## Cost of Living and Budget Stress

June 3, 2025



Prepared for UASU Executive Committee by Department of Research and Advocacy

## Overview

This survey ran on the UASU Perks student engagement platform from April 2, 2025, to May 18, 2025, reaching 1,109 respondents.

The survey had seven questions, including open text responses.

- A 'choose all that apply' question about sources of stress
  - 58% of respondents reported they are stressed about mental health
  - 55% of respondents reported that they are stressed about the cost of food
  - 44% of respondents reported that they are stressed about their level of skill with budgeting and finances
- A five-point Likert scale question about the expected costs of books and school supplies
  - 34% of respondents had between 0-20% of their classes with zero or near-zero textbook costs
  - 16% of respondents had between 81-100% of their classes with zero or near-zero textbook costs, up from 12% in 2021/22 — consistent with the growth of the Zero Textbook Cost (ZTC) course indicator
- An open-text question regarding feelings about the rising cost of living had several trends
  - 68 respondents included the word "groceries"
  - Many respondents indicated that inflation and the rising cost of living has taken its toll on them, causing them anxiety and stress, and forcing them to sacrifice their health to get by
- An open-text question about the sacrifices students make by going to the UAlberta included choosing between
  - Food and rent
  - Food and medication/mental health help
  - Taking on more debt or working multiple jobs.
- An open-text question about the most desperate things students have done at UAlberta for money revealed several troubling trends
  - Several students reported that, out of desperation, they have turned to sex work to afford their bills/school
  - Multiple students reported self-starvation as a means to save money on food
  - A handful of respondents claimed that they have skipped classes and failed exams because they needed to pick up an extra shift at work to make ends meet

- When prompted in an open-text question about what would help respondents right now, several key trends became apparent
  - o 88 students used the word "money" in their responses
  - 73 students used the word "cheaper" in their responses
  - Many students indicated that lowered tuition and housing would help them
  - Several students suggested that a mandatory financial management course would help them

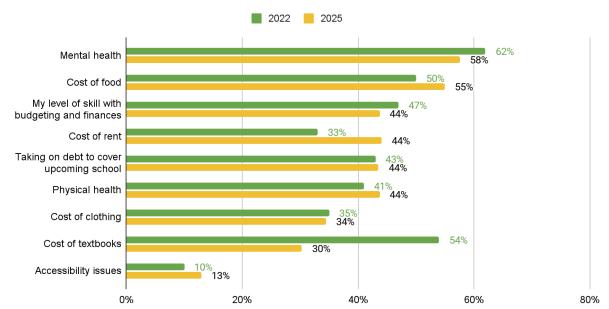
"Would you consider yourself stressed about any of the following lately? Choose all that apply."

Respondents were asked about some of their current stressors, with the option to choose any and all stressors that apply. We were able to compare this data to previous years, gaining a better understanding of what factors are stressing out students.

Fewer students cited mental health as a stressor compared to 2022. decreasing from 62% of respondents to 58%. Similarly, fewer respondents from 2022 to 2025 selected their level of budgeting skill and finances, as well as the cost of textbooks, decreasing from 47% to 44% and 54% to 30%, respectively. This trend is consistent with previous years' data, inextricably linked to the ZTC campaign.

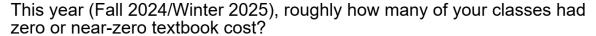
There was a 5% increase in the proportion of respondents who cited the cost of food as a stressor, as well as an 11% increase in the proportion of those who are stressed about the cost of rent. These increases reflect the current economic state of the province regarding the rising cost of food and housing.

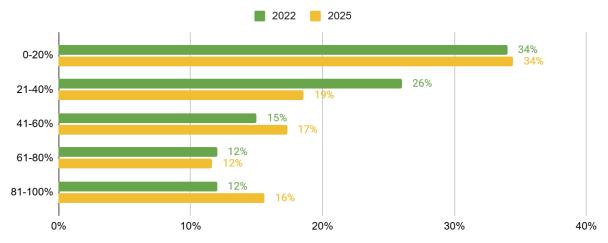
Would you consider yourself stressed about any of the following lately? Choose all that apply.



"This year (Fall 2024/Winter 2025), roughly how many of your classes had zero or near-zero textbook cost?"

Compared to 2021/22, there was a 4% increase in the proportion of students with zero textbook costs for between 81-100% of their classes. There was no change in the percentage of respondents who had 0-20% and 61-80% of their classes with no textbook costs.





"Between inflation and...everything else...the cost of living is a huge issue for students across Canada. Are groceries and rent getting you down, or are you doing fine right now?"

Approximately 210 respondents utilized the word "fine" in their responses. 75 included the word "groceries," 68 "expensive," and 59 "rent." Notably, most people who said they are doing ok/fine also clarified that they are living with their parents/guardians. Some key responses are highlighted below.

- "Barely staying afloat, couldn't do it without student loans and working. But working a part-time job is stressful with such a heavy course load."
- "Being able to afford groceries and rent has definitely been hard. And despite getting a roommate for the first time, this is actually the first year that I've had to take out a supplementary bursary and an emergency loan from the University."
- "Can't even afford decent food, I've been eating frozen food for a month now."
- "Definitely feeling the pinch! Groceries and rent in Edmonton have gotten noticeably more expensive, making it a constant balancing act as an international student. It's manageable, but requires careful budgeting and part-time work."
- "Food here is very expensive, especially as an international student, and it makes me feel quilty to even eat. Taxes are also expensive."
- "Groceries and rent are currently putting me into thousands of dollars of debt so I wouldn't say I'm doing fine."

- "Horrible! I am in massive credit card debt, and this university keeps raising tuition. It is exhausting."
- "I'm so stressed right now about money that I can't focus on anything. I had a complete mental breakdown about it on Monday and had to call the mental health crisis line. I'm two months behind on rent and have no idea what to do."
- "Rent has got me, man. I also have celiac disease so gluten-free groceries are way more money than regular but I just make my own bread. The rent is brutal."
- "We can't afford to eat more than one meal a day right now in my house."

"Going to UAlberta on a tight budget means I need to decide between..."

223 respondents mentioned the word "food" in their text response to this question. 87 mentioned "textbooks," 71 "eating," 59 "rent," and "48 "tuition." Many respondents indicated, in some form, that they need to decide between rent, food and textbooks. Some key responses are highlighted below.

- "Food and rent"
- "Groceries or a Roof over my head"
- "Whether or not I should take on more debt to complete a master's degree (for my dream job) or only complete my bachelor's and nothing else."
- "Food and getting mental health help. Hint: I chose food and struggle to do anything because of stress."
- "Which courses to take for my degree, based on additional costs."
- "Academic resources vs. easier-to-cook meals and clothing"
- "Going on an empty stomach or spending money on food. Looking for places to rent for a cheaper price. Spending hours in the Cameron Library to access our assignments and reading material because of the cost of textbooks."

"The most desperate thing I've done at UAlberta because of money is..."

Many students responded to this question with statements about skipping meals and starving themselves because they couldn't afford food. Several also mentioned getting involved in sex work out of desperation, eating spoiled food, couch surfing, and skipping class to work. Some key responses are highlighted below.

- "Posted inappropriate photos of myself online. Basically sex work."
- "Skip out on meals to save money."
- "Beg for loans from extended family, skip meals, rack up credit card debt, dumpster dive, etc."
- "Drink water for 2 days with no food."
- "Taking any shift I could get/skipping class to work"
- "Access food banks and purchase expired food from grocery clearance sections."
- "Failed the final because with extra shifts it was either an all-nighter or no studying."
- "Roll some toilet paper from campus and take it home to use."

- "Begged on the corner"
- "Eat mouldy food,"
- "theft (for survival), sorry"
- "Rely on points and free snacks at school instead of buying food when im hungry (or donating blood for their snacks)"
- "Sell my meaningful belongings."
- "Get friends to pay me a dollar if they ask me to bring them coffee I made at home."
- "Skipped meals and lost a significant amount of weight because of it."
- "Live in an apartment with bedbugs and cockroaches."
- "Stripping"
- "Only fans"
- "I slept in SUB for two weeks when I was homeless."
- "Went to different floors of my residence at night to collect the communal bottle recycling."

"What would really help me is..."

For this text response, 88 students used the word "money" and 73 used the word "cheaper". 46 mentioned scholarships. Some key responses are highlighted below.

- "Affordable housing"
- "Lowered tuition"
- "More interest-free loans from the government as opposed to credit card debt."
- "cheaper textbooks, cheap/accessible snacks across campus, anti-burnout breakfast or fuel across programs (like the business school)"
- "Lower cost of tuition, more grants, lower parking prices and more free parking spots"
- "A class that helps you prepare for financial management in university."
- "Financial advising tips"
- "Affordable housing and food prices. For classes to not be as expensive, for u of a not to be run as a business, but as something that supports all students, where no one has to worry about money while they are trying to study."
- "Free tuition, if perks had some more clothing prizes like UAlberta hoodies or even like \$20 gift cards to clothing stores or to eat on campus:)"
- "A free first-year course that counts for credit and covers EVERYTHING related to financial literacy, from how to do your taxes to budgeting to how to grocery shop for cheap and beyond."