \$6,641. Adjusted for inflation, the 1999 value equates to approximately \$8,265 in 2021. This means students in 2021 were about \$1,600 worse off than their counterparts in 1999¹².

Student allowances are not available for all students. Prior to the elections in 2017, the Labour Party promised¹³ to restore the student allowance for postgraduate students. It would also phase in a policy of three years of free tertiary study, starting with one free year in 2018 and extending to three years by 2024. Currently, the only promise the Labour government has delivered on is the one free year of tertiary education.

Student accommodation

An Inquiry into Student Accommodation was commissioned by the Government in June 2020 after the sometimes poor and inconsistent treatment of students by halls of residence across Aotearoa New Zealand during lockdown. The Government noted that, for an unknown period of time, students in student accommodation have faced difficulties and a lack of support in a sector being increasingly exposed as under-regulated and unfit for purpose¹⁴. The Education and Workforce Committee noted that COVID-19 hadn't created the issues facing students living in student accommodation, but exacerbated them. The issues were exposed through media reporting and advocacy of students' associations, local

¹² [Chloe Swarbrick: No, debt is not a rite of passage for tertiary education - New Zealand - nzherald.co.nz \(topnews.media\)](https://www.nzherald.co.nz/topnews/media)

¹³ [What Labour promised, but will they deliver? | Newshub](#). Accessed 1 June 2022.

¹⁴ Inquiry into student accommodation, Education and Workforce Committee, 2020. Accessed 24 May 2022. https://www.parliament.nz/en/pb/sc/make-a-submission/document/52SCEW_SCF_INQ_98038/Enquiry-into-student-accommodation

and central Government politicians¹⁵.

The Inquiry focused on both the experience of students during the COVID-19 lockdown, and during normal semesters. It received 148 written submissions, 30 oral submissions and advice from a variety of sources, including students, student associations, owners and operators of student accommodation, and tertiary education providers. After considering the submissions, the committee members all agreed that there is room for improvement and made recommendations to the Government. Following the Inquiry, The Pastoral Care Code was introduced which came into effect on 1 January 2022 to develop a system of supports for the wellbeing and safety of domestic tertiary and international learners, through one set of clear rules and expectations for providers that can be tailored to their learners' needs¹⁶. Providers are expected to:

- build capacity across their organisation to engage and empower learners to manage their own wellbeing
- proactively identify and respond to learners who may face additional challenges as early as possible and tailor extra support to meet their needs.
- respond effectively in an emergency.

The COVID 19 Hardship Fund

An open letter¹⁷ to Minister Hipkins in September 2021 from the National Disabled Students Association, Te Mana Ākonga, NZUSA and Tauria Pasifika noted that forty-nine students' associations, councils, and organisations released their National Student Action Plan on COVID-19¹⁸ in August 2021. The Action Plan was designed to ensure the wellbeing of tertiary students was front of mind in Government decision-making about COVID 19. The

¹⁵ Ibid.

¹⁶ New code of practice for the pastoral care of tertiary and international learners, Ministry of Education, 16 July 2021. Accessed 24 May 2022. <https://www.education.govt.nz/news/new-code-of-practice-for-the-pastoral-care-of-tertiary-and-international-learners/#:~:text=Today%2C%20the%20Government%20released%20a,%2C%20phone%20calls%2C%20and%20hui.>

¹⁷ Student Support During COVID 19, 2021. National Disabled Students Association, Te Mana Ākonga, NZUSA and Tauria Pasifika <https://static1.squarespace.com/static/5f0515b1b1a21014b5d22dd6/t/61414c70b7fbd16f3de6811a/1631669360546/Open-Letter-for-Minister-Hipkins-Student-Support-During-COVID-19.pdf>

¹⁸ National Student Action Plan on COVID-19, New Zealand Union of Students' Associations, August 2021. <https://static1.squarespace.com/static/5f0515b1b1a21014b5d22dd6/t/5fa3c054889f954d1971600b/1604567126623/National+Student+Action+Plan+010420.pdf>

Action Plan had three key “asks” of the Government:

- extend income support from StudyLink to all domestic students as a temporary Universal Education Income
- significantly increase resources allocated to the COVID-19 Hardship Fund to ensure that all students have the financial support they need to make it through lockdown
- increase the mental health support for tertiary students and young people, in a period where poor mental health is exacerbated by social isolation and uncertainty.

In the letter, the Student Associations note that “only one of these calls has been answered – in the form of a \$20 million increase in the Hardship Fund for Learners”. The Associations said “this simply isn’t enough on its own. An ambulance at the bottom of the cliff doesn’t solve the significant financial difficulties tens of thousands of our students are facing across Aotearoa”.

Student mental wellbeing

Back in 2018, the New Zealand Union of Student Associations conducted a survey of tertiary students’ mental wellbeing¹⁹. The survey canvassed a wide range of factors. We only provide a snapshot of the results here that align with the themes of the Student Inquiry survey in the interests of brevity.

The results showed that students commonly experience moderate levels of psychological distress. Students who considered dropping out of their tertiary studies showed significantly higher scores (i.e., more distress). The most common reasons for considering dropping out were feeling overwhelmed, mental illness and fear of failure.

It was also found that tertiary students in paid work a high number of hours per week (20.1 to 30 hours) were more likely to have higher levels of psychological distress than those who had less than 10 hours paid employment. How students feel about their financial situation has a strong impact on psychological distress. Those who felt better about their financial situation had significantly lower levels of stress, depression and anxiety.

Those who live with their partner or friends showed less distress than those who lived with parents, relatives or strangers. Living in a hall of residence by itself was not associated with more or less distress. Satisfaction with living situations was strongly correlated to level of

¹⁹ Kei to Pai? Report on Student Mental Health in Aotearoa. New Zealand Union of Student Associations, 2018. https://gallery.mailchimp.com/b109fde7924adea2d9afaa28d/files/3d3cdb2b-c0ef-4191-847e-3f32b0bf21eb/Kei_Te_Pai_Report_on_Student_Mental_Health.pdf . 1,762 tertiary students took part in the survey, the majority of participants being 16 to 25 years old, Pākehā or New Zealand Europeans and Māori.

distress – the more satisfied with one's living situation, the less psychological distress one has.

Feeling lonely, eating habits, adjusting and coping with university/student life and academic anxiety were the most commonly reported factors that trigger depression, stress and anxiety. Friends and social networks, family issues and/or responsibilities as well as financial difficulties were the next most triggering factors, followed by social media and internet use.

Stress, anxiety, a lack of energy or motivation, depression, and feelings of hopelessness/worthlessness were the most common self-diagnosed issues. However, regarding diagnosis by a health professional, depression and anxiety were reported as the most common issues by respondents.

More than half of the respondents reported that they have never used mental health services at their tertiary institutions, and less than 10% mentioned they were using campus mental health services at the time of the survey. Most respondents tried to feel better by themselves or talked to a friend or family member when they were experiencing depression, stress and anxiety. They also commonly reported feeling embarrassed to seek help, high costs and long wait times.

Improving counselling services was by far ranked as the first action respondents required their tertiary institutions to act upon. Increasing the number of counsellors in order to decrease the wait times was commonly mentioned by respondents. In addition, training general and academic staff, and providing and supporting student peer groups and services were the next highly ranked action points. Peer-support programmes were not seen to be a good substitute to counselling services, but they could be a suitable addition.

This inquiry into student wellbeing finds the student body were facing similar issues in 2022.

Housing and income

In August 2020, *Stuff* reported²⁰ that the average weekly rent for a tertiary student in the capital was \$215-\$225. At the time, Victoria University's cost calculator recommended students set aside \$245 to rent a room in a flat and the student loan living costs portion lent students up to \$239.76 a week. International students visa restrictions' limit them to 20

²⁰ Wellington students call for better support for students living in the capital in the midst of a housing crisis. Laura Wiltshire, 18 Jan 2021. Accessed 24 May 2022.
<https://www.stuff.co.nz/national/education/123959056/wellington-students-call-for-better-support-for-student-living-with-capital-in-midst-of-housing-crisis>

hours paid work a week during the academic year. Education Minister Chris Hipkins acknowledged there were affordability issues for students, but any further changes would need to be considered alongside other priorities for tertiary education, and wider government commitments.

New Zealand Herald reported that Finance and Strategy Officer at Otago University, Emily Fau-Goodwin, said she's now seeing the hours students are spending at work increasing²¹. "I think in terms of students struggling, obviously rent rises everywhere. But it is also having an impact on food - how people feed themselves week to week and what kind of things they're eating. "There is less focus on trying to be healthy and more focus on "can we get enough to feed ourselves and the flat?"

A study exploring people's experience of renting in New Zealand reported that in the 2013 Census, 1 in every 100 people paid more than 50 percent of their income on rent²². In 2017 it was a rapidly growing problem. Many of the 610 renters who participated in the study were paying 50% of their income on rent but even so were living "in dilapidated houses, overcrowded houses, houses where there is no privacy or security of tenure". Their report describes how quality of housing affects quality of life, how people feel powerless to challenge landlords, and how people struggle to create a stable home.

The Student Inquiry survey shows that the cost of living, especially rent and food, is a major drain on student finances. The data suggests, as maybe expected, if anything, it's getting worse. The consumers price index (a measure of inflation for New Zealand households which records changes in the price of goods and services) showed a +6.9% change in the year to March 2022²³.

Shift to online learning

New Zealand universities began responding to the global COVID-19 pandemic from January 2020. The moves to Alert Level 3 and 4 in March 2020 meant they needed to take a wider range of measures, including moving classes online, which worked well for some students. However, universities have recognised that a great deal would be learnt from their responses to the pandemic and agreed a scope for a 'Good Practice Assessment' to help

²¹ Cost of living: Students going without to make ends meet. Georgia O'Connor-Harding, 30 Mar 2022. Accessed 24 May 2022. <https://www.nzherald.co.nz/nz/cost-of-living-students-going-without-to-make-ends-meet/4PNYEJNJZRV6A5I7EZDHTWKZQM/>

²² The People's Review of Renting. Renters United and Action Station, 2017.

²³ Consumer Price Index (CPI). StatsNZ. Accessed 24 May 2022. <https://www.stats.govt.nz/indicators/consumers-price-index-cpi>

capture practices and collectively develop lessons for the future²⁴.

A qualitative study explored the impact of COVID-19 on the education and employment prospects of young people in Auckland²⁵. High school and university learners consistently reported difficulties with the transition to online learning. Rates of attendance, completion and achievement were amplified by inequities, where those with inadequate access to digital devices, connectivity, or challenging home environments were less able to participate in online learning.

Likewise, students at the University of Canterbury have indicated a clear desire for structured, in-person delivery of education, for reasons including the ability to gain rapid feedback from lecturers was missed, as was social interaction and informal learning among peers²⁶. There is further research underway about student experience of the shift to “emergency remote learning and teaching during the pandemic”²⁷. The results of this research will be published soon.

A holistic assessment of the impact of COVID 19 on students

Research released in November 2020 showed the impact of COVID 19 on Māori students in Te Pūkenga, Industry Training Organisations, and Private Training Establishments²⁸. For the sake of brevity, we only provide a summary of the results for students at private training establishments because the impacts on students at Te Pūkenga and in ITOs were broadly the similar:

- The shift to online learning did not serve many students well – only 71% were able to continue their studies during lockdown. Furthermore, 18% did not have access to a laptop or computer, another 22% had to share their device with someone else, and 19% did not have a reliable internet connection.

²⁴ Good Practice Assessment of Online Teaching in Universities in Aotearoa New Zealand during the COVID-19 Pandemic and Lessons for the Future, Academic Quality Agency, 2022. Accessed 24 May 2022. <https://www.aqa.ac.nz/node/369>

²⁵ COVID-19 and Auckland's Youth Workforce, Martin Jenkins 2021. https://www.aucklandnz.com/sites/build_auckland/files/media-library/documents/Impact-COVID-19-Auckland-Youth-Workforce-Research.pdf

²⁶ Student experiences of online learning due to COVID-19: The social and educational role of the on-campus learning experience. Jenny Clarke and Deborah Munro, New Zealand Annual Review of Education, 2020. Accessed 24 May 2022. <https://ojs.victoria.ac.nz/nzaroe/article/view/6928/6078>

²⁷ Report: University students online learning experiences in COVID-times. Brown, C., Datt, A., Forbes, D., Geder, D., & Hartnett, M., 2021. <https://studentonlinelearningexperiences.wordpress.com/>

²⁸ Reports by Te Mana Ākonga reveal the impacts of the COVID-19 lockdown on Māori tertiary students. Te Mana Ākonga in collaboration with the Ministry of Education, 2020. <https://www.temanaakonga.org.nz/nga-puka>

- On the employment front, 7% lost their jobs during lockdown and another 9% had their hours reduced. Although 33% of respondents reported they were comfortable with their financial situation, 40% said they were stressed about it.
- On the social front, 43% felt disconnected from society, and a significant proportion (39%) reported that on most days, they had little to no social interactions. 65% reported that they could connect well with whanau, however, 15% reported they could not. The majority (72%) noted they felt supported by their bubble.
- Many respondents (36%) reported feeling happier during lockdown. However, 37% reported feeling lonelier, 46% said they felt more stressed during lockdown, and 41% reported feeling more anxious. Almost half (43%) reported they were able to uphold their tikanga.

Results

The Inquiry reinforces what the research and advocacy has told us about how things are for students and, if anything, suggests that things are becoming even more difficult, especially in terms of the mismatch between student income and the cost-of-living, and students' mental wellbeing.

The gap between income and cost of living is causing students anxiety and distress

Most students undertake paid employment on top of their study, including 68% of full-time students and 87% of part-time students. Working while studying is not an issue when it does not encroach on time needed for study. But when students need to work longer hours to make ends meet at the expense of study time it becomes a problem.

Table 1, below, shows that disabled students are much less likely than people who are not disabled to say they spend as much time studying as they would like. Men are much more likely than women and people with another gender to say they spend as much time studying as they would like. This may be because fewer men are in paid employment and those that are, tend to work fewer hours (see Chart 1). Across the sample, 28% of men are in paid employment (n=296), compared with 34% of women (n=1071) and 30% of people with another gender (n=116).

Table 1: Do you spend as much time attending classes and studying as you would like?

	Yes %	No %	Total
Full-time students	38%	62%	3786
Part-time students	27%	73%	767
Men	47%	53%	1052
Women	32%	68%	3121
Another gender	39%	61%	381
Not disabled	39%	61%	3362
Disabled	28%	72%	1093
Total sample	36%	64%	4553

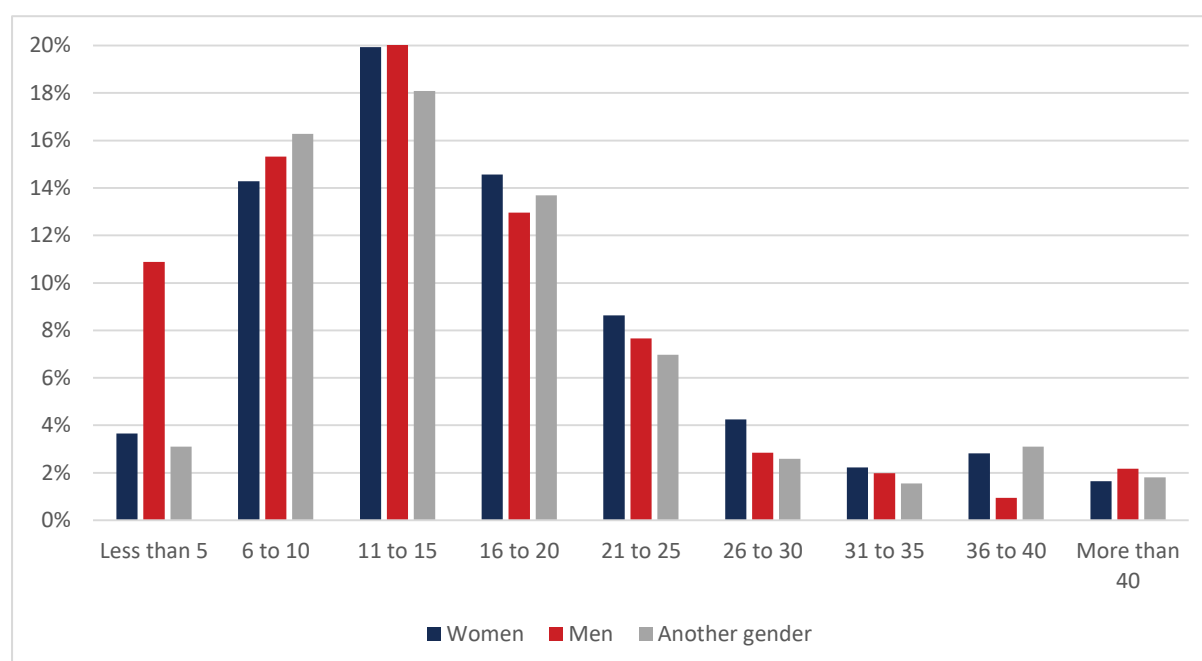
Students living in the most expensive housing markets (Auckland and Wellington) were

more likely to have paid employment than students living in less expensive centres (Dunedin, Palmerston North). Likewise, students living in rental accommodation were more likely to have paid employment (75%) than students not renting (65%).

I have had to start working. This has negatively impacted my studies. I have had to move flats multiple times when the landlord has raised prices that I cannot pay. Moving constantly has been a very large stress in my life.

I thought student allowance was made so that students don't have to work and study at the same time. However, I still have to work as I can't afford anything even with the amount I'm given.

Chart 1: Hours in paid employment per week by gender



Steve's story

Being a parent/student, it's been real tough. I'm constantly balancing my time between engaging with the content of the course and being a dad. Each of these are full time jobs, and with home-learning, it's all out the window. I get a lot of help from friends and family but I've got to actively remind myself I'm not being a burden to them. Despite the fact I'm working hard to learn and upskill, I still somehow feel less worthy than when I was working full time in a corporate job I hated. The simple fact that I'm able to study full time is because I've managed to receive as much of a student allowance as I'm eligible for. This is a privilege, but it took a lot of time to figure everything out. It was frustrating how hard it was to get support that I'm eligible for.

When I'm actually able to pick up spare shifts at work to make a bit of extra money, StudyLink removes that exact amount from my allowance if it breaches a certain amount per week. Serious change is absolutely needed. It's not like we are rolling around in money - we go without good food sometimes and often put off medical and dental and do without new clothes. Having so much of my income going to a landlord means I'm focussed on survival rather than future planning. This directly impacts my stress levels which are already high due to studying and parenting.

I'm trying my best to maintain positive mental health of me and my kid, while trying to keep her safe, keep on top of schoolwork, stay safe at work/keep my staff safe (hospitality). All the while knowing that the bills and expenses are gonna keep rolling in. It's bloody tough trying to learn and better yourself while also having to struggle constantly. I've found it so hard, and I live with a fair bit of privilege so I can only imagine how hard it is for students from marginalized groups/communities.

Many felt that the Government and people who were in tertiary education some time ago do not seem to care or understand how hard it is for students to get by while doing their best to succeed. Data from Stats NZ shows that, compared to the total adult population, people in study or training are twice as likely to have 'not enough money' to meet everyday needs (12.9% compared to 6.4%), and much more likely to have 'only just enough money' to meet every day needs (35.4% compared to 23.2%).²⁹

I've noticed a lot of people who've been through tertiary study a while ago say things like, "I did it, so why can't you?" They forget to mention that the cost of housing and living has gone up. It's draining to be in class from 9-5 and then have to work the nightshift, or to lose your weekends to earn minimum wage.

My landlord is actually great, he has said he won't increase our rent for the last 3 years (he is one of the outliers). But this leaves me in a position where I have been unable to leave my current flatting situation because everywhere else is too expensive. My flatmates haven't been great, and it's affected my mental health but I can't afford to leave until after I graduate.

²⁹ [Wellbeing statistics: June 2020 quarter | Stats NZ](#)

Steph's story

I graduated at the end of 2021. I literally only survived by borrowing money from my parents and the Government. Rents have gone up exponentially in the 3 years since I started my degree but my student loan weekly borrowing has remained capped. I've had to move into progressively poorer quality housing as flats have been sold from under us and new owners either move in or hike the rent.

The flat we're in now is cold and damp. I take immunosuppressive medication for my autoimmune disease, so I'm more at risk of infections. I have managed to avoid catching COVID so far by staying home more than I otherwise would - I'm not so afraid of the initial COVID infection but I'm terrified of "Long COVID".

The lifetime of the student allowance being cut from 200 weeks to 120 weeks at age 40 is age discrimination. I have gone back to University to train as a nurse at age 39 and as soon as I turned 40 I no longer qualified for an allowance so racked up 15k of student loan JUST BECAUSE OF MY AGE! It's a massive disincentive to re-train and I would not have commenced my Bachelor of Nursing if I had realised the age was reassessed each year - I thought by starting my degree before I turned 40, I would be eligible for the full 3 years. It's not right to punish older students who are changing careers - it makes no sense. I rely on my retired parents to help me with the expectation I'll help them out after I graduate and get full time work.

Aspects of student allowance policy are considered unfair and inequitable

Many respondents said the policy settings determining how the Government supports students were considered to be unfair, inequitable and hard to understand.

I'm from a country where tertiary education is free for up to 7 years and it makes a huge difference in people's lives. My childhood best friend has finished university with a Master degree (which is the same level I hope to finish at in a year or so) and she has no debt, so she's immediately saving up for a house deposit after getting her first full-time job. By the time I finish university, I will have about \$100 000 of debt and a slew of mental and physical health issues to boot. New Zealand is not doing well when it comes to the tertiary sector. Students are exhausted, live in poverty and feel unheard and ignored.

Some students were worse off moving off Jobseeker Support into tertiary education.

Before studying I was receiving more support while on the unemployment benefit and while I 100% agree with government support schemes I think this is a bit ridiculous!

As an unemployed person, I received a benefit whereas to retrain I am required to go into further debt, while trying to manage on \$250 a week. I have no hope of seeing a doctor or dentist, I never go out, I haven't had a holiday in over 10 years. I feel the system should be fair and that the random age of 40, a time of life when many people, especially women who have cared for families, need retraining, should be abolished.

When I became a student, I transferred from job seekers to student allowance and faced a \$50 drop in income alongside a \$35 increase in expenses due to having to travel and prepare meals while on campus, it's unfair that students receive so much less than beneficiary when they generally have higher expenses.

Pegging student allowance entitlement to parent and partner income was considered not only unfair, but also out-of-step with many students' and families' realities.

I am Māori. I returned to study (my second degree) to reclaim te reo Māori for my whānau and marae (we have few speakers. Our paepae is silent). My course is full time, face to face, 9-3pm Monday - Thursday. I work HARD. ... It's messed up that student allowance support is based on your partner's income. It facilitates financial abuse for many. I had to move in with my partner because it was cheaper (but still expensive) to do so than live apart. We have been together only 1 year and suddenly her income means I don't qualify for an allowance. What about my autonomy? She doesn't earn enough to pay for us both. I think it's humiliating to have to borrow money from the Government in order to reclaim the language that was beaten from my tūpuna. And yet, the Government wants more reo speakers. They just don't want to support us to get there. They want us when we're all shiny and make them look good.

Sela's story

I stay with my grandmother right now, to look after her but also because the house that my parents own is too small and my dad was the only one working up until a few weeks ago and supporting 7 mouths to feed. They barely have enough money to feed my siblings and I after the automatic payments have gone out. And at times they have had to stop paying bills for a week just so they have money for dinner. The free lunches have been a massive help for my parents but with the impact of COVID and my parents always helping out other family members despite their struggles they will always do everything with an open heart.

The cost of living has separated me from my parents and siblings, it's taken a toll on my mental health, there are some nights when all my family had to eat was rice and a can of fish. They've had to put off having a plumber in the house to fix the toilet because it's too expensive, can't afford to fix the hole in the shower floor which you can see under the house, and haven't been able to pay school fees. My parents go to work without breakfast and lunch because they want us kids to have enough food to eat. We're not able to buy new clothes so we just get hand me downs from cousins.

Thanks for taking the time to listen to my story, hopefully this change that you are trying to implement goes ahead. Even though my family and I are struggling there will always be people who are going through worse. This is a touchy subject but one that needs to be talked about in order for change to happen. University is very dear and important to me and my family. I'd spend 50-60 hours on classes and study each week.

Many families with an income above the threshold still struggled to make ends meet so needed their 'children' to financially contribute to help the family. Other respondents were estranged from one or both of their parents. This meant most students – even those with parents earning above the threshold – were not financially supported by their family. As shown in the table below, only 40% of students are supported financially by their family, dropping to 25% of Pasifika students and 30% of Māori students.

A lot of students don't have the luxury of living with their parents while studying and the rent prices, especially in Auckland (as well as the cost of living) makes it incredibly difficult to put the time necessary into school rather than focusing on work.

Table 2: Do you have family or whānau who support you financially in your study?

	Yes %	No %	Total
Māori	30%	70%	656
NZ European / Pākehā	41%	59%	3507
Pasifika	25%	75%	127
Asian	48%	52%	328
International	67%	33%	36
Women	38%	62%	3139
Men	45%	55%	1055
Another gender	43%	57%	385
Total sample	40%	60%	4566

Graduate students frequently mentioned their ineligibility for a student allowance and the Labour government's re-neg on their election promise.

One thing that I'm experiencing as a student to report is that I want to study a Master of Counselling so I can help fill the gap of therapists in NZ but there's no postgraduate student allowance. ... I want to be a therapist and I'm so passionate about mental health, but I actually can't do the job I know would help so many people. There need to be more queer disabled therapists, but the study is entirely inaccessible

Charlie's story

I'm a trans disabled student attempting University to feel more control over my life and find interest in things that I can do while being chronically ill. I didn't expect it to be so expensive. My rent is over half my income. I sometimes don't get to buy other necessities or eat the food I need due to the cost. I actually go without fresh fruit and veg a lot. If there is a sudden bill, the money will come out of my food money which means I will skip meals but if it is an emergency, I'll try contact a family member for help. Even if I were comfortable studying full time, I would get less money from StudyLink than I do now, as I'm on the job seekers benefit with medical exemption

While money was given freely to businesses, zero funds were given to students - instead, we were given the opportunity to go \$1000 extra into debt, if we so chose. Next lockdown, we didn't even get this as an option. It was a bit of a slap in the face, especially from the Government that campaigned on re-establishing postgraduate student allowance and then reneged on this once they were elected (and don't even get me started on student allowance being taxed, and the insanity of having to declare any additional job income as secondary income).

Health care students were frustrated that, while working for publicly funded health services as part of their study, they did not get paid, whereas trades-apprentices do get paid.

Placements as a nursing student are brutal. 40 hours a week plus a full-time portfolio to complete. Essentially working for free.

I'm a student midwife - the type of student we most desperately need right now, an essential health care worker. Apprentices get paid for training, but I'm supposed to cough up \$11-12k per year for 3 years to qualify as a midwife? And work unpaid hospital shifts?

Postgrads need money. Psychology students need scholarships so we can carry on to become registered psychologists as there is a big shortage

Students who rent a shared flat spend over half their income on their accommodation, yet many report poor living conditions

Students renting a flat were much more likely to say their housing does not meet their needs than students living in other types of accommodation ($d = .333$, $p < 0.001$)³⁰. The most common reasons they gave for housing not meeting their needs were:

- Cold and poorly insulated
- Damp and mouldy
- Crowded and noisy (living with a lot of people to help pay the rent)
- Poorly maintained
- Had poor quality or unusable appliances, such as stoves.

Doesn't meet healthy homes standards, but it's all I can afford (mouldy, almost broken stove, windows that don't close).

It's a really old, cold, damp house with floorboards all on a lean or broken and I get respiratory illnesses a lot so it's not ideal living in a place like this even though it's nice to be somewhere quiet and spacious for once.

I can't afford to move out, so I'm stuck in an unheated room that freezes in the winter. However, I'm far luckier than most.

³⁰ 14% of students renting a flat said their housing does not meet their needs ('not at all' and 'not really').

Sabah's story

I study part-time to give myself better options in the future and work 23 hours a week. Money is tight. When I need more money, I travel north to work for dad, ask to borrow money, take one-off jobs, have one meal every 3 days, no lights on, things like that. Everyday I do without something. The place I live in is pretty bad, but I can't afford anything better in Wellington. Our fire alarm system doesn't work. The one out in the stairwell does but if we had been asleep when it went off the other night and not come out to our neighbours yelling in the stairwell, and it had been a real fire (not just someone not knowing how to cook), we could've been seriously injured or lost our lives. Plenty of my friends have accepted the FACT that they will never own a house of their own - some have agreed to live together long term and not have families to save costs. For others like me, our only option is to move overseas. New Zealand is no longer an option. It's bloody hard man.

Some renters said they stay in unsafe or poor housing due to a lack of other options – they don't believe they could afford anything better and if there is something affordable they say the number of applicants is so great they would be unlikely to secure it.

If their landlord were to breach their responsibilities, a large majority (70%) said they would feel “uncomfortable” or “very uncomfortable” discussing the breach with them. Some mentioned they would be concerned that if they asked for repairs or for broken appliances to be replaced their landlord would increase the rent or evict them. Three-quarters (75%) would feel uncomfortable raising matters with the Tenancy Tribunal. Most (82%) would support a Rental Warrant of Fitness.

As shown in Table 3, the respondents paid an average of \$234 per week on rent, although this varied considerably across the main centres. The average weekly income amongst students renting their accommodation (excluding student halls) was \$416 per week, which means they were paying an average of 56% of their weekly income on rent. This figure varied widely from 44% in Palmerston North to 56% in Wellington and 57% in Auckland.

Over half of renters (55%) said their rent is less affordable than 12 months ago (including those who said it is “much less” and “less” affordable). A large majority of all students - 91% -

would support Rent Controls.

Table 3: Weekly rent, income and affordability by main centre.³¹

City	n	Income average	Rent average	Rent as proportion of income	My rent is "much less" affordable than 12 mths ago
Auckland	863	\$470	\$266	57%	13%
Wellington	903	\$462	\$261	56%	21%
Palmerston North	68	\$405	\$177	44%	15%
Hamilton	151	\$428	\$215	50%	17%
Dunedin	464	\$352	\$168	48%	10%
Christchurch	345	\$395	\$184	47%	13%
All renters	2956	\$418	\$234	56%	16%

Students often go without food, health care, clothing and other necessities

About two-thirds of students regularly do not have enough money to buy food, clothing or get the health care they need. Over the last 12 months:

- 22% were unable to afford food weekly or daily, rising to 32% fortnightly.
- 53% were unable to afford medical or dental care "a lot" and another 33% were unable to afford this sometimes.
- Students with a disability, Pasifika and Māori students were most likely to be in a position where they could not afford food, fruit or vegetables, fruit or medical or dental care, be able to pay for an unexpected \$500 expense, clothing or shoes, pay bills and/or transport.
- Students renting their housing were less likely than students in other types of accommodation to be able to afford these things.

I'm currently filling this survey out while drinking lots of water because I don't actually have enough food for a meal tonight. I think that's a summary of my personal experience as a

³¹ Box and whisker plots were used to identify exceptionally high incomes and rents which were removed before calculating the averages.

university student.

To make ends meet, respondents would do the following (most common themes listed first):

- Go without until more money comes in, for example making do with worn out clothing, eating unappealing or less food, not go out, etc.
- Borrow money from family or friends
- Use student loans, “pay-day” loans or credit cards
- Draw down on savings stashed away over the summer break
- Fail to pay bills on time or use payment plans
- Take on extra shifts at work instead of attending class or studying
- Sell possessions and engage in “side-hustles”.

There were countless occasions last year where my weekly costs were too high. My accommodation cost - Halls of residence being \$434 weekly – is more than my weekly income. This meant I was forced to borrow \$7,000 in total across the year because my laptop was out of date meaning I needed a new one, needed a large amount of software and materials for Uni, in addition to other aspects of living my life. Costs increased over summer with things such as wisdom teeth dentist, eye tests and glasses and a lot of other factors. I paid for my accommodation in Wellington over summer, so I had a good location for study the following year (2022/current). I didn't want to risk not having a decent place. I borrowed from my grandparents in the end having to get inheritance money early to be able to continue to study.

I skip meals, walk places, look for one off jobs I can pick up to make extra cash.

Simply, I don't meet my needs. My focus is paying rent and utilities. Whatever I have left goes towards groceries and there have been multiple times where I spoil myself with take out, but then that one meal could equal about 2 days of food that I can no longer afford. This is my fifth year of scraping by.

My family will support me if I NEED money. It's embarrassing to reach out though, so I avoid it.

Wiremu's story

I'm a fulltime student and work about 20 hours a week. To make ends meet I borrow money, stay with family until I can afford to leave, sacrifice certain things like hygiene products and do without food every few weeks and don't go to the doctor or dentist. It's not like I live in one of the most expensive cities or somewhere flash either - I sleep in an uninsulated garage with a large garage door that lets rain in. It's only half carpeted. In the winter the walls condensate and both sides of the windows frost over. I went looking for new places to stay recently but I could not afford a single one of the places I viewed despite them being pretty run down. When COVID hit, my kura offered support. I tried to access the support and I did everything that was required of me, but they didn't follow through.

Māori (34%), Pasifika (31%) and disabled students (36%) were much less likely to have never been unable to pay for public transport, petrol, car insurance, car registration or a warrant of fitness than other students. Students living in Dunedin (50%), non-renters (51%) and students who identified as Asian (55%) were least likely to been unable to afford to pay for these.

We found that 91% of students said they would use public transport "more" if it was free, and 70% said they would study "more often" on campus if public transport was free. There are notable differences in the responses to these questions between the main education centres. Students in Wellington and Auckland were more likely to say they would use public transport more often, and study on campus more often, if it was free.

Table 4: Would you use public transport "more" if it was free?

City	Yes n	Yes %
Wellington	1155	97%
Auckland	1405	92%
Dunedin	521	89%

Hamilton	205	86%
Christchurch	466	86%
Palmerston North	77	72%
Whole sample	4165	91%

Table 5: Would you study on campus more often if public transport was free?

City	Yes n	Yes %
Wellington	899	75%
Auckland	1093	72%
Christchurch	291	54%
Dunedin	308	53%
Hamilton	118	50%
Palmerston North	41	38%
Whole sample	2935	64%

The respondents were asked how they get to campus. Most said they walk and/or catch the bus, followed by car. Other modes of transport were much less commonly used.

Table 6: When you go to campus, how do you travel there?³²

	n	%
Walk	2212	32
Bus	2038	30
Car	1490	22
Train	420	6
Bike	376	5
Scooter	149	2
Skate	79	1

³² Note the number of responses to this question is much larger the number of survey respondents because some respondents use multiple modes of transport.

Not Applicable	78	1
Total sample	6842	100

For some students, the time it takes to get to and from campus and cost of doing so are significant. Even though the proposal to make public transport free was attractive to the vast majority of students, for some students the time they can save by using a private vehicle makes their lives much easier.

Time is precious. Driving to university takes me 13 minutes. By public transport it's more than an hour. Parking at the university costs 25 dollars a day while public transport costs me 4 dollars a day. If I didn't have to worry about how much parking costs, I would have 2 hours extra PER DAY. Over the course of a semester (12 weeks) driving versus taking public transport would save me 120 hours. 3 FULL WEEKS OF STUDY TIME. It also means that I do not have the option of limiting my exposure to Covid 19. This is in addition to the stress that working longer hours causes and how much harder it makes it to recover from emergencies which unexpectedly swallow time.

Just over half the respondents felt supported by their education provider's COVID 19 response

A small majority of students (57%) felt supported by their tertiary institution's response to COVID 19.

Disabled students (52%) were less likely to say they felt supported by their education provider than students who were not disabled (60%). Many respondents with conditions that made them particularly vulnerable to COVID 19 felt put at risk by the protection measures their institutions put in place for when people were allowed to return to campus.

Some respondents noted individual lecturers and teachers showed concern and did what they could do to help but said the institutional/corporate response was poor.

The reasons students felt unsupported were as follows (note that some reasons only apply in certain cases (e.g., some institutions refused to give grade bumps and some courses required access to specialised facilities or equipment):

- An apparent disregard for student stress and circumstances (such as those who were unwell or providing support to others who were unwell)
- Policy and processes seeming either disorganised or poorly communicated, including infection control
- Being required to pay full fees, despite being unable to access equipment and

facilities and tutors and lecturers being less accessible

- The inaccessibility of health service access, particularly mental health services.

My sister and mum tested positive for COVID at a time when I had an assignment due. I couldn't submit the assignment in time as I had to tend to younger siblings who had to stay home for isolation. As such I applied for Special Consideration twice and both times the uni rejected my application on grounds that I wasn't the one who tested positive for COVID.

No support for doctoral students at all. When I tried to retroactively suspend lockdown in 2020, they told me it was too late and I couldn't do that. I was really busy that year because I was also doing a postgraduate diploma (essentially two full time courses) and I had a chronic illness (endometriosis) that was untreated, and they wouldn't make any exceptions for it. I felt really let down by the University.

The services they offer with doctors and counselling have been overworked and it takes days for them to get in contact. I felt like there wasn't time to recover fully from COVID with stern deadlines for assignments. I'm exhausted emotionally from this year's uni experience.

I am doing a dance degree and [the University] always turns a blind eye towards us when it comes to COVID protocols. They prefer we learn via zoom and dance on unsafe floors in our homes and sustain injuries that have cost some of us our careers instead of letting us on campus. It makes no difference these days as we all see each other outside of class anyway, they are ignoring our lecturers who vouch for what we need.

Half of those in student accommodation felt supported by their provider's response to COVID 19

Half (50%) of those living in student accommodation (n=1400) felt supported by their provider's response to COVID 19 ('a little' or 'very much so'). Almost as many (48%) felt 'not really' or 'not at all' supported; the remaining 2% were 'not sure'. Disabled students were slightly less likely to say they felt supported (48% compared to 51% of those who were not disabled).

The reasons for not feeling supported were as follows (the more common reasons are listed first):

- Poor internet, causing disruption to classes
- Limited or no interaction with Resident Assistants or opportunities to have time out of bedrooms during lockdowns
- Poor infection control processes in place to support opportunities to exercise, dine or interact in "bubbles"

- Poor protection or support for mental wellbeing

I was a Resident Advisor during 2021 and saw an appalling response to COVID-19 in terms of pastoral care, isolation, and other lockdown procedures. I can say that in our accommodation hall, student mental health suffered with each lockdown. They experienced many study disturbances and long periods of isolation, and the mental health services at the University were simultaneously being underfunded and understaffed. A lot of the burdens fell to the RAs, who were also experiencing these same issues. Furthermore, having already (supposedly) taken lessons from 2020, I expected [the University's] accommodation department to have prepared procedures for going into a lockdown: dining plans that preserved social distancing bubbles, training for doing socially distanced rounds of the hall, and a commitment to student well-being. Instead, each lockdown was met with chaos and impromptu adjustments, often enforced by RAs working overtime up until 11.59pm. This University prioritizes profit over its students.

Also, when staying in student halls, we were put into lockdown because of a potential case where we were not able to leave our small rooms for two weeks. Despite the internet there having issues and affecting our online learning, the negative mental effects of a lack of exercise and social interaction or being able to go outside, and despite exams and tests taking place during these lockdowns the University of Auckland was firm in their position that students' grades would not be given a bump.

When I was in the halls in 2020 for my last undergraduate year, the majority of students went back home while the rest of us dregs were left to fend for ourselves with no support or interaction with RAs, essentially I lived alone and had no interactions with any people until alert levels 1 or 2.

I was paying \$320 a week to stay in my accommodation at [the University] and didn't even get help when I wasn't able to leave my room.

Bill's story

Every year of my study so far (fulltime) I've had to use my study-related costs and personal savings from working over summer to cover my weekly expenses. It's super tiring as I never make progress financially and I don't have money for bigger costs (EG: fixing my shitbox car), and I haven't been able to afford much-needed therapy (\$80/wk on the low end). Before the student allowance went up recently, I was often a bit short at the end of the week and constantly had to use my small savings to cover the shortfall, I had to sell my mountain bike last year to cover expenses which kinda sucked as I won't be able to afford another until I finish studying. (I bought it while working in my gap year). I have put off buying clothes/shoes for months now lol. Power has gotten insanely more expensive this year and is now around \$100/wk for our flat of four under what I'd say is pretty standard use.

I seem to have dodged COVID so far but lockdowns really affect my study as I rely on attending lectures to maintain routine. This has resulted in me falling behind several times now and negatively affects my mental health as I then get stuck in a stress-burnout cycle. Also having to isolate from my partner who caught it resulted in a 2-3 week low in which I struggled to get anything done at all.

Most students reported a decline in their mental wellbeing during the COVID 19 pandemic

More than two-thirds (69%) of respondents reported poorer mental wellbeing during the pandemic, due to catching COVID 19, lockdowns, isolation from family and friends, campus closures, and a shift to online learning. Many said this impacted on their studies because they found it hard to concentrate, lost motivation and/or could not complete work on time.

The impacts of COVID 19 were (the most common are listed first):

- Loneliness
- A lack of motivation and difficulty concentrating
- Care and support became more difficult to access
- Anxiety, depression and other mental wellbeing issues became a problem or got worse

- Worry about the social, political and economic impacts of COVID 19
- Stress trying to balance work and study commitments, recovering from being unwell and/or caring for unwell others.

Mental health severely depleted with the ongoing feelings of isolation, stress and pressure. I have depression and anxiety already and was left less supported than usual, so they just ignited in full force despite taking medication, etc.

My mental health has worsened significantly. Studying from home means I interact with much fewer people. Also, it is really difficult to concentrate at home, but I always feel guilty and am hard on myself for not being more productive. I feel isolated from my peers and alone, and this is obvious in my grades.

My family's health issues have been quite severe as of late and it has taken a toll on my family and my mental well-being has suffered due to lack of social interaction, fatigue from screen time and lack of student engagement in student clubs

Financial hardship leads to poorer education outcomes

There were a lot of comments from students about the negative impacts of the mismatch between their income and the costs of living on their educational achievement. Students were spending more time than they would have liked working to try to make ends meet, meaning they were taking time away from their studies. Some drop-out of their courses. Furthermore, students reported stress and anxiety, caused in part by financial hardship, made it hard to concentrate on their work. These problems lead to poorer education outcomes.

Everyone is worse off when tertiary students are not as well educated as they could be, given they – in large part – comprise the next generation of our country's leaders.

I wish I didn't have to work while studying full-time as I'd really hoped to gain a scholarship for postgrad. I haven't been able to achieve my full academic potential because of the financial pressures imposed on students. This is coming from someone who lived at home for 2/3 of their study. I can't even imagine the pressure on students who have paid all their living expenses out of pocket.

I cannot live on a student loan because rent takes nearly the entirety of a week's payment. This meant I had to take a full-time summer job last summer and luckily live with my partner's family for that time, as well as get a scholarship payment to get through this year financially. If I do not find a decent full-time job this summer I will not be able to afford rent and finish my degree.

I ended up dropping out of my social work degree due to costs. These answers were based on last year. I'm now doing a hairdressing apprenticeship earning below minimum wage, but it'll be worth it in the end right 😊

Jessy's story

I'm a PhD student and have transferred my degree to part time to pick-up some work as a cleaner so I can afford to keep going. I'm lucky I'm in the final stage of writing the thesis, but the work I do is 3 hours of physical labour 5 days a week. I'm on empty when I do get to sit and write but I'm lucky to have a job that allows me to keep studying, it's just a challenging balance.

I've had challenges being a front-facing teacher with students who won't comply with rules or lack the resources to have masks, etc. I've reached a higher level of teaching in my roles which allowed me to put pressure on my department to provide the resources needed but I had to provide them while waiting for them e.g. masks, sanitiser, signs, distancing guidelines, etc. I'm lucky I had the work experience and authority to get what I needed done.

It's still a privilege to do this, I understand that, but it's harder now compared to 10 years ago. I really feel for new-entrance students. Tuition fees have basically doubled, my weekly cost of living used to be \$150 to live walking distance to campus, now it's \$300. Unless you can find a family sized group of people to share the costs, it's not viable and even then, you still have to work.

As a teacher at my University, I see first-hand the difference working has on my students' grades. They literally don't have the time to compete with A+ students who only study with full support. For them, that translates to scholarships lost because they go to whoever's grades are higher. The students breaking themselves with the pressure of juggling work and study will be in the lower grade bracket because of less time available to do their assessments and prepare for exams.

Discussion and recommendations

The Inquiry heard from a diverse sample of 4,593 tertiary students across New Zealand's universities and many other tertiary education providers.

The feedback has highlighted the extent of student hardship, which may be impacting New Zealand tertiary students' academic performance by limiting achievement and driving up drop-out rates. To make ends meet, students are taking more time than they would like out of study in favour of paid employment or are giving up on study altogether.

The mismatch between student income and the cost of living and is clearly a problem. The student allowance scheme has a range of payment rates tied to student circumstance (e.g., age, number of dependents, living arrangements, etc). The scheme allows up to \$279 per week for a student under 24 years of age living away from home. The respondents living in rental accommodation (excluding student halls) were paying an average of 56% of their income on rent, which is almost twice the 30% of income housing affordability test. Even so, the student allowance scheme is of great value to the student body and excluding people from it was a common cause of frustration, is causing stress, anxiety and driving students into debt.

It is not as though the majority of students have more money than they need to get by. About half have less than they need or just enough to make ends meet. Many are going without basics, especially Māori, Pasifika and disabled students. Māori and Pasifika students were most likely to not be financially supported by their parents. Some parents who earn over the income threshold for student allowance eligibility are also struggling to make ends meet – they cannot afford to support their child/ren through tertiary study.

A national tertiary student survey showed that mental wellbeing was a concern back in 2018. Our Inquiry suggests things have got worse over the last few years. COVID-19 is at least partly to blame, with two-thirds (69%) of respondents reporting poorer mental wellbeing since the onset of the pandemic. Isolation from friends and family and the inaccessibility of care and support, particularly mental health services, were major issues reported to be caused in-part by COVID 19 outbreaks and control measures. One-third of students (35%) reported losing income over this period.

The introduction of the Pastoral Care of Tertiary and International Students Code of Practice in 2021 came with an expectation that providers would provide better pastoral

care to students, including tailored care. A small majority of respondents to this survey felt supported by their education provider's response to the pandemic (58%), although fewer students with a disability felt this way (52% compared to 60% of students who were not disabled). Universities have acknowledged it will be valuable to reflect on their response to the pandemic and that there is room for improvement. Student accommodation was also problematic, with only half (50%) of the respondents saying they felt supported by their accommodation provider during the COVID 19 pandemic.

A substantial minority (14%) of students who were flatting said their housing does not meet their needs but stay in it because they cannot afford or access anything better. Many do not raise breaches of the Healthy Housing Code or issues with landlords or the Tenancy Tribunal for fear of repercussions such as their landlord increasing their rent. In short, they feel trapped.

Taken together, we conclude that the cost of living and higher education and students' living conditions make it difficult for many students to be at their best and reach their learning potential. If students were not doing it so hard, New Zealand may benefit from better tertiary education outcomes. A respondent put it like this,

We need to stop treating students like they're parasitic for needing help while they better themselves. Students aren't the only ones who benefit when it is made easy for them to focus on their education.

Given these findings, we make the following recommendations:

1. Help students meet their day-to-day costs of living and relieve the burden of longer-term debt, by:
 - a. Making student allowances open to all (scrap parent and partner income testing, exclusion of graduate students, and age limits)
 - b. Lifting the student allowance payments to match the cost of living and meet the needs of different equity groups
 - c. Stop basing the amount of allowance students are entitled to on how much they earn in their part-time employment
2. Work with tertiary education and student accommodation providers to embed the Pastoral Care of Tertiary and International Students Code of Practice 2021
3. Improve the accessibility and capacity of student mental health services
4. Make public transport free for tertiary students
5. Progress the Rental Warrant of Fitness and Rent Control proposals.

Adopting these recommendations will alleviate student financial hardship, reduce the growing burden of student debt, alleviate high rates of stress and anxiety, and help them

succeed in their studies.

Methodology

Member support staff to Green MP Chlöe Swarbrick and New Zealand Union of Students' Associations (NZUSA) drafted the survey questions. These were reviewed by Point & Associates (Point) who made suggested improvements. The questionnaire was then scripted online and tested with a small sample of students. Point made further recommendations before the Green Party staff finalised the questionnaire.

Chlöe Swarbrick MP, NZUSA along with 33 other student unions across the country then sent the survey to students on 12 April 2022. The survey was open for a month, closing on 13 May 2022. The responses were monitored as they came in to make sure we were hearing from a wide range of students from across New Zealand's tertiary institutions.

To process the data and report the findings, Point used descriptive statistics to show the demographic profile of the respondents and each of the sub-group's (e.g., by gender, town or city, etc.) response to each of the fixed-choice questions. Chi-Square and effect size tests were used to assess the degree of difference between sub-groups (because the sample is so large, most variations were significant at the $p=0.05$ level).

There was limited time available to process the large dataset (4,593 responses, including numerous open-ended questions) so a stratified sub-sample of the dataset was taken. We found a 10% sub-sample was large enough to reach the point of "saturation", i.e., the point where no new themes were emerging in the responses to each question. The stratified sub-sample we created was similar to the demographic profile of the national student body (though we have assumed that Education Counts has under-reported gender diversity at 1% - we opted for closer to 5% as reported by StatsNZ³³). Tables showing the profile of the coded sub-sample are below.

The open-ended comments were analysed to identify themes and coded. Where unprompted questions were thematically coded, the most common themes have been listed first. These themes have been reported to help explain the reasons for the ratings and understand student experience.

Quotes have been selected on the basis that they help elucidate the themes. The stories in the pop-out boxes in the report have been chosen on the basis that their stories reflect the experiences of a wide range of respondents. The storytellers selected have articulated these experiences in some detail, explaining what they do to get by and the impact their

³³ <https://www.stats.govt.nz/reports/lgbt-plus-population-of-aotearoa-year-ended-june-2020> accessed 30 May 2022.

experiences are having on them. The quotes and stories are largely verbatim, except for light editing to improve readability.

The name given to each story is similar to the student's real name, which has been withheld along with other identifying detail to protect their anonymity. Only quotes and stories from students who have given permission have been used.

Tables: Demographic profile of the coded dataset

	n	%
Women	239	51%
Men	194	42%
Another gender	32	7%
TOTAL	465	100%

Māori	110	18%
Pasifika	46	7%
Pakeha	362	58%
Asian	63	10%
Other	42	7%
TOTAL	623	100%

Auckland	186	40%
Wellington	78	17%
Christchurch	61	13%
Dunedin	49	11%
Palmerston North	35	8%
Hamilton	25	5%
Other	31	7%
TOTAL	465	100%

The questionnaire

1. Hello there! We'd love to know how to address you. Can you tell us your name?

Section 1: Tell us about yourself

2. Alright [Name], which tertiary institution do you study through?
3. And where in the country do you currently live?
4. Have you moved cities to study at [education provider]?
5. If you're comfortable telling us, how old are you?
6. What ethnicity do you identify as?
7. Do you have iwi affiliations you would like to share?
8. Are you connected to a marae on campus?
9. Are you disabled?
10. Which gender identity do you most identify with?
11. Do you belong to a student union?

Section 2: Work/life balance

12. Do you study full time or part time?
13. Are you an international student?
14. And what level are you studying at?
15. Approximately how many hours do you spend attending class or studying per week?
16. Do you spend as much time attending classes and studying as you would like?
17. What prevents you from giving more time to studies?
18. Do you have paid employment on top of your study?
19. Why do you work as well as study?
20. On average, how many hours do you work a week on top of study?
21. Do you have more than one job?
22. Do you have family or whānau who support you financially in your study?
23. Do you have anyone who depends on you financially?
24. Do you have a scholarship that helps you cover your study, accommodation or daily costs?

- 25. At the moment, how many days do you study on campus, per week?
- 26. At the moment, how many days do you study from home per week?
- 27. When COVID-19 is no longer a factor, will you study on campus more often?
- 28. When you go to campus, how do you travel there?
- 29. Would you use public transport more if it was free?
- 30. Would you study on campus more often if public transport was free?

Section 3: Finances

- 31. What are your biggest costs aside from housing?
- 32. In the last 12 months, have you been in a position where you have not been able to afford food?
- 33. In the last 12 months, have you ever gone without fresh fruit or vegetables because of the cost?
- 34. In the last 12 months, have you postponed or put off visits to the doctor or dentist because of the cost?
- 35. When buying, or thinking about buying, clothes or shoes for yourself, how much do you usually feel limited by money available?
- 36. If you had an unexpected and unavoidable expense of \$500 in the next week, could you pay for it within a month without borrowing?
- 37. In the last 12 months, how often have you been unable to pay electricity, gas, rates or water bills on time because of a shortage of money?
- 38. In the last 12 months, how often have you been unable to pay for public transport, petrol, car insurance, car registration or a warrant of fitness on time?
- 39. How do you meet your needs when/if you don't have enough money to live in the way you would like to?
- 40. What is your total weekly income (including any benefits, student allowance, etc)?

Section 4: Housing

- 41. Tell us about your housing arrangement
- 42. Does your housing meet your needs?
- 43. [If respondent selected no or not really] Please tell us how your housing does not meet your needs
- 44. Have you been paying rent or board for 12 months or more?

45. How affordable is your rent or board compared to 12 months ago?
46. What amount do you personally pay for rent/board per week?
47. How confident are you that you know your rights as a tenant?
48. If your landlord breached their responsibilities as a landlord, how comfortable would you feel discussing this with them?
49. If you felt you had to take an issue or dispute to the Tenancy Tribunal, how comfortable would you feel doing this?
50. Do you have a formal agreement, such as a Tenancy Agreement, with your landlord/student accommodation?
51. Would a Rental Warrant of Fitness make renting better for you?
52. If you have lived in student accommodation anytime in the past two years, have you felt supported by your accommodation provider's response to COVID-19?
53. [If respondent said No] Why didn't you feel supported by your accommodation provider's response to COVID-19?
54. Can you tell us how changing housing affordability has impacted you?
55. Would you support the Government implementing rent controls?

Section 5: COVID-19

56. Have you felt supported by your tertiary institution's response to COVID-19?
57. [If respondent selected no or not really] Why have you not felt supported by your tertiary institute?
58. Do any of the following apply to you as a result of the pandemic?
 - a. I have underlying health conditions that mean I'm more vulnerable to COVID-19
 - b. I've experienced poorer mental wellbeing during the pandemic
 - c. I'm experiencing ongoing health issues as a result of contracting COVID-19
59. Would you like to give more details about your health during the pandemic?
60. Has your total income increased or decreased as a direct result of the COVID-19 outbreaks, lockdowns or alert level changes?
61. Did your employer pass on any financial support that they got from the Government as a result of COVID-19 restrictions?

And that's it - we're all done!

62. Are there any last comments about life as a student that you'd like to share?

63. Before you go, let us know how you would like to stay in touch

- a. I would like to receive the results of this survey
- b. I'm happy to be contacted about a follow-up survey focusing on housing and living costs
- c. I'm keen to receive future communications from Chlöe Swarbrick and the Green Party
- d. I'm keen to receive future communications from NZUSA

64. [If respondent said they would like to stay in touch] Awesome. What is your email address? And your phone number?