



# COVID-19 and Tertiary Students

The impact on the wellbeing, finance, and study of students  
at tertiary institutions in Aotearoa New Zealand

### Authors Note

The data for this report is **open-access**. If you would like a copy, please [email the author](#) or NZUSA. This research was done primarily through SPSS, NVivo, and Qualtrics. A thank you to Dr Christopher Rudd for his feedback on the report. Any mistakes herein are my own.

Joshua James, *BA MA MSS*

*“When you are trained and educated, that benefits all of us, and the New Zealand economy as a whole.”*

Jacinda Ardern, 2017

This was the Government’s ambition for education, which Prime Minister Jacinda Ardern made to prospective tertiary students before the 2017 Election: recognising that education is a public good. She made this announcement at my old high school, Ngā Puna o Waiōrea Western Springs College, although by that stage I was in my third year of university, studying at my third tertiary provider, having already dropped in and out of tertiary education once.

The state education that I received at Ngā Puna o Waiōrea Western Springs College was guided by the pedagogy that education provides the tools for students to *share* in the building of a just and sustainable society. This is the idea that education is a public good, meaning that the benefits of education aren’t worn by the students alone, but their whānau, community, and country too. Relatedly, the burden of paying for education can’t be worn by the student alone, but it increasingly is.

On 25th of March as the country went into lockdown, our world changed overnight. Beyond studies (kind of) moving online, for many students this has meant facing the reality that under the current system continuing to study is impossible. Although the Government’s Wage Subsidy modelled a type of universal government support that students have been campaigning for, many student were unable to access it. This was either because they were laid off by their employer *before* the Subsidy was announced or they work in cash jobs. It was a situation where ultimately, the only avenue available to students was to borrow more – compounding debt on top of debt – in order to survive this pandemic-caused global recession.

In 2017, Jacinda presented a vision to students at Ngā Puna o Waiōrea Western Springs College of tertiary education being a public good. She spoke of Labour’s promise to fast-track three years of free education and to increase StudyLink payments by \$50 per week. Jacinda’s Government (as did all of the parties that form the current coalition Government) also promised to restore the Postgraduate Student Allowance, which the previous National Government had removed. These policies all spoke to a near-future of students and society more equally sharing both the benefits and the costs of education.

We’re still waiting on the Postgraduate Student Allowance, and the Government (and opposition) have announced that we won’t see fees free being rolled out beyond the first year due to the ‘success’ of fees free being measured by the numbers of students going into tertiary education, despite this never being the purpose of the policy. And whilst the Government did increase Student Allowances by \$50 per week, landlords sucked most of this up.

As Jacinda made clear in her 2017 speech, week to week expenses are a significant barrier to many people beginning or continuing to study. In the wake of Covid-19, students continue to live off insufficient Government support to cover weekly expenses. Not only are students being forced to decide whether to heat their flats or buy food, students are also considering whether to continue studying or go on the Job Seeker Support benefit, which has been recently increased by \$25 per week.

Secretary of Education Iona Holsted attributed Covid-19 with revealing the inequity in our system, not creating it. “A situation like a pandemic – it reveals the inequity in our system, it doesn’t create it,” she said.

The causes of student poverty and hardship – the combination of limited weekly government support, employment and housing insecurity, and systemic power imbalances between students and their tertiary providers were (and remain) only exacerbated during the pandemic. This is supported by 30% of participants in this research saying that they required greater assistance to cover both accommodation costs and food costs. The lack of support for students was also indicative in the findings that 66% of students feel Covid-19 has ‘significantly’ increased their stress levels or anxiety about money, accommodation, or study.

In addition to the financial hardship that students experienced, one of the most stark, although unfortunately expected findings, was that 79% of participants feel less optimistic about their future as a result of Covid-19. It is therefore clear that the lack of support, reassurance and empathy shown to students during the Covid-19 lockdown has impacted on their mental health and financial security.

It reveals the need for the government to invest in long-term welfare infrastructure for students, like the Universal Education Income / Te Rourou Matanui-a-Wānanga (UEI) which would afford students the ability to live in dignity and not be forced to borrow to live. With 87% of students supporting this policy, there is a strong mandate for the government to act in a transformative way in the wake of Covid-19. This UEI would not be the silver bullet. However, it would mean that all New Zealanders can have the luxury of choice whether or not to attend tertiary education.

*COVID-19 and Tertiary Students: The impact on the wellbeing, finance, and study for students at tertiary institutions in Aotearoa New Zealand* seeks to shine light on the issues that tertiary students experienced during the Covid-19 lockdown, and the solutions that can be implemented to remedy the decades of neglect which this pandemic has exacerbated. It is my hope that decision makers in tertiary institutions (universities, polytechnics, and wānanga) and government listen to and act upon the voices of learners.

I would like to acknowledge the hundreds of students across New Zealand who completed this survey; thank you for your time and input. Thank you to the student representatives at students’ associations for distributing the survey and for your unwavering dedication to achieving better outcomes for your students. Most importantly, thank you to Joshua James for donating your time to undertaking this important research.

To the hundreds of thousands of students who endured the lockdown, who collectivised and bravely shared their stories – thank you for the amazing work that you did. Without your collective power, none of this work would be meaningful.

Isabella Lenihan-Ikin  
**National President**  
New Zealand Union of Students’ Associations

## Executive Abstract

There were 485 responses to this survey, which was open during the May period. Of those 485 responses, 421 are valid responses, as the others were incomplete, or were under the age of 17, or the responses given indicated that they were unreliable data. Survey participants were recruited through Facebook.

Participants of the survey were aged between 17-61, and the average age was 23 years old. There were substantially more women who participated in the survey than men, with 76% ( $n=319$ ) of all respondents identifying as women, 20% ( $n=84$ ) as men, and 4% ( $n=17$ ) as Gender Queer.<sup>1</sup> Sixty-one percent ( $n=255$ ) of all respondents identified as Pākehā, 9% Māori, 9% European, 6% Asian, 4% as Pacific Islander, and 2% identified broadly as African, Australian, Middle Eastern and South American, while the rest did not answer the question on ethnicity.<sup>2</sup> Geographically, 44% ( $n=185$ ) of respondents lived in Wellington, 22% in Dunedin, 17% in Christchurch, 13% Auckland and 4% elsewhere around the country. 95% ( $n=400$ ) of all respondents were domestic students, and 4% ( $n=15$ ) were international students, with 1% no response to that question.

COVID-19 has had a significant impact on students' economic and education outlook for the future. Eighty percent of participants said that they had increased anxiety levels about the future because of COVID-19, whilst 87% said that COVID-19 had increased stress levels about studying. Forty-eight percent of participants also said that they are more anxious about their levels of student debt because of COVID-19. Eighteen percent had lost paid hours at their place of employment, and 10% said that they had lost their job because of the economic impact of COVID-19: 37% said that COVID-19 had left them worse off economically. Students are less optimistic about the future: 67% said they were less optimistic about the future because of COVID-19, and only 5% said they were more optimistic.

There has been a mixed institutional response from education providers across Aotearoa. Only 48% of participants said that their institution had been understanding of the situation and had attempted to minimise the impact COVID-19 will have on their studies. Conversely, 28% of participants said that their institution had ignored the impact COVID-19 will have on their studies, 22% said that their institution made it more difficult to continue their studies, and 37% said their institution had communicated poorly throughout the crisis.

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<sup>1</sup> Gender Queer is a broad category that includes, for the purpose of this analysis, categories such as non-binary, gender non-confirming, etc. There was one Transgender Male who participated in this survey and was coded to the male category.

<sup>2</sup> All "NZ Euro" responses were coded to Pākehā, and Pākehā should be seen as an inclusive term that captures all variants of "NZ Euro" including the term "Kiwi." Where ethnicities only had a small number (>3) of respondents, they were grouped together in a broad category of 'Other'.

A majority of students (56%) said that COVID-19 has *significantly* increased stress/anxiety levels about money, accommodation, or study. Another 26% said that it had slightly increased their stress/anxiety levels about money, accommodation, or study.

When asked what additional support they need from the government, 35% said that they needed more money for accommodation costs and food costs, 26% said more money for study-related costs, and 19% said they needed more money for leisure or recreational costs. Seventy-six percent of all respondents agree that New Zealand should adopt a universal student allowance.

## Background

On the 23rd of March New Zealand moved into Level Three lockdown, where physical distancing from others and working/studying at home was encouraged, and then to Level Four at 11:59pm March 25th. Under Level Four restrictions, you could only leave your place of residence for essential grocery shopping, localised exercise, or if you work in services deemed essential (healthcare, for example). Level Four restrictions lasted until the 27th April, when they were phased back to Level Three, and has since moved down the Alert Levels to Level One, which is the current Alert Level at the time of writing. This stringent lockdown was widely lauded as one of the principal reasons as to why there was little community transmission of COVID-19 in New Zealand, and resulted in so few deaths and infections when compared to other similar states.

However, COVID-19 had a significant impact on the tertiary education landscape. Education providers responded in a haphazard way to the crises, with no unified response: some providers cancelled blocks of classes, one cancelled the entire semester, some decided to apply a 5% grade bump whilst others did not, some student accommodation offered rebates because students were not staying there anymore, and there are a plethora of different hardship funds with different institutions. During the lockdown, the New Zealand Institute of Skills and Technology was brought into existence, rolling all polytechnics into one entity, furthering the perception of a rocky landscape. To compound this, tertiary students left their cities in droves to head to their family homes.

In addition to COVID-19 creating a vastly uneven field for the different education providers, and to their students, and staff, there were pedagogical and learning challenges with many courses moving to online teaching. The Tertiary Education Union, the largest union in the tertiary sector, surveyed its members and found that 72% of the 825 responses were moderately or very stressed because of COVID-19, with some citing online teaching as a reason for this. The stress that was felt by the staff at the institutions is also echoed by the students, as this report shows.

This report gives insight into how students were feeling in the immediate aftermath of the Level Four lockdown, and does not take into account more recent developments, such as the inquiry into the student accommodation which the government launched in June.

## Impact on finances and wellbeing

There were seven questions in this first section that examined how COVID-19 had impacted on a participant's finances, work, study arrangements, and general feelings about the future. The seven questions are:

1. COVID-19 has made me more anxious about the future
2. COVID-19 has increased my stress levels about studying
3. COVID-19 has made me worried about my levels of student debt
4. I am not worried about the impacts that COVID-19 will have on my study
5. My permanent hours at my workplace have decreased because of COVID-19
6. I have lost my job because of COVID-19
7. COVID-19 has left me worse off financially

To the first question, 80% of participants said that COVID-19 had made them feel more anxious about the future. Breaking this down by gender, those who are gender queer had the highest rate of anxiety about the future (at 94%), followed by women (81%) and 74% of men said that COVID-19 had made them feel more anxious about the future. Ninety-three percent of those who identified as Pacific Islanders said that they were more anxious about the future, compared to 80% of Pākehā, and 72% of Māori.

To the second question, 87% of participants said that COVID-19 had increased their stress levels about studying. The only socio-demographic outlier to this question was for those who identified their ethnicity as European (British, German, Irish, etc), with 92% saying that it had increased their stress levels.

To the third question, 48% of participants said that COVID-19 had made them more worried about their levels of student debt. The most concerned group were those aged between 26-30 with 56% who said that it made them more worried. The least worried were those aged between 31-50, with only 33% signalling that they were more worried about their student debt.

A minority of participants (14%) said that they were not worried about the impacts that COVID-19 would have on their study, compared to 86% who disagreed with the statement. There were no significant socio-demographical differences in responses to this.

Eighteen percent of participants had said that their permanent hours at their workplace had decreased because of COVID-19, and another 10% said that they had lost their jobs because of this. Male participants responded at higher than average rates that they were made unemployed, or had their hours reduced. Auckland was the region where there was the most reduction in hours, whilst it was those who live outside of the major centres who lost their employment in higher numbers (18.2% compared to the average of 10%).

In response to question seven, the final of this section, 37% of participants had said COVID-19 had left them in a worse financial situation. Men and those who are gender queer had an above average negative financial impact (41% for both), which has a flow-on from higher male figures in the above questions regarding loss of hours or employment. Māori and ethnic minority (African, Middle Eastern, Latin American) groups also responded that COVID-19 had had a negative financial impact, with 47% and 43% respectively.

## The Future

Participants were asked if COVID-19 had made them feel more or less optimistic about the future. Over two-thirds (68%), replied that it had made them *less* optimistic about the future, whilst only 6% said that it had made them *more* optimistic, with the remainder either not answering, or saying it had no impact. Young people, aged 17-21, were the least optimistic about the future, with 69% stating that they were less optimistic.

Similarly, a majority of participants (56%) said that COVID-19 had a *significant* impact on their stress and anxiety levels about money, accommodation, or study, whilst 26.4% said that it had a slight impact. Only 2.9% said that it had no impact on their stress or anxiety levels. Sixty-six percent of those aged 26-30 and 67% of those aged 31-50 responded that they were significantly stressed by the situation, much higher than the average. Seventy percent of those who identified as gender queer said that they were significantly more stressed, whilst 5% of men said that it had no impact on their stress levels: both of these are above the averages for each respective category. Māori had the highest levels (66%) of significant stress.

## In their own words

Participants were asked, in their own words, what other impacts COVID-19 has had on them. The majority of these comments (57%) were pertaining to their studies: not just the quality of study but also the pressure from working from home, a lack of motivation to do work, or an inability to do their studies on-campus. One participant wrote: "My study has been significantly negatively impacted as it is a highly practical collaborative course (contemporary dance). This has therefore been difficult over zoom both space wise and communication/social wise." Another wrote:

*Changed my courses to being online - eliminating my ability to use machinery and specialty equipment that I am paying thousands of dollars to be using and learning on. A couple zoom classes a week is not the same as full time hours in studio spaces with equipment and one-on-one teaching help. Not what I signed up to be paying for, and no options given for refunds or postponement.*

Fourteen percent of respondents identified the negative toll that COVID-19 had had on their mental health. One participant said: "My mental health. It has exasperated my burnt out to the point where I have no energy or desire to study." Another said "My mental health has suffered greatly and my study has paid the price."



Many identified the interconnected nature between mental health, study outputs, and financial stress. One student wrote:

*Was struggling with mental health pre-covid, having to study from home, first in Chch and now in my Akld flat, has been exceedingly difficult. I have been having an extremely hard time focusing and finding the motivation to study, though the thought of it is constantly on my mind. Though I have not been fired from my casual front of house job (my second job), I have lost all my hours through events being cancelled, and was told I couldn't access the wage subsidy. I am also a freelance musician, and have lost casual gigs through that too. Luckily, I still have a music teaching job, and have continued from home, but I have lost hours there too. It's very confusing if I am able to receive any subsidy for my income lost, so have instead, taken on more debt on my student loan.*

Many students wrote about the complex environment in which they were navigating, with no clear information or access to financial help. The below quote summarises a lot of these cases:

*Anxiety in trying to protect and keep my family from the illness. Financially it's taken a toll with everyone being at home we've been eating more and that costs money we don't have. We've been reluctant to exercise for fear of catching the illness once outside the walls of my home. Because we've been home more we've used more water, electricity. My family have been sick with runny nose, cough and I have felt anxious from the scaremongering online social media. We also haven't had the money when our family have needed to for doctors consultation and medicine. We haven't had enough devices for my children for online learning, so they've needed to share and it's been stressful trying to allow time to complete tasks. As a mother of 7 kids I've felt like a failure for not having enough food sometimes. I've felt helpless and really needed financial support but didn't know if Unitec hardship services could help and if there was a criteria or stigma associated and felt too ashamed to approach them. My bills have been too big and we haven't had the money and we're not entitled to anything from WINZ.*

The Residential Halls also featured in many comments, mostly from those who live in the halls and who left to spend the Level Four restrictions with their families, or those who work/live in the Halls and either lost their jobs, had to assume more work responsibilities, or who left to spend the Level Four restrictions with their families. One resident wrote "I've lost my job, which was paying for my residential hall and I have had to cancel my contract as it is hard to pay my rent!" One participant, who was also a student and a residential assistant wrote of the difficulty of COVID-19 on the workplace, and on their studies. They said:

*Working as an RA means I was kicked out of my home and workplace for several weeks, and needing to return quickly once level 2 resumed was another layer of stress. New policies and rules put in place in halls of residence are difficult to enforce and have made parts of the job feel more draining than before. Certain*

*rules such as not being allowed guests in the building has significantly restricted who I can interact with, as the only friends I can have in the building are the 5 other RAs - this is taking an incredible mental toll and has made me consider leaving the job.*

What is evident throughout all these cases is that there is a clear link between COVID-19, pressure on mental health, financial strain, and an impact on quality of education.

## The Response of Institutions

Students were mostly supportive of the response from the institutions, at least at the time that the survey was conducted. A majority (72%) thought that their institutions had recognised the impact COVID-19 will have on their studies, whilst 78% said that the institutions themselves had not made it more difficult to continue studying under the Level Four restrictions, and 63% said that their institutions had communicated well. However, only 48% of participants said that their institution had "been understanding of the situation and went out of their way to minimise the impact COVID-19 will have on my studies." There was no significant difference in responses from those at polytechnics, universities, or private training institutions, nor by socio-demographical background.

### In their own words

Communication was a contested area in the text entry field. Some participants felt that their individual lecturers and tutors were better at communication than their institutions, whilst others thought the opposite was true. One student from Auckland University wrote how their lecturer's communication (and general disposition to the situation) was good, and that the University of Auckland listened to the student's concerns. Their comment in full is below.

*My individual lecturers have been really good. They've been lenient with granting extensions, which we've really appreciated, and have communicated clearly on the whole. I think I'm pretty lucky here, and have heard some others have not had it as well off. It was wonderful when AUSA successfully advocated for the 5% lift in GPA - it felt like it was the first time the Uni had ever listened to the student voice (I've been a UoA student for 3 years..). I certainly hope they continue to listen to us in this way, with our new VC, because in the past, whenever we voice our concerns, we've been pushed away and the uni has plowed ahead.*

Two responses from students at the University of Otago, encapsulate this dichotomy between teaching staff and the institution itself. The comments are below:

*The university itself has been pretty poor at communicating, however the lecturers and tutors have mostly been great.*

*Otago communicated misleadingly and barely, and delayed exam communications and the timetable without adequate justification, and delayed going online. They also claimed they were doing many things to support students but didn't actually do these things. Eg. minimal rebate for students in*

*halls who left which came way too late, saying assignment due dates and requirements were changed to COVID when many assignments remained unchanged despite increased difficulty and diminished access to research resources.*

Many students noted the difficulties of learning online, some of which was because of teaching staff's inability to adapt to the digital teaching environment. One student described how half of their courses was taught by the same person and that she "only gives us PowerPoint slides with 50 slides for the week. No interaction, no voice overs, no nothing. I'm paying pretty much 1800 dollars to teach myself how to learn... don't think that's very fair!" Another student described their experience of ADHD and trying to learn digitally; their quote is produced in full below:

*Otago university tried but they failed to properly move things online, they basically just moved the normal curriculum to online which doesn't transfer well especially because of labs and also they just used last years recordings which is lazy, this impacts me massively as I have ADHD and the lack of routine and visual/ practical learning or even interactive learning meant I couldn't learn effectively, plus they kept the normal schedule and with learning taking longer this is ridiculous they should have extended the time before exams to give people more time to study, also considering they don't have to book or reserve places to take exams with it being online the fact that all my exams which are all from the same course are all one after another is absurd giving me literally no time to study with exams being one week after the teaching period ends*

Students from institutions who applied a 5% grade increase due to the exceptional circumstances expressed a mixture of gratitude in the comments (both to their institutions, and to their student unions who secured them), and a sense that it was the morally right thing to do. For example, one student wrote: "The uni has provided sympathetic grading in the form of a 5% increase in our overall marks, this is necessary in my view to recognise the hurdle and stress that Covid-19 has created."

Others were less than impressed with the 5% grade bump, with some saying that it was not enough, and others saying that it is "putting a bandaid over a broken bone" and is unfair to other universities."

## Government Assistance

Participants were asked if they needed more money for different costs: accommodation, study-related, food, and recreational/leisure costs.

Just over one-third of participants said they needed more money for accommodation costs (36%), 26% for study-related costs, 35% for food costs, and 19% for leisure/recreational costs. Participants in the 26-30 age group were consistently higher in their need across all four categories, with nearly half saying they needed more money for food-related costs. Those who identified as Gender Queer

also identified above-average need for assistance in all of the categories, except for food costs where women identified the most need.

In regards to ethnicity, Pacific Islanders were the group who identified the most need for monetary support across all categories except accommodation costs. The need for greater support on food costs was nearly double the average, with 62.5% of participants identifying the need for more money for food.

Those who lived in Auckland showed the greatest need for additional monetary support across all categories, with 49% of respondents based in Auckland saying they needed this support (compared to an average of 36%).

### **In their own words**

Student response to the open-text question "what extra support do you need?" were split into three groups: more money, more mental health support from institutions, and a better response from their institutions because of an inability either to access facilities (such as gyms, dance studios, etc), or because their educational experience was severely compromised.

In the first category of additional support (more money), some students noted that with the Level Four restrictions being in place they had an increase in electricity costs because of the additional heating needed. This problem is exacerbated by the poor housing stock for students. One student wrote: "...I live in a damp flat where my flatmates and I often just stay in the library at uni to be warm and dry and save on bills. Now, our power bill is through the roof as we have to run our heater (our flat doesn't have insulation) and dehumidifiers so that we can be warm and dry (and not get sick)." Others noted that if students could be included in the winter energy payment scheme, this would allow them to heat their home and get sick less often.

Others said that if it was easier to get Studylink payments, and if the amount paid was greater, then it would enable them to study better. One participant wrote: "If they didn't make it so challenging and difficult to remain on student allowance, I could quit my job and focus all of my attention on my course (and get better grades!) As it is, I don't have the mental energy to deal with studylink for only \$200 a week, which will not cover my bills."

The cost of accommodation was another area where some students said that they needed assistance. One respondent said that they had considered turning to loan sharks in order to pay for rent:

*"It's hard to pay rent while I can't work and can't live there. Considering going to instant finance to get a loan to cover the rent, despite the high interest rates I would be stuck with on that loan."*

Many postgraduate students replied that a postgraduate allowance would go some way towards relieving their economic burden. A postgraduate student details their experience below:

*Being a postgrad student I don't qualify for much assistance. My partner works full-time so it was hard enough to get financial help for accommodation costs. I was lucky to receive a hardship fund from Lincoln University, which they*

*offered to all students - that fund helped me to pay rent for a few weeks. Ideally I need something like the student allowance - weekly payments to help support myself financially and that also doesn't affect my student loan.*

One student summed up the comments about monetary support concisely:

*Literally money. Like...theres nothing else that can positively impact my life, money is food, money is shelter....*

The comments around mental health are all very similar in nature and tone, with 10% of all text respondents identifying the need for mental health services and/or money to access them. Many of these respondents said that the lockdown has increased feelings of anxiety and depression, and moving forward will need to access services that can address this.

The last response group, on the institutional response, has a range of answers from a partial fee refund, to having a 5% grade-bump at their institution. One student wrote that they want either more time for their thesis, or a partial refund because of the lack of access to university services. Another wrote:

*My course fees should be decreased as my degree relies heavily on-campus facilities that we cannot access. Myself and students in my class are incredibly upset that we are paying full price to teach ourselves from home as lectures are not doing their jobs*

Another wrote that grade scaling, or a grade bump should be applied to all tertiary institutions in recognition of “the toll this has taken had undoubtedly affected my ability to study, and my ability to effectively complete assignments. I feel that under normal circumstances I would have produced better work.” This sentiment was echoed widely in those who called for scaling/grade-bump.

## Universal Education Income / Te Rourou Matanui-a-Wānanga

The New Zealand Union of Student Associations in partnership with Te Mana Ākonga (National Māori Tertiary Students' Association) and Tauria Pasifika (National Pasifika Tertiary Students' Association) have been lobbying the government to implement a Universal Education Income / Te Rourou Matanui-a-Wānanga (UEI).

This UEI would be a weekly payment made to all students, including undergraduate and postgraduate students studying part-time and full time. It would mean that students do not have to borrow to live, nor be forced to work long hours each week, which only takes away from their study and ability to achieve balance in their lives. The UEI would be a significant leap in the path of realising education as a public good, for it would remove the cost barrier that inhibits the ability of New Zealanders to access tertiary education and undermines the wellbeing of students during their studies.

This would replace the assortment of allowances and benefits that students can currently access, and would be a transformative solution to the current provision of student welfare. The current Student Allowance (which is means-tested) is only available to domestic students who are studying

full-time and those under the age of 40. It is also means-tested against the combined income of a students' parents (until the student is 24 years old) – even if their parents cannot financially support them or if they have no relationship with them. Furthermore, stringent criteria for the current Student Allowance means that many students fall through the gaps. It also creates loopholes, whereby rich families, who have access to lawyers/accountants, are able to put their annual income into businesses and trusts and get around the system.

The idea of a Universal Education Income has support from both New Zealand First and the Green Party of Aotearoa New Zealand (pre-COVID-19), and Canada has introduced a similar scheme for its tertiary students in the wake of the COVID-19 crisis. It was disappointing that there was little in the Government's *Wellbeing Budget* of May 2020 that offered direct financial support to tertiary students.

Seventy-five percent of the participants said that they support the implementation of the universal education income, with another 9% saying that they might support it. There was no socio-demographical difference in terms of support for the universal education income.

## Conclusion

This report has identified the significant impact of COVID-19 on tertiary students across various tenets of their lives. Eighty percent said they were more anxious about the future, 67% said they were less optimistic about the future, and 56% said that COVID-19 had *significantly* increased stress/anxiety levels over money, accommodation, or study.

Students were mostly approving of the way that their institutions had handled the crisis across three categories: recognising the impact COVID-19 will have on their studies, institutions had not made it more difficult to continue studying, and had communicated well. However, 52% said that their institution had not been understanding of the situation and did not make adequate provisions for online/distance teaching.

This report highlights the significant gaps in the social safety net that is available to students, with many identifying they need more money for accommodation, food, study, and recreation. A Universal Education Income would go some way in improving this situation for many students.

The final question asked participants if they had any last thoughts on how COVID-19 had affected their studies, finances, or wellbeing. Below is a selection of quotes that reflect the general feedback given and gives a sense of the feelings of many of the participants.

*I think what has concerned me most (as I mentioned above) is how my education provider has responded to COVID-19, not actually COVID-19 itself. On many times we have received incomprehensible and confusing communication/emails from the university about their plans for the school going forward. As someone who is starting out at university this is concerning and stressful knowing that the university has done little to find out how the students feel about this. If I am to talk about the experience specifically, the quality of learning has been*

*jeopardised considerably. The course has become mostly self-directed as Zoom fails to reach the learning styles of a lot of the class . As well as this my teachers seem stressed because they are unable to deliver lessons to the same standard as before. I wish more was done to address this transparently and ask the students which approach could have been more beneficial for them (the main stakeholders).*

*It has made me incredibly anxious about my degree, I find it extremely difficult to do work just through zoom classes and emails with lectures. Especially since my course is very hands on it has taken a lot to get used to this new way of learning. I am struggling a lot with my course being online to the point I've thought about dropping out multiple times. I have had a lot of anxiety over the past few months with my health not being good, COVID-19 has made this even worse, find it hard to get out and see friends and I just want to stay in bed all day. Feeling like this makes me not want to do any work and then makes me stress out even more because I am so behind with my work.*

*While I do not think it could have been avoided, I think it is worth acknowledging the huge isolating and anxiety producing effects the circumstances of covid-19 have had on me and almost all my classmates. Especially as dancers, we are used to being around people all the time and collaborating. Pursuing artistic endeavours in isolation is particularly mentally taxing, because of the lack of support and shared energy the group study/training situation usually provides.*

*I would like the uni to be held accountable for the stress they have put us under. What's more, this is just my experience as a privileged middle-class white student, who was able to return to my family house and have decent internet access etc. There are people with far more significant difficulties than mine, that should most definitely be receiving more support and understanding than they currently do*

*Govt support for middle class and small business owners over ordinary beneficiaries has highlighted the lack of concern for the "deserving" poor, and even though some assistance has gone towards ordinary beneficiaries, students have been very neglected in terms of increased non-recoverable financial support*