

Challenges faced by UK university students due to the Coronavirus crisis in the Higher Education

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Abstract

The COVID-19 pandemic is one of the worst catastrophes that we have faced globally in recent years. It has not only taken its toll on the economic sector but also on the education sector. The social distancing norms that are in place as a direct response to the pandemic have turned conventional classroom teaching into a problematic minefield; as such, students all over the world have been forced into unprecedented situations that have served only to worsen the situation. The current pandemic has given rise to one of the worst crises the 21st Century has ever seen, resulting in a surge of unemployment. Many companies have taken the route of firing employees or making redundancies, as they cannot afford the monthly reimbursement for staff. While this issue primarily concerns full-time workers, it also carries significant consequences for students – a considerable number of students are required to earn their daily living costs, and, without a job, they cannot pay their educational fees, accommodation costs, or living expenses.

This comprehensive study briefly discusses the multitude of problems faced by students in the UK regarding higher education, as a direct result of the coronavirus pandemic. It contains six individual sections: a detailed introduction; the methodological procedures employed;

educational disruptions, covering issues from hindrances in field research to examinations and student evaluations; personal problems experienced by students, such as accommodation and loss of income; concerns arising from the global pandemic; and finally, a conclusion and summary of the study's findings.

Keywords: UK higher education, student, COVID-19, pandemic, academic performance, student evaluations, online learning, loss of income, educational disruptions.

Introduction

As of the academic year 2018–2019, the UK experiences higher annual levels of student recruitment than any other country in the world, and it hosts a more than 480,000 international students pursuing a higher education in the UK (Al-Thagafi et al., 2020). With over 150 higher education institutes (Higher Education Statistics Agency [HESA], 2019) and over two million students pursuing degrees, including foreign students (Pritchard et al., 2019), the UK is the second leading student-hosting destinations in the world (Zhu, 2019) and is often referred to as the educational hub of the world. The recruitment of international students has steadily risen and more so since the UK announced a two-year Post Study Work (PSW) permit, in 2019, for all international students, permitting them to work or look for work in the UK for up to two years after graduation (Tu & Nehring, 2020). International students pursuing higher education in the UK contribute a hefty £25 billion to the UK economy, with an estimated £4.8 billion in tuition fees and £5.4 billion in off-campus goods and services (Ojo & Yusof, 2019; Ozili and Arun, 2020). However, with the emergence of the COVID-19 pandemic, a significant crisis has been predicted in the UK's education sector (Nicola et al., 2020). The universities of the UK have bared the brunt of the pandemic (in the author's opinion), as it has led to a subsequent reduction in student admissions, fees and income from grants; this is particularly true of foreign student numbers, as students are greatly discouraged by the unstable societal conditions incurred as a direct result of the untimely surfacing of the pandemic (Blundell et al., 2020). Due to this, UK universities are facing a £2.5 billion hole in funding, with a potential to risk to 30,000 university jobs (Ahlburg, 2020). As demonstrated in Figure 1, international student enrolments have been consistently rising within the UK over the last five academic years (tabulated data adapted from HESA UK higher education student enrolment figures, 2020).

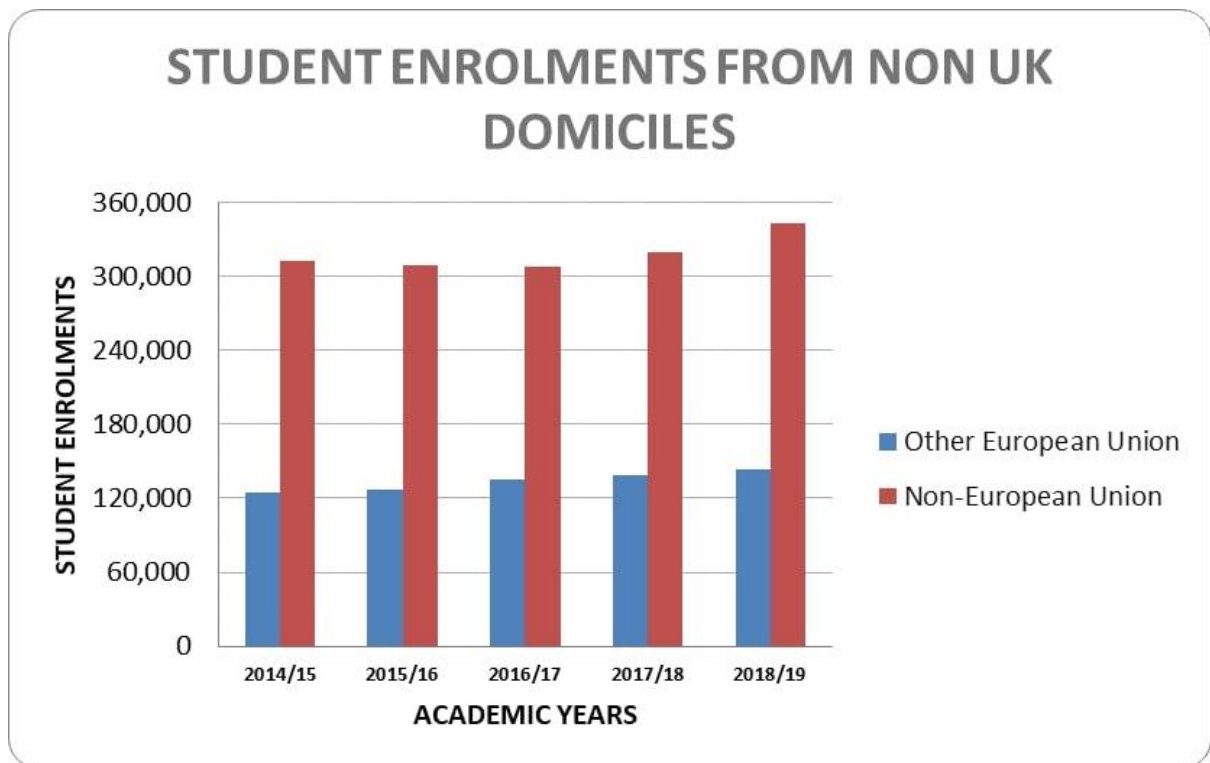


Fig. 1 UK international higher education student enrolment figures for the academic years from 2014 to 2019

This outbreak is undoubtedly one of the biggest and the most unprecedented global health crisis of our time. However, aside from being a defining health crisis, the pandemic's unpropitious effects relay a massive blow to the global economy, as well as the education sector of most countries – students being the pandemic's most crucial and overlooked sufferers (Marelli et al., 2020; Pan, 2020). As schools and institutions of over 90% of the world's enrolled students (more than 1.3 billion youths) are closed, in an attempt to contain the spread of the virus (Elmer et al., 2020), a record number of students are compelled to remain home and in community isolation until the global crisis eases, disrupting the education of billions of students worldwide (Gallo et al., 2020). It has been predicted that there will be 121,000 fewer international students and 111,000 fewer UK students this academic year, with an approximate loss of £20 million of income per institution. However, the director of the Higher Education Policy Institute, Nick

Hillman, insists that there is no real way to predict and ascertain the full impact that the pandemic will have on the education sector in the years to come, and, therefore, there is no real need to be overly pessimistic about the current situation in this particular sector. Nevertheless, following and maintaining government-issued social distancing guidelines is a particular challenge for this age-group (Hellewell et al., 2020).

The primary aim of this paper is to highlight the challenges faced by students pursuing a higher education in the UK over the course of the COVID-19 crisis. The paper presents and discusses the potential effects and concerns as a result of the crisis, including the lack of the student funding, and the subsequent job losses within the higher education sector of the UK. The latter part of the paper highlights further challenges, such as the effect on the mental health of students and concerns over their future careers. This literature review hopes to provide the basis for building a new conceptual model or theory in overcoming the aforementioned challenges, should there be a similar unprecedented crisis in the future, and hopefully provide a useful for other researchers or students.

Methodological Procedures

Considering the overall newness and unfamiliarity surrounding COVID-19, it is still too early to predict the full extent and longevity of its effects on university students in the UK; therefore, this review has explored and referenced studies and statistics that are still in the embryonic stages of development, or have recently been published. While existing literature reviews have exacting necessities for search procedures and the selection of literary material for incorporation into a study, in any given subject, these embryonic and recently published studies are viable in orchestrating the assortment of studies surfacing in this subject area, and they provide validity of the effects that can in turn advise strategy and practice (Dunne, 2011; Snyder, 2019). Be that as it may, deliberate literature reviews are not generally the best

technique. When needing to contemplate a more extensive theme that has been distinctively conceptualised and concentrated inside different disciplines, it can obstruct full and methodical survey measures (Evans & Kowanko, 2000). Instead, a semi-deliberate review approach has been adopted for this paper, for instance, mapping hypothetical methodologies or subjects and distinguishing gaps in the information by reading between the lines. At times, a research question requires a more innovative assortment of information; in these cases, an integrative survey approach can be valuable, particularly when the purpose of the literature review isn't to cover all the distributed literature but to join points of view to formulate new hypothetical models (Athanasopoulou, 2009). This paper aims to provide both a literature review and an explorative study on how the pandemic affects higher education students in the UK; it will, therefore, take the liberty of citing evidence and attestations from other previously published works as it attempts to highlight the foreseeable effects of the pandemic, as of early 2020. This paper will extensively examine ten valid effects of the pandemic on the lives of students seeking higher education in the UK (both international and native students). The methodological framework used in this research paper is demonstrated in Figure 2.

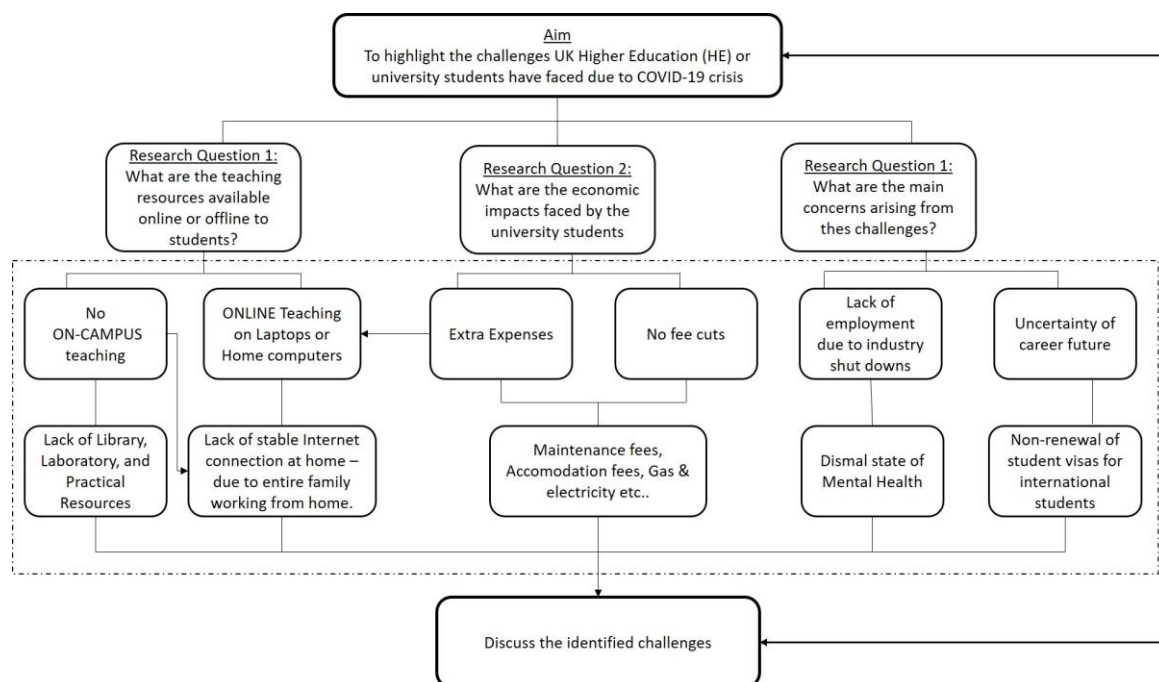


Fig. 2 Methodological framework applied in this paper

Educational Disruption

One of the foremost and immediate effects of the pandemic is the large-scale interruption it has caused in the education sector; the largest the world has ever seen (Sintema, 2020). Due to the virus' excessive transmissive nature and the capricious effects it has on individuals, educational establishments were forced to call off and cancel classes indefinitely, forcing over 1.6 million students from over 190 countries to distance themselves from their respective educational institutions (Crawford et al., 2020) following the World Health Organisation's bulletin declaring COVID-19 a global disease; thus, affecting over 94% of the world's total student population (Mitra et al., 2020). The nebulous adversities of this global situation have not only promoted the impeding nature of the already existing disparities, often prevalent in the education sector, but also negatively affected pregnable minorities from more rural and inchoate parts of the world and low-income families, refugees, young women from chauvinist territories and individuals with disabilities (Mhlanga & Moloji, 2020).

Hindrances to fieldwork

Fieldwork is an intensive form of learning that plays a crucial and often mandatory role in many undergraduate courses; it tests the practical and in-field skills of students, particularly those from engineering and physical sciences backgrounds (Qiang et al., 2020)

The UK offers higher education to over 50,000 undergraduate students each year (Gatumu et al., 2020), and fieldwork forms an essential component for many of them, often being the most anticipated aspect of the courses pursued. However, with the untimely emergence of the pandemic increasing numbers of students are being pulled away from fieldwork. With administrations encouraging social distancing, in order to ensure the safety of students and faculty members, accessibility to such field trips proves to be a cause of growing concern among the UK universities (Barton, 2020). As a result of the pandemic, students undertaking

these practical courses are instead required to attend applied lessons at home, in the form of live-streaming and other methods of online reciprocity; in the process, this results in the diminishing and democratising of the very essence of the practicality of these courses (Ferdig et al., 2020).

For instance, geology students are required to spend over seventy days in the field; therefore, fieldwork is a degree requirement for these students. Most universities do not have aggressive virtual learning platforms for geological subjects that predominantly require a large amount of fieldwork, unlike many other subjects, simply because it is not a requirement given the in-the-field nature of the course (Scerri et al., 2020). Subsequently, the set-backs students pursuing these courses are facing as a result of the pandemic are far worse than many other subject areas. Film-making and aeronautical engineering are among the other practical subjects greatly affected by the lack of accessibility to field work. Moreover, many curricular field trips are self-motivated by the students and, as such, require a generous amount of funding (Afifi & Negm, 2020). As a result of the factors, many students apply for fellowships, grants and jobs that are predominantly based on field-work but, due to the uncertainties that have arisen in response to COVID-19 and the considerable variability of societal conditions, the future of these students remains uncertain; as such, they are facing extreme discouragement in applying for such postgraduate ventures. There have been attempts to bridge the disruption of these restrictions through the use of virtual tools and online interactive simulations, but they are neither sufficient nor comparable to the fieldwork setting.

Restricted access to laboratories and equipment

Students pursuing subjects such as biotechnology, medicine and other similar scientific disciplines are required to carry out extensive laboratory work (Iancu et al., 2020) – scientific laboratories and handling of complex and expensive equipment form an essential part of their curriculum. However, with students under instructions to distance themselves from the

educational institutions that serve as a bustling hub for students and faculty, most of these students are unable to access the university on-campus services and provisions without risking exposure to the virus (Wang et al., 2020). Under-graduate students and early-researchers who had initially sought a future in field and laboratory work have been thrown into uncertainty, in the midst of this global crisis.

Digital divide

With the pressure on universities to keep campuses closed during the course of the COVID-19 pandemic, online classes have been selected as the immediate and the most probable course of action for most educational institutions. Online classes involve live and pre-recorded lectures by university lecturers, streamed over the internet various and available online learning platforms, such as Moodle (Leigh et al., 2020); students are free to attend these from the safety of their homes as they remain in quarantine.

However, one important drawback of virtual classes often overlooked by various educational administrations, is that many students simply do not have suitable internet bandwidth to access these classes. There are thousands of households in UK have either substandard or no internet connectivity; telecoms regulator Ofcom states that there are over 50,000 households with poor internet connection and over 60,000 UK homes and establishments suffering annually from substandard internet connections (Sounderajah et al., 2020).

Moreover, some students reside in areas where connectivity issues are prevalent, or in some instances students may not even possess a proper set-up to access these classes; while some universities provide university-issued laptops and tablets, many do not. A further issue is that many students coming from low-income families may not be able to afford a set-up at all. These differences will result in inevitable and extensive gaps in knowledge among students, which in turn will prove conducive to the persistent and increasing divide in education in areas

that still remain underdeveloped, as highlighted in Figure 3. The digital divide greatly compromises and endangers the education of thousands of UK students (Bozkurt & Sharma, 2020).

The perception gap: studying at home and in educational institutions

There is an absence of up-close-and-personal correspondence between tutors and their understudies in online classes. The trading of thoughts and substance is something that is considered fundamental in the learning and experience of advanced education; it assumes a prominent function in the premise of the parlance of thoughts and discussion of themes. Online learning hinders the open-door approach that facilitates this exchange, as a result of predetermined restrictions. Similarly, the conspicuous physical truancy of an instructor may create a void of inspiration for some students. In the event of participating in online classes, students need to be inspired and self-motivated, in order to ensure maintain a certain level of attention in their classes – they are expected to resist distractions and sustain the required level of concentration. Another important skill students will need to master is that of time management. There is no requirement for students to perpetuate these skills during physical classes, as the frequent collaboration and participation in class holds the concentration of the students (Adams-Prassl et al., 2020).

With online sessions being promptly utilised, it gives rise to another obstacle for individuals who are less competent with the usage and accessibility of electronics and PCs – a supplementary issue to the aforementioned quandaries of online learning – one of spending hours in front of a laptop or PC to attend their classes.

A further issue likely to emerge with the introduction of online classes is the absence of the rigorous scrutiny of the information or supplements provided within the classes. Students presently undertaking or starting advanced education in the UK have communicated (through

a series of surveys) an imminent sense of detachment, in addition to the concerns already mentioned in this section (Fletcher et al., 2020), as online meetings appear to have supplanted regular classroom guidance. Director of Policy, Rachel Hewitt, from the Higher Education Policy Institute, has agreed that it's anything but an unexpected response from the students. She believes that student dissatisfaction is inevitable when a program is suddenly formulated and adjusted in the event of an exceptional occasion, such as the current pandemic. Certain considerations, such as the treatment of projects or assignments, have been discussed with students' endorsement (Caruana et al., 2020). To improve the issue of students gathering, she feels it is significant that colleges utilise this opportunity to carry out proper analysis and develop processes accordingly. Nonetheless, this should only take place after considering input from the students concerning online learning mediums, as it will assist institutes in building practical models for the following scholastic year.

Examinations and student evaluations

Routine examinations and assessments of students acts as an incentive for the students, while simultaneously providing appropriate and practical data regarding their progress. This data enables institutions, as well as students, to screen their evaluations and identify areas that require improvement (Sahu, 2020). With the current situation, all modes of physical assessment have been cancelled with no indication of when they will resume. Universities like Oxford and Cambridge have approved measures to replace traditional mid-year tests with an online exam (Woolf et al., 2020), as a measure to maintain social distancing standards in response to the pandemic. This measure was taken after disagreement from their student networks, who wished to be given the opportunity of taking their finals this semester; disclosure of student opinion was crucial for decisions regarding conclusive semesters and their impending exams and assessments. This effort accelerated after students from the University College London, Oxford and Edinburgh refocused in line with their peers at Cambridge, considering this as an option

for last year's student cohort (Chakravorty, 2020). They arrived at the use of appraisals as the chosen form of assessment, stating that the COVID-19 outbreak had compromised their capacity to score accurately and its potential influence on their future professions and academic plans. Cambridge University announced that they would be replacing this current summer's tests with online exams; however, students unable to attend these, due to 'illness, caring responsibilities or technical difficulties', will be permitted to take the exam later, when conditions are more conducive and the college is back at its maximum functioning level (Subramanya et al., 2020).

Students Issues

From the severance of social versatility, as a result of the pandemic, emerges a host of issues that are topographical, financial and physical in nature. Every one of these issues creates obstacles for university students, both those residing in the UK and those that are international. Students are concerned the effects of the pandemic on their education, and, for international students, there is the issue of convenience costs during college closures and student loans, which increase in relation to course length and duration (Figure 3).

Accommodation

It is not unusual for graduates and postgraduates to live a considerable distance away from their original homes and families during term times, whether in university accommodation, redistributed living quarters, or private student rentals. The lockdown instigated by the legislature for the locking down of university grounds and social portability (Hubble & Bolton, 2020) caused many students to abandon their accommodation leases, in a bid to return home before lockdown. The Higher Education Policy Institute discovered that in excess of 50% of students had left their term-time living accommodation (Ahlburg, 2020), and 55% of students are currently living a considerable distance from their conventional term-time accommodation,

as a result of the pandemic. The remaining 45% said that they had not made any changes to their term-time living arrangements.

Many students were forced to leave their student premises before their lease agreements finished; as such, they were left paying for the remaining leases, despite no longer residing in or utilising the properties. This created a financial situation for all those involved contractually and financially – the students who were left paying the remaining leases and property owners, who need the income generated by the leases to maintain their budgetary stream (reflected in Figure 3). Some universities running corridors of residency and purpose-built student accommodation are currently permitting students who have left their university-run facilities, due to the COVID-19 lockdown, to end their lease agreements without any financial penalties; however, this is unlikely to be the case for most institutions (INCE, 2020).

Funding and loss of income

Students' credit instalments have not, as of yet, been restricted by the administration and payments have yet to be postponed, and the same applies to enlisting new intakes for academic programs this affords student organisations some breathing space regarding funding (as depicted in Figure 3). The Students Loans Company announced that students will receive their assigned portion of their maintenance loan at the start of the late spring term, regardless of whether their institution or academic supplier has made elective alternative arrangements for tutoring (Lewin, 2020). However, a significant proportion of the student community depends heavily on a salary from working in low-maintenance and temporary employment to compensate for utilities and living costs. In the current climate of COVID-19, the availability and flexibility of such employment is undoubtedly scarce, and students are worried about how they will afford their academic and living costs, both presently and in the near future. There are calls for the need of an emergency extension of the maintenance loan scheme to financially assist students who incurred a loss of salary during the pandemic (Norton, 2020). In the absence

of assistance to help cope with a loss of salary, students should confront the daunting issue of a monetary crunch to get by (highlighted in Figure 3).

College and universities charging full fees

The coronavirus pandemic has resulted in the temporary closure of schools, universities and other educational organisations with the aim of controlling the spread of the infection and maintaining social distancing measures, with the added assistance of a total lockdown on social activities (Igwe, 2020). These closures were exercised quickly and reactively under unique and exceptional circumstances; as such, uncertainty over when they are to reopen and the measures that will be required to open safely remains. In light of this, there is also the question of whether classroom teaching will resume or whether courses will be conducted online, either partially or in their entirety. Regardless of whether classroom-based learning resumes or whether learning will be conducted online, mandated legislature states that university students in England should pay full educational expenses, and there will be no reimbursement of fees despite some courses moving to online platforms (Dorn et al., 2020). In response to this legislation, students have complained emphatically that they are, in effect, being unreasonably charged for administrations, offices, and resources that they are neither receiving nor being afforded the opportunity to utilise and profit from (Hubble & Bolton, 2020 (a); Nicola et al., 2020). Many students feel the need for reimbursement or compensation, and that their thoughts on the matter are neither being considered or represented in this legislative decision. Students pay educational fees to be instructed by tutors, with their wealth of knowledge and experience, in person and for access to learning resources and facilities, such as libraries, research centres, social societies, sports centres and societies, and other aspects of student life. To expect students to pay full expenses for amenities and provisions that they can no longer access is creating a sense of resentment among student networks.

Global students have further cause to complain, as they migrate to the UK specifically to

experience higher education, from potentially underdeveloped nations with lower levels of family wealth and income (Ahlburg, 2020; Hubble & Bolton, 2020 (b)). For international students it is nothing short of a nightmare – to be expected to pay significant amounts of money, that sometimes amount to their family’s entire savings, only for them to be unable to access the full resources and experience of higher education in the UK that should otherwise be available to them. This may cause feelings of resentment and blame among international students, who may eventually come to regret pursuing a higher education in the UK. Financially related difficulties are a principal concern for higher education institutions as they anticipate a significant drop in foreign students, who often pay elevated charges and generate higher levels of income for the institution and contribute to a sizable proportion of the university’s benefits.

Concerns arising from the COVID-19 Crisis

UK universities yield more than £95 billion for the UK economy and generate more than 940,000 full-time equal positions (THE World University Rankings, 2020). Universities across the four countries of the UK produce a host of national advantages in a wide variety of areas and components (McCann et al., 2020). There is a considerable risk that the ability and capacity of advanced education’s role in conveying these advantages will be significantly decreased, as a direct result of the budgetary effect of COVID-19. Universities need to venture from the routines of administration and work on securing and maintaining student interest and enthusiasm and its research limits, in order to prevent their institutions from collapsing and to guarantee that they preserve their focal function in the financial and social recuperation of the UK, following this global health crisis (Lea, 2020).

Without financial support from the government, some universities would be facing monetary failure and others would encounter budgetary restrictions and disappointment – in both cases,

leading to a diminished provision of services. Some higher education institutions are the main further education supplier and local employer, the collapse of which would have lasting repercussions on local networks and the economy (Banks et al., 2020). These monetary effects, particularly the loss of income generated by international students, have significant ramifications for higher education institutions and UK students:

- Some higher education institutions may look to alleviate budgetary shortcomings created by a drop in international students by admitting higher numbers of UK students. Rivalry between higher education institutions to attract native students will compound financial issues for some foundations and be destabilising for students, prompting some students to stray from their original placement choice.

International students facing uncertainty

A large proportion of the millions of UK higher education students, for the academic year 2018/19, were international students; they comprised approximately 20% of the entire student populace in UK colleges – a total of approximately 2.4 million students. Of the international students migrating to the UK for higher education, a notable 120,000 (in the academic year of 2018/19) were from China, 27,000 were from India and 20,000 were from the United States of America (Hubble & Bolton, 2020 (b)).

Given the high level of students that are accepted to attend institutions in the UK for higher education, they are currently faced with an uncertain future, regarding the subject of their visas, training, business, and above all else money. A large portion of the students living in the UK in the hope of securing employment have, without a doubt, utilised family funds, personal savings, or credit programs to apply for their courses. With the pool of low-maintenance and temporary positions having dried up, they may find themselves in a situation of being unable to financially support daily essentials and necessities, namely food and housing (Eggins, 2020).

Many international students in the UK now have to depend on food banks and some can no longer afford to pay their course expenses, placing them in the compromising position of being suspended by their higher education provider, which may in turn result in the termination of their visas (Rimmer, 2020). The pandemic delivers a twofold blow, as international students in the UK battle to secure their educational positions and funding as their families struggle to survive financially back home as a result of pandemic consequences (Kickbusch & Leung, 2020). With the absence of financial security from foundation closures, students are left stranded and powerless, living with the possibility that the pandemic may mean they will not be able to complete their higher education degrees. International students need to demonstrate that they have the assets to pay lease, charges and everyday living costs before their visa applications can be approved (Kelly & Columbus, 2020).

Poor state of mental health

While the troubling economic reality remain prominent in the media, the effect of the pandemic on emotional wellbeing has largely gone unnoticed. The limitations actuated by COVID-19 have brought about a notable level of decay in the state of people's emotional wellbeing. While confinement may be successful in curbing the more immediate dangers presented by COVID-19, the effect it has on mental health and wellbeing should be considered and prominent and significant area of concern. There is no doubt that the world was unprepared to manage a health-crisis of a global scale (Xiao et al., 2020), but it has been particularly difficult for students and young adults, who have never confronted such a unique and devastating situation. They are attempting to adjust to what is prominently being termed the new ordinary with no guarantee of the future they'd idealised (Jungmann & Witthoft, 2020).

The anxiety and dissatisfaction created by the pandemic and the measures taken to control the spread of COVID-19 may result in youths and young adults resorting to extreme methods to deal with stress or depression (for example, substance misuse and alcohol addiction). Social

confinement is particularly hard for students as they carry the weight of securing a future vocation, financial security, and a position in their chosen higher education institution, in a global economy that is struggling. To adapt and manage these challenges young adults may turn to substance misuse and alcohol addiction, both of which are detrimental to future prospects and their future success. As certain societal groups have been more fundamentally affected than others, we need to assess certain imbalances in psychological wellness and ensure measures are taken to support them. Public medical care needs to ensure that they work for the interests of everybody, not just that of students (Viner et al., 2020). The swifter and more comprehensive the reaction, the quicker the nation can return to some semblance of normality.

Lack of employment

The situation created by COVID-19 has not only affected a sizeable number of higher education graduates in the UK, not only in terms of their much-anticipated graduation services but also in terms of being equipped with a degree that affords them little guarantee in a future that is now uncertain (Bell & Blanchflower, 2020). The National Institute of Economic and Social Research led a study in April 2020 that foresees unemployment numbers falling by almost 5 five million, from 1.34 million to approximately six million, by May 2020 – taking the unemployment rate to around 20% of the population (Arden & Chilcot, 2020). The US and UK labour markets, before and during the COVID-19 crash, consider the furloughed staff part of the unemployed numbers, however they note that the official information may depict them as utilised, yet, as of now, not working (Suresh & Reukappa, 2020). The report recommends that the US and UK work markets will observe an unanticipated fall in numbers that will have devastating outcomes on those associated with the market. A significant number of lower wage positions that higher education leavers tend to enter after completing their training is in the work market, including sectors such as travel, administration, retail and local amenities. These sectors are currently experiencing financial constraints and difficulties or are closed for

business and unlikely to reopen or return to full operations in the near future.

In overcoming these aforementioned challenges, institutions and businesses need to be adaptive in order to provide new innovative knowledge and foster innovation. This study can be summarised in Figure 3 below.

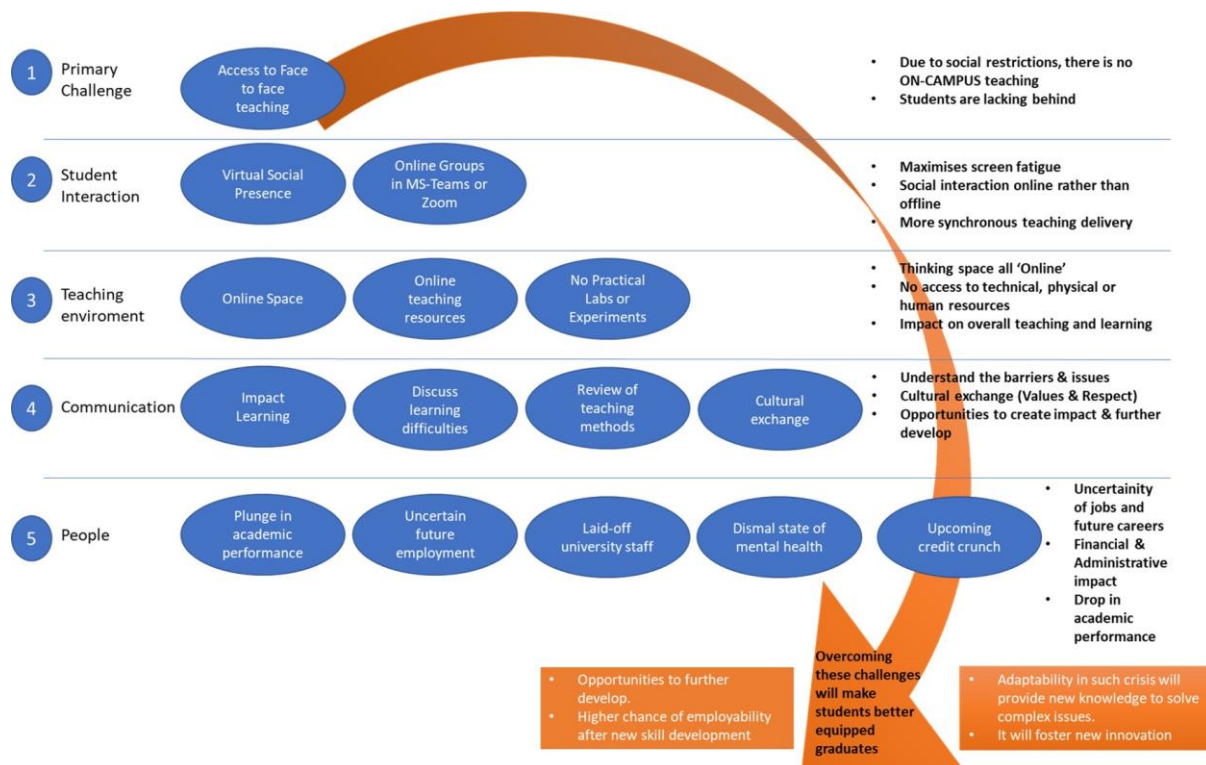


Fig. 3 Summary of the discussion and outcomes of this study

Conclusions

The road ahead for the future of higher education appears turbulent – there are factors in play that are outside of the control of any institutional element and are reliant upon conditional factors. With the disturbance of higher education and the influx of foreign students being restricted, universities will confront devastating financial repercussions, with the potential of leading to financial insolvency and closure for some institutions; as such, governmental intervention is required to restore failing higher education institutions with financial support, as these universities and colleges offer young adults an ascent to the work-force of the nation

and later fortify the economy.

In considering students, there is a unique set of issues that ranges from the disruption of classes, and the absence of fieldwork and training, to a questionable future, loss of convenience and business operations. The issues are overwhelming for many young adults, but more so for those already experiencing financial difficulties. Large numbers of students already rely on funds sent to them from their families, but with the occurrence of COVID-19 that inflow of cash has suffered additional pressures, leaving them reliant of food banks and their future living situations uncertain.

This paper has attempted to cover the issues affecting higher education students in the UK as a direct result of the COVID-19 pandemic. This pandemic is a stark reminder of the nation's vulnerability to financial downturns and the need to plan and implement effective provisions and measures: we can dare to dream that the disappointments of today will strengthen us against issues that may arise in the future, so we are better prepared to stand and tackle them.

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