Background
Students’ experiences of the private rented sector are commonly associated with areas of poorly heated, low quality, dense, urban accommodation, accompanied by a widespread cultural expectation that it is acceptable for students to live in housing with these characteristics\(^1\). At the same time, there has been little research conducted with the student population within the field of fuel poverty research.

To address the gap in evidence, this project, therefore, was designed to deliver an in-depth insight into the student experience of fuel poverty. The research sought to build on the initial broader research carried out by NUS in 2013 into student experiences of the private rented sector\(^2\), aiming to understand in greater depth and detail how experiences of living in cold homes translated to the student context and, therefore, contributed to the amelioration of conditions for those living in this situation.

Objectives
Specific objectives were to:
- Understand how cold homes were experienced by different segments of the student population;
- Contribute to the development of behavioural indicators of living in fuel poverty that can be used alongside the currently used financial indicators;
- Develop a detailed understanding of the impacts of cold homes on health and wellbeing for students;
- Gain an insight into positive and negative influences of ‘smart’ technologies designed to facilitate energy conservation.

Methodology
The research was completed through three phases:
- A targeted literature review focused on young people and the private rented sector where possible;
- An online survey of 2509 students in the UK living in the private rented sector;
- A series of 6 online focus groups with 41 participants living in the private rented sector who identified as living in a cold home through the online survey.

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Research findings
Key findings from the research:

Finding and viewing accommodation
• 29% requested an Energy Performance Certificate (EPC) but didn’t receive one. Those who felt uncomfortably cold in their accommodation were less likely to have received an EPC.
• 58% say location influenced their choice of accommodation, an influence reiterated by focus group participants who also outlined knock-on effects on house-hunting practices. “Last year we were worried about getting a good location so signed a contract pretty quickly without shopping around more.” Woman, 3rd year, East Anglia.
• 35% thought they had a lot of choice when it came to accommodation.

Living in and managing accommodation
• 72% were satisfied or very satisfied with their accommodation overall. As might be expected, those living in cold homes reported lower satisfaction levels overall.
• 62% said their accommodation provided them with a good place to study, and again this was less likely to be the case for those living in a cold home.
• 30% saw their accommodation as ‘just a roof over their head’, and those with inclusive contracts (those that included energy bills within rent payments) were less likely to see their accommodation as ‘somewhere they think of as home’.
• For most of the focus group participants, their experiences of living in the private rented sector had borne out their expectations of low quality accommodation. The relatively high satisfaction rates shown by survey respondents could therefore be a reflection of lower expectations. “It’s worse than I expected, but to be honest most people I know just end up living with it and don’t talk to someone about it after a while.” Woman, 3rd year, South East, Separate billing.
• Respondents who identified as living in a cold home were likely to say their accommodation was part of an accreditation scheme, and were more likely to report that their accommodation was managed by a letting agent on a day to day basis.

Bills and payments
• 28% said their gas and/or electricity payments were included in their rent.
• 8% paid for their energy through a pre-payment meter, and these respondents were more likely to say they felt uncomfortably cold in their accommodation than those paying their bills through any other method.
• Reflections on pre-payment meters also varied, with some noting that it had helped them to better manage their energy through increased visibility of spending.
• 58% used their student loan to pay their energy bills.
• Those who paid for energy inclusively within their rent were significantly less likely to report feeling uncomfortably cold within their accommodation, compared to those that paid for their energy bills independently of their rent.
• Those paying through inclusive contracts reported a range of mechanisms associated with their energy payments. For some, the extent of their monthly payments that was attributed to energy was unknown, whereas others reported that their landlords communicated the costs regularly.
• Those on inclusive contracts reported different impacts of their situation on their energy behaviour, with some noting that it made their use more liberal, whereas others noted that the uncertainty over their allowance made them more conservative.
• Focus group respondents also had varying experiences of using third-party bills management services. Benefits included removing responsibility for paying for energy bills from a single account holder, however this came at a cost premium.
• 15% had changed energy supplier in their current accommodation, however the majority of participants had a perception that they were not allowed to change supplier.
• 42% struggled at least from time to time to pay their energy bills, and those who
reported feeling uncomfortably cold were more likely to say that paying bills was a struggle.

- Energy bills and rent payments were the most commonly reported type of payment that respondents had found themselves unable to pay (7%).
- Focus group respondents noted considerable stress and worry associated with energy bill payments, translating to difficult social relationships within households and arguments over energy management. “We have quite a lot of arguments in the house about energy usage….We’ve had some pretty bad arguments about energy use between 3 of us in the house. Our relationship is pretty bad now.” Woman, 2nd year, North East, Separate billing.

Accommodation conditions, heating systems and other facilities

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

Energy use, heating and staying warm

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

“Everyone is in the same boat as a student everyone is cold. No, my family understand we can’t afford to always have the heating on.” Woman, 2nd year, South East, Separate billing.

Impacts of cold homes

- Focus group participants commonly reported feeling low and miserable, their mental health and wellbeing affected by living in a cold home.

> Sometimes in bed when it’s bitterly cold we all feel like crying…” Woman, 3rd year, North East.

- Participants reported that managing in a cold home often placed significant strain on social relationships within households, as a result of trying to negotiate variable financial capabilities and thermal preferences. Tactics used to cope with the cold could also result in individuals feeling excluded.

> Makes me sad and lonely at times ‘cause I have to always be in my bedroom under duvet.” Woman, 3rd year, South West.

- Participants also reported impacts on their physical health, with increased frequency of colds and flu being common.

> I had pneumonia in December - I'm fairly sure that was because of the cold.” Woman, 2nd year, West Midlands.

- Impact on academic work was also reported, with participants struggling to work in the cold temperatures in their accommodation. For some, this experience had a positive outcome in that it led to spending more time in the library in order to avoid being at home.

> It's also meant we can't work at home when we'd like as it's usually too cold to concentrate so we just get into bed.” Woman, 3rd year, North East.

Student experiences of cold homes

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

- **Cold homes ‘by proxy’**: Reflecting the shared nature of student accommodation, a common practice reported by focus group respondents was the negotiation (sometimes contested) of household expenditure, including energy, according to the lowest financial capacity within the household. Therefore, students may experience cold homes as a result of their co-tenants financial limitations rather than their own, meaning they may essentially be living in fuel poverty ‘by proxy’.

- **Energy economisers**: This segment includes students whose response to a limited financial budget has been to significantly reduce the use of heating within their accommodation. Other uses of energy within their accommodation are also proactively limited.

- **Inefficient homes**: The experiences within this group of students are driven by the poor physical condition of accommodation in terms of insulation but also in terms of the heating system present. The conditions experienced within this portrait may be exacerbated by a need to also economise on their energy use.

- **Energy prioritisers**: This final group may not be experiencing living in a cold home, however this is a result of reduced spending in other areas to be able to prioritise spending on energy.

Concluding remarks

These findings add to the evidence base on experiences of fuel poverty from the perspective of an under-researched segment of the population. In addition, the research provides important insight for NUS and other organisations striving to improve student experiences of the private rented sector, and reduce the negative impacts of living in a cold home.

Further information

The research report, evidence review, research materials and policy briefing can be found at: [https://www.eagacharitabletrust.org/homes-fit-study-2016/](https://www.eagacharitabletrust.org/homes-fit-study-2016/)