

Student Living Index 2018

AUGUST 2018

Key Findings

- Students in Hull have the lowest Student Living Index, meaning they experience the best value for money when it comes to cost of living with respect to monthly income.
- Those in Liverpool struggle the most in terms of their income vs monthly outgoings, followed by those in London.
- Income level can vary up to nearly £400 between cities, with those in London having the most income and those in York having the least.
- Student loans are the main source of income for students. Parents/family are the next biggest contributor behind this, but only contribute about half as much on average.
- Academic study makes up the bulk of students time. They spend over three times as long working on their studies as socialising with friends.
- Students at Oxford and Cambridge universities are the most studious, spending 162 hours and 146 hours respectively. Behind this, the most studious university is St Andrews.
- Those at Durham University are the most sociable, they spend 48 hours a month going out with friends or socialising.
- Subject choice is the main thing that draws students to their choice of University, with 50% saying this is why they selected the university they went to. Portsmouth universities have particularly appealing course options, with 70% of students in Portsmouth saying that's why they went there.
- Most students don't feel that they have received much help from their university in managing their finances, with 39.5% of students in Stirling saying they feel no support from their university, and 38% of all students saying they received no discounts from their university.
- Belfast is one of the most expensive cities to be a student in, with students there anticipating the highest prices on beer.
- Students in Glasgow make the most money from working part time, and they also spend the most money on a night out at an average of £25.60.

Methodology & Sample

Audience

n = 3419 university students living in the UK

Respondents were given a small incentive to take part in an online survey. The survey was debranded for all respondents.

Survey Period

31st May – 15th June 2018

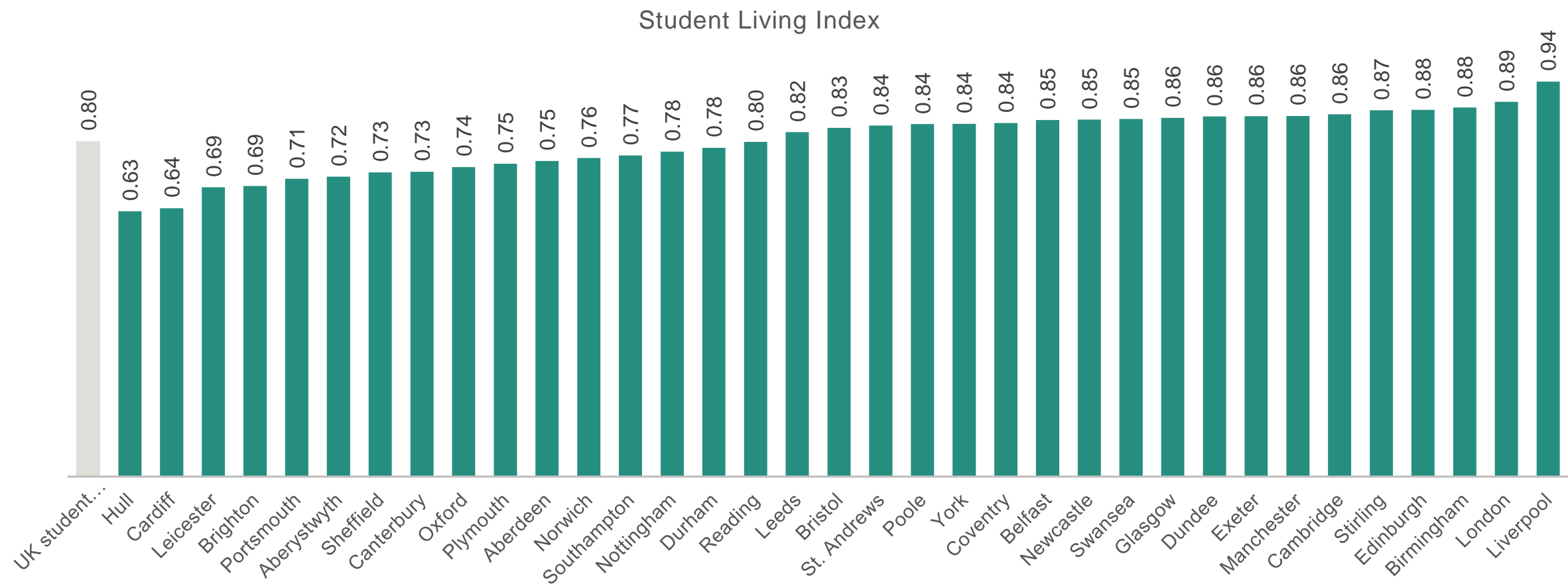
Panel Provider

YouthSight: Experts in student and young professionals research (www.youthsight.com).



The Student Living Index: Hull is the most affordable student city

Student Living Index = $\frac{\text{average monthly living and accommodation costs}}{\text{average monthly income}}$



Base: N = 3407; **Student Living** = average local monthly student expenditure on living (both activities and spend on items) and accommodation costs divided by average local monthly income for working students.
Aberdeen (73), Aberystwyth (69), Belfast (102), Birmingham (113), Brighton (103), Bristol (107), Cambridge (104), Canterbury (103), Cardiff (105), Coventry (106), Dundee (76), Durham (76), Edinburgh (106), Exeter (105), Glasgow (108), Hull (86), Leeds (106), Leicester (105), Liverpool (105), London (105), Manchester (103), Newcastle (105), Norwich (105), Nottingham (105), Oxford (110), Plymouth (103), Poole (77), Portsmouth (100), Reading (97), Sheffield (108), Southampton (106), St. Andrews (51), Stirling (48), Swansea (92), York (104).

1. Income

- WEEKLY INCOME
- MOTIVATIONS TO WORK

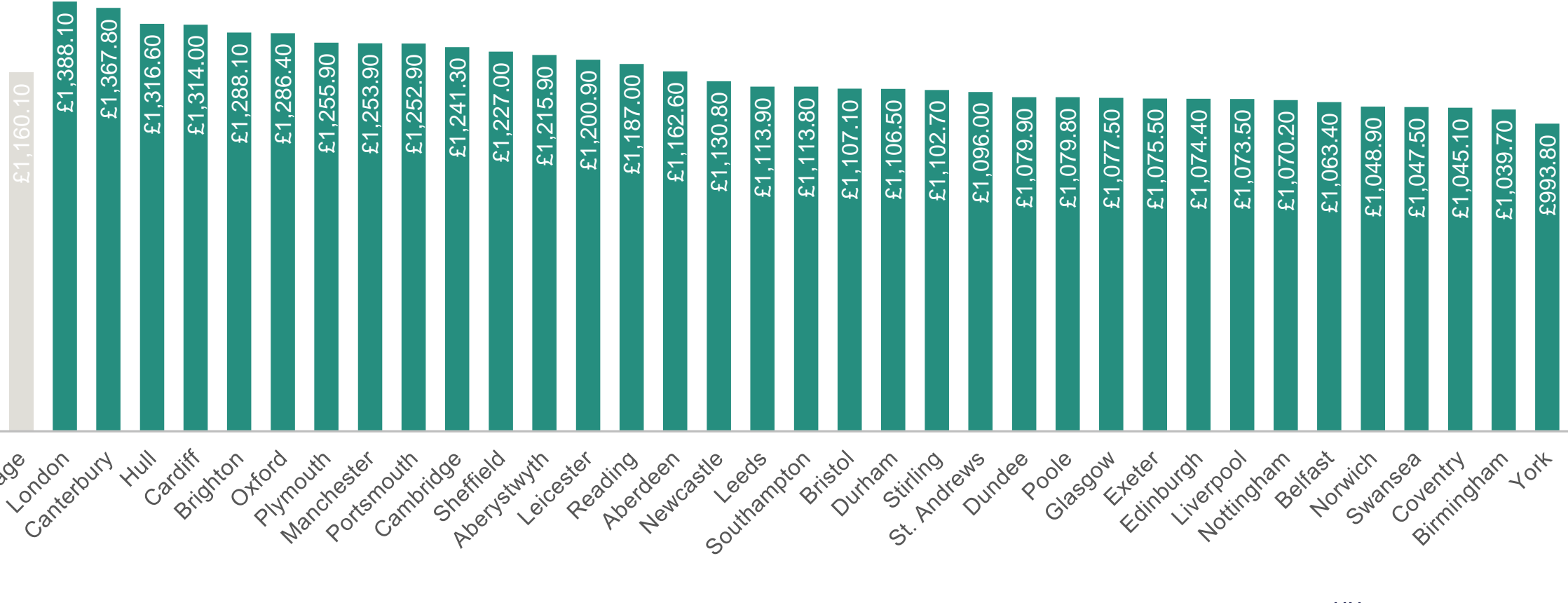


Level of income varies across cities, with York and Birmingham having the lowest income

Q. “On average, how much does each of the following sources contribute to your income during term time each month?”

Total income

Term Time Income



Base: N = 3419; Aberdeen (74), Aberystwyth (52), Belfast (82), Birmingham (109), Brighton (101), Bristol (105), Cambridge (121), Canterbury (103), Cardiff (113), Coventry (111), Dundee (78), Durham (88), Edinburgh (121), Exeter (125), Glasgow (111), Hull (68), Leeds (106), Leicester (108), Liverpool (106), London (147), Manchester (108), Newcastle (120), Norwich (113), Nottingham (102), Oxford (102), Plymouth (100), Poole (68), Portsmouth (104), Reading (71), Sheffield (109), Southampton (103), St. Andrews (50), Stirling (38), Swansea (97), York (110).

Students living in London pay the highest rent, with those in Belfast and Glasgow spending the least

Q. "How much is your monthly rent?"

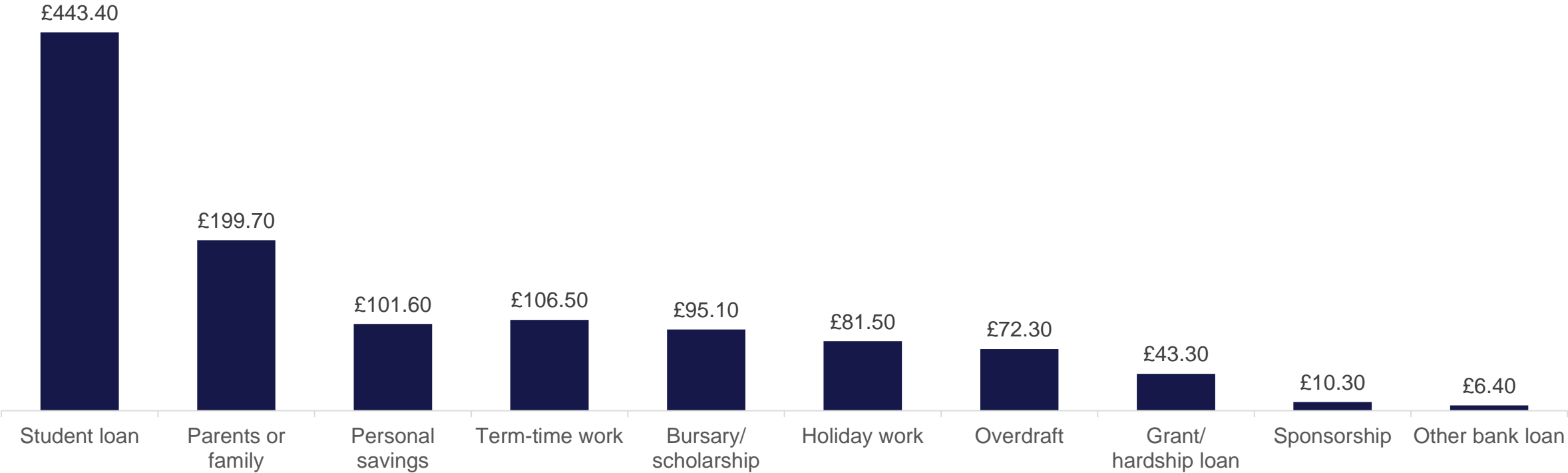


Base: Those who pay rent in each city. Total N = 2889; Aberdeen (64), Aberystwyth (49), Belfast (55), Birmingham (80), Brighton (87), Bristol (95), Cambridge (113), Canterbury (82), Cardiff (93), Coventry (95), Dundee (57), Durham (83), Edinburgh (90), Exeter (117), Glasgow (69), Hull (56), Leeds (91), Leicester (84), Liverpool (94), London (106), Manchester (80), Newcastle (101), Norwich (101), Nottingham (91), Oxford (93), Plymouth (88), Poole (60), Portsmouth (92), Reading (58), Sheffield (94), Southampton (93), St. Andrews (44), Stirling (32), Swansea (94), York (100).

Student Loans are the largest contribution to students' income, followed by parents or family

Q. "On average, how much does each of the following sources contribute to your income during term time each month?"

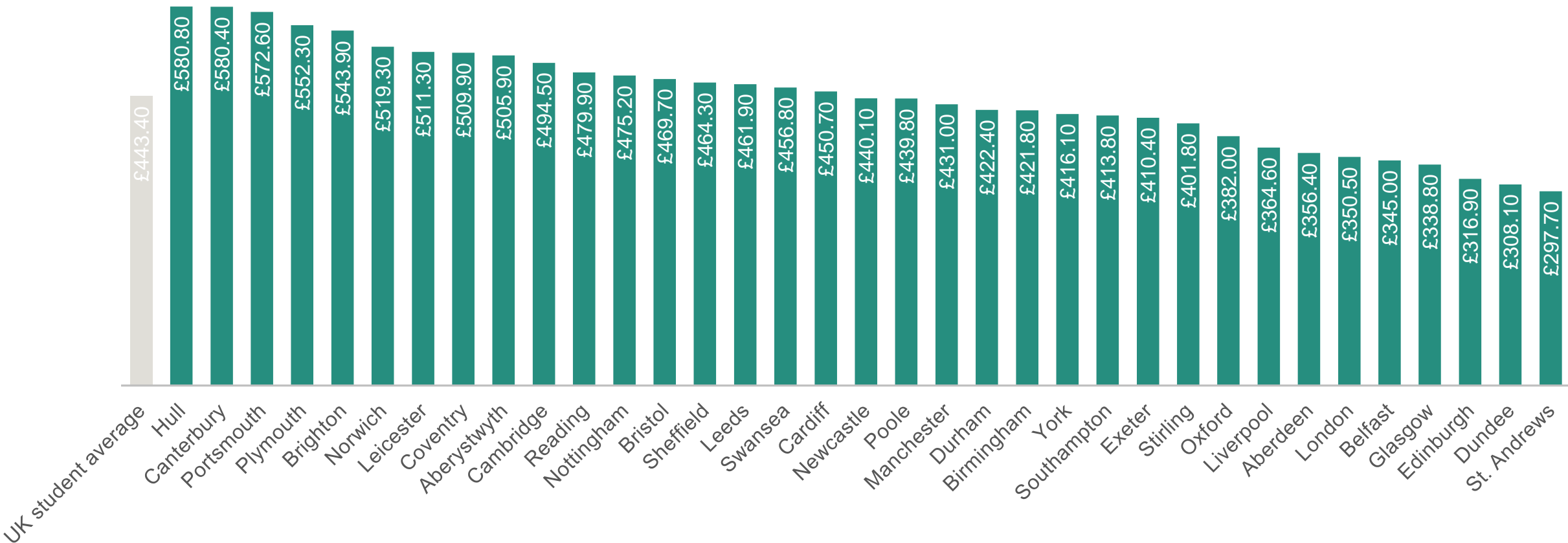
Monthly monetary contribution



Students in Hull receive the highest income from their student loan, in London, income from student loans is relatively low, being the 6th lowest in the UK

Q. "On average, how much does each of the following sources contribute to your income during term time each month?"

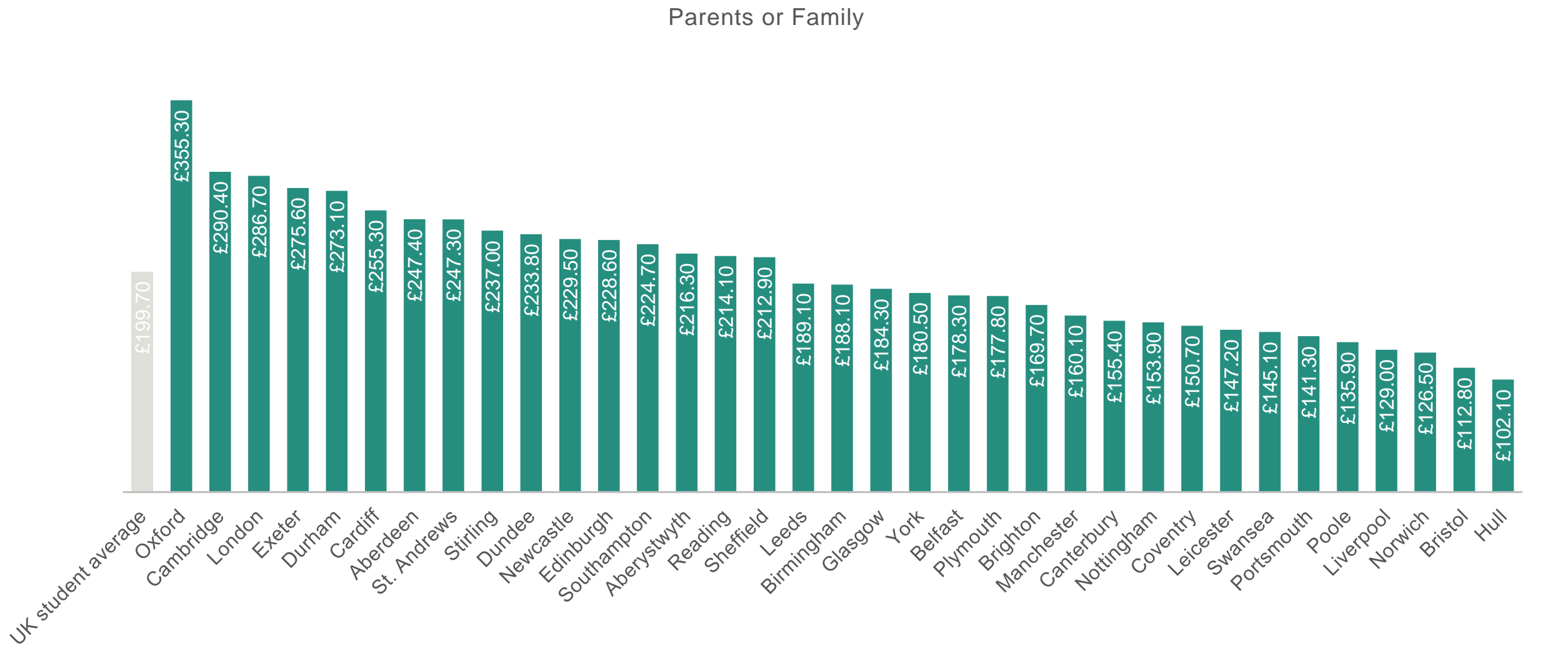
Student Loan



Base: N = 3419; Aberdeen (74), Aberystwyth (52), Belfast (82), Birmingham (109), Brighton (101), Bristol (105), Cambridge (121), Canterbury (103), Cardiff (113), Coventry (111), Dundee (78), Durham (88), Edinburgh (121), Exeter (125), Glasgow (111), Hull (68), Leeds (106), Leicester (108), Liverpool (106), London (147), Manchester (108), Newcastle (120), Norwich (113), Nottingham (102), Oxford (102), Plymouth (100), Poole (68), Portsmouth (104), Reading (71), Sheffield (109), Southampton (103), St. Andrews (50), Stirling (38), Swansea (97), York (110).

Students in Oxford receive the most money from their parents in term time

Q. “On average, how much does each of the following sources contribute to your income during term time each month?”



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Students in Aberdeen have highest amount of personal savings contributing to their term time income, while those in Stirling have the least

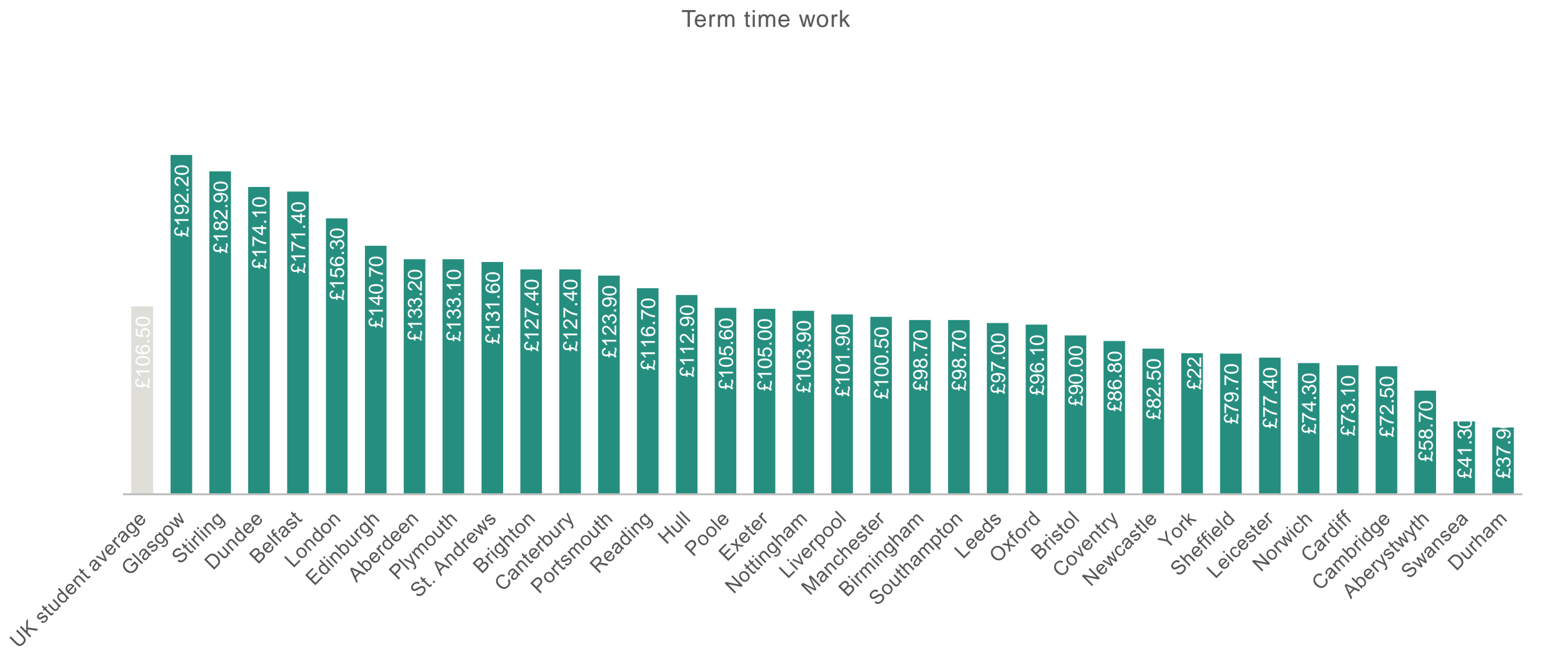
Q. “On average, how much does each of the following sources contribute to your income during term time each month?”



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Students in Glasgow make the most money from term time work. Scotland seems to have one of the biggest groups of working students, having all three of the top locations for term time income

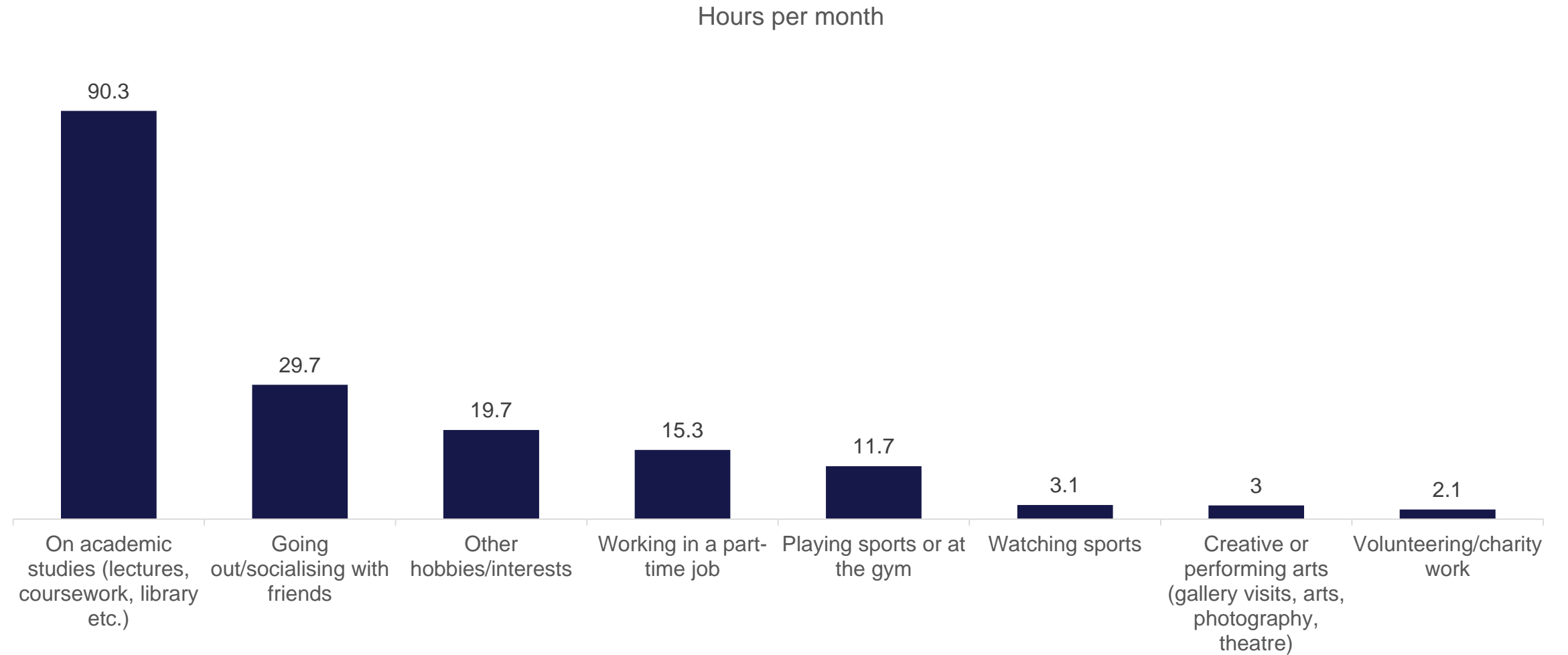
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Academic study is the main way students spend their time, students spend over three times as many hours on academic studies than on socialising

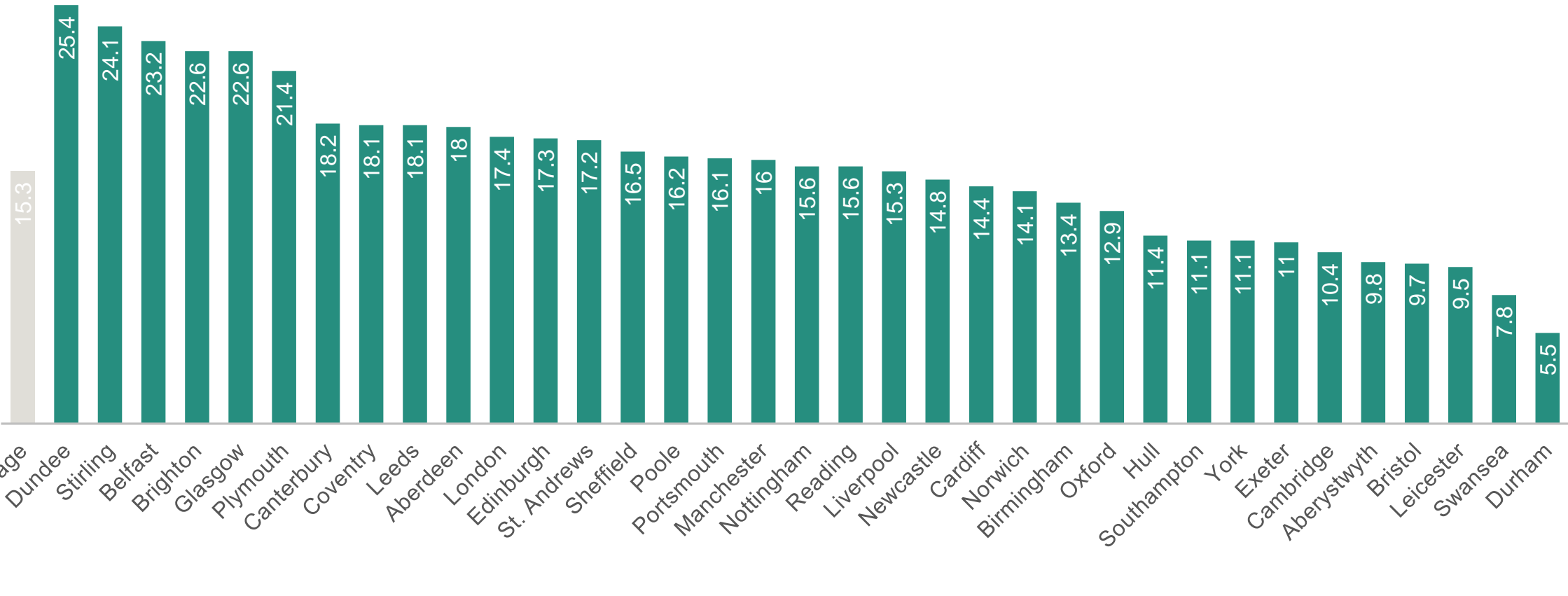
Q. "On average, how many hours per month do you spend on the following activities?"



Students studying Dundee and Stirling spend the most hours working part time

Q. “On average, how many hours per month do you spend on the following activities?” (Part time work)

Monthly Hours Part Time Work

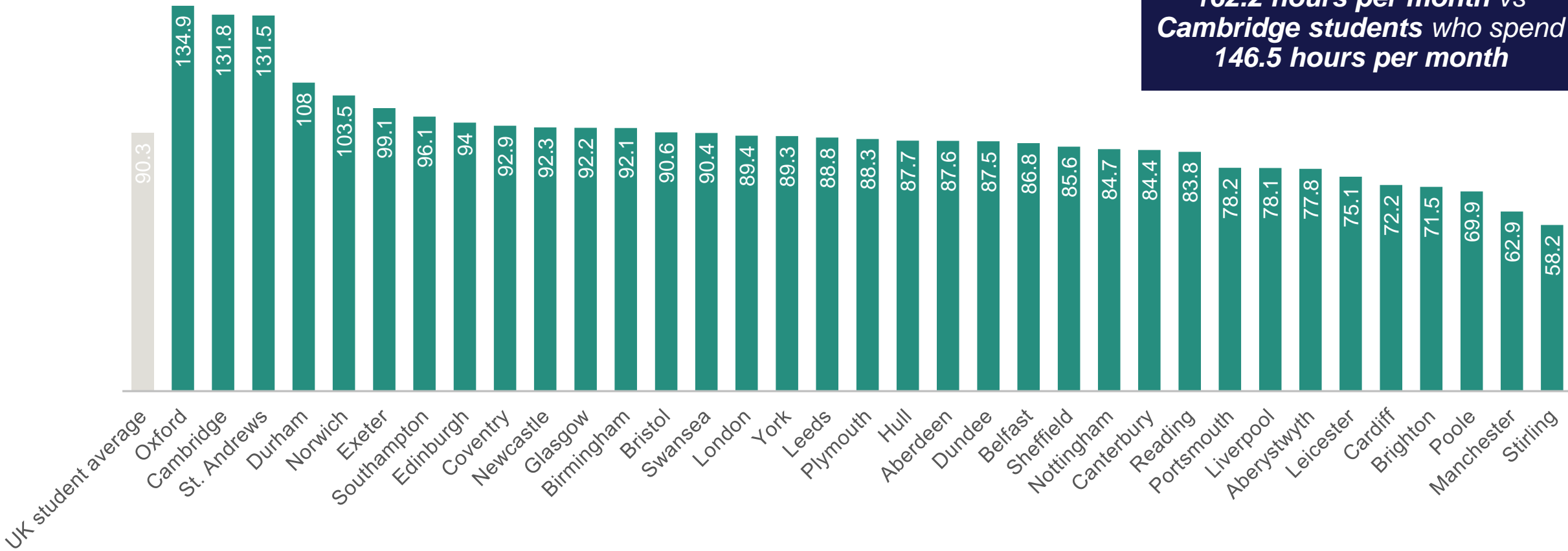


Oxbridge students spend the most time studying out of all UK universities, followed by St. Andrews

Q. "On average, how many hours per month do you spend on the following activities?" (Academic Study)

Monthly Hours Academic Study

Students at **Oxford University** spend the most time studying, at **162.2 hours per month** vs **Cambridge students** who spend **146.5 hours per month**

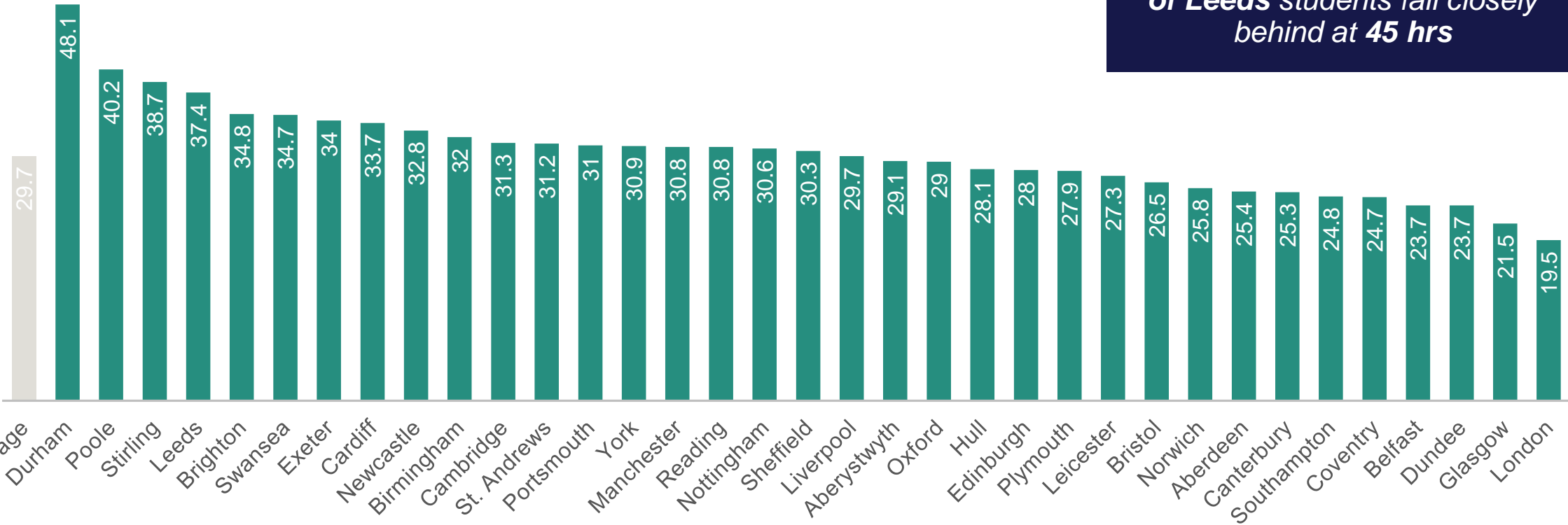


London students spend the least time socialising, with Durham socialising the most

Q. “On average, how many hours per month do you spend on the following activities?” (Going out/Socialising with friends)

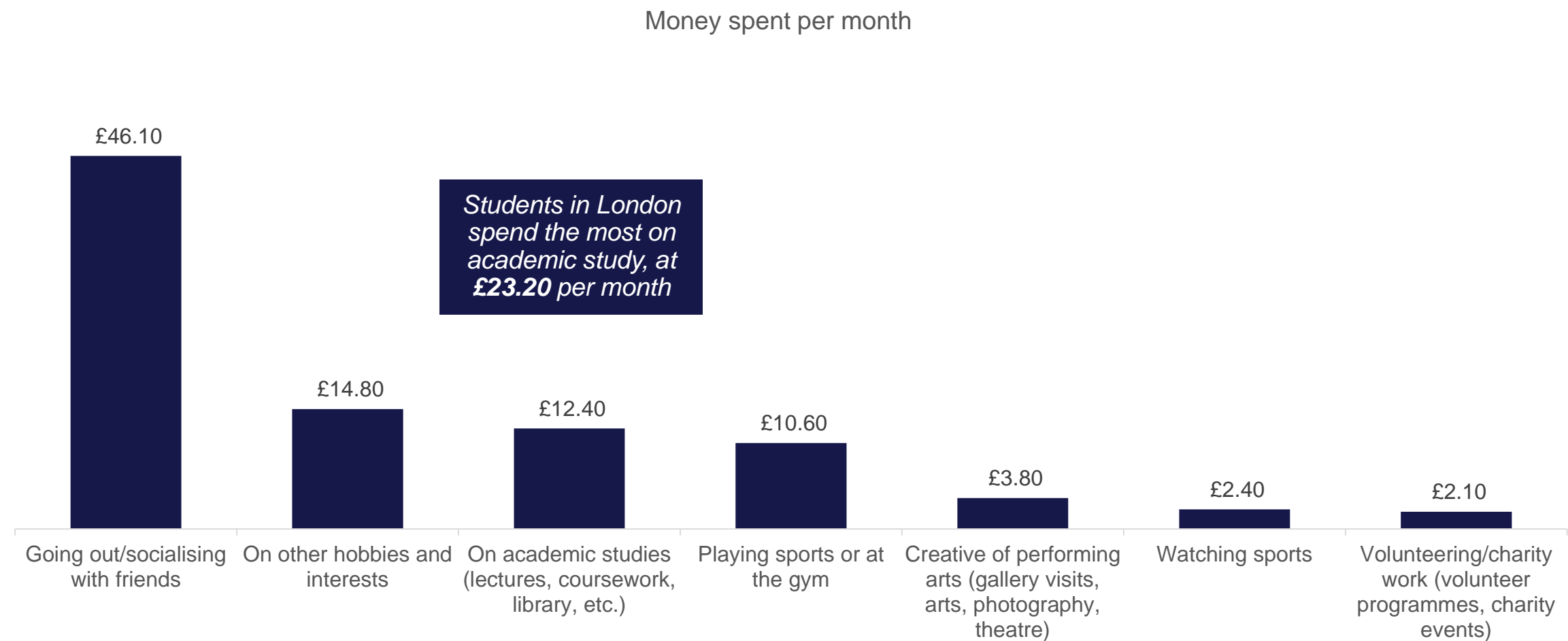
Monthly Hours Socialising

Durham University students are the most sociable, spending **46hrs per month** socialising with friends or going out. **University of Leeds** students fall closely behind at **45 hrs**



Going out/socialising is the most expensive activity for those at University

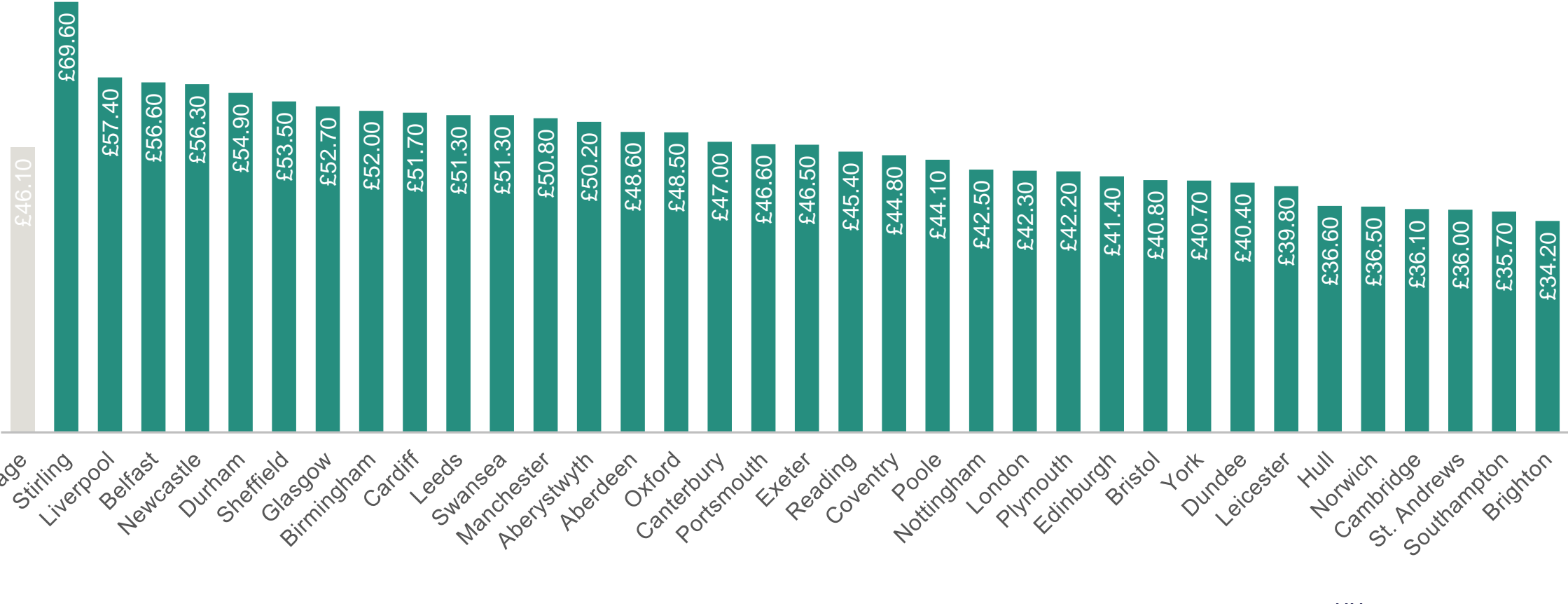
Q. "On average, how much money do you spend per month on the following activities?"



Those at Stirling spend the most on going out/socialising, with students in Brighton spending the least

Q. “On average, how much money do you spend per month on the following activities?” (Going out/socialising with friends)

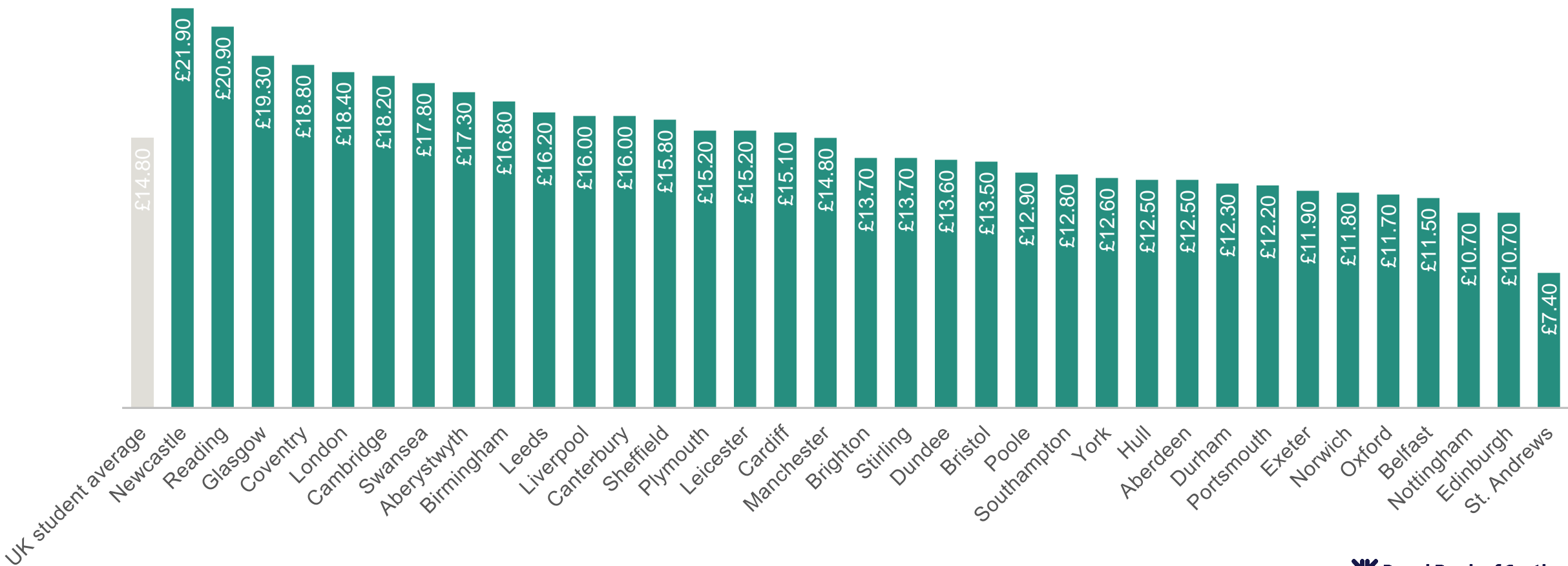
Monthly Spend on Going out/Socialising with Friends



Those in Newcastle spend the most on their other activities and interests with students at St Andrews and Edinburgh spending some of the least

Q. "On average, how much money do you spend per month on the following activities?" (Other hobbies and interests)

Monthly Spend on Other hobbies and interests



Students in Aberdeen spend the most playing sports followed by Belfast and Canterbury

Q. "On average, how much money do you spend per month on the following activities?" (Playing sports or at the gym)

Monthly Spend on Playing sports/at the gym



Base: N = 3419; Aberdeen (74), Aberystwyth (52), Belfast (82), Birmingham (109), Brighton (101), Bristol (105), Cambridge (121), Canterbury (103), Cardiff (113), Coventry (111), Dundee (78), Durham (88), Edinburgh (121), Exeter (125), Glasgow (111), Hull (68), Leeds (106), Leicester (108), Liverpool (106), London (147), Manchester (108), Newcastle (120), Norwich (113), Nottingham (102), Oxford (102), Plymouth (100), Poole (68), Portsmouth (104), Reading (71), Sheffield (109), Southampton (103), St. Andrews (50), Stirling (38), Swansea (97), York (110).

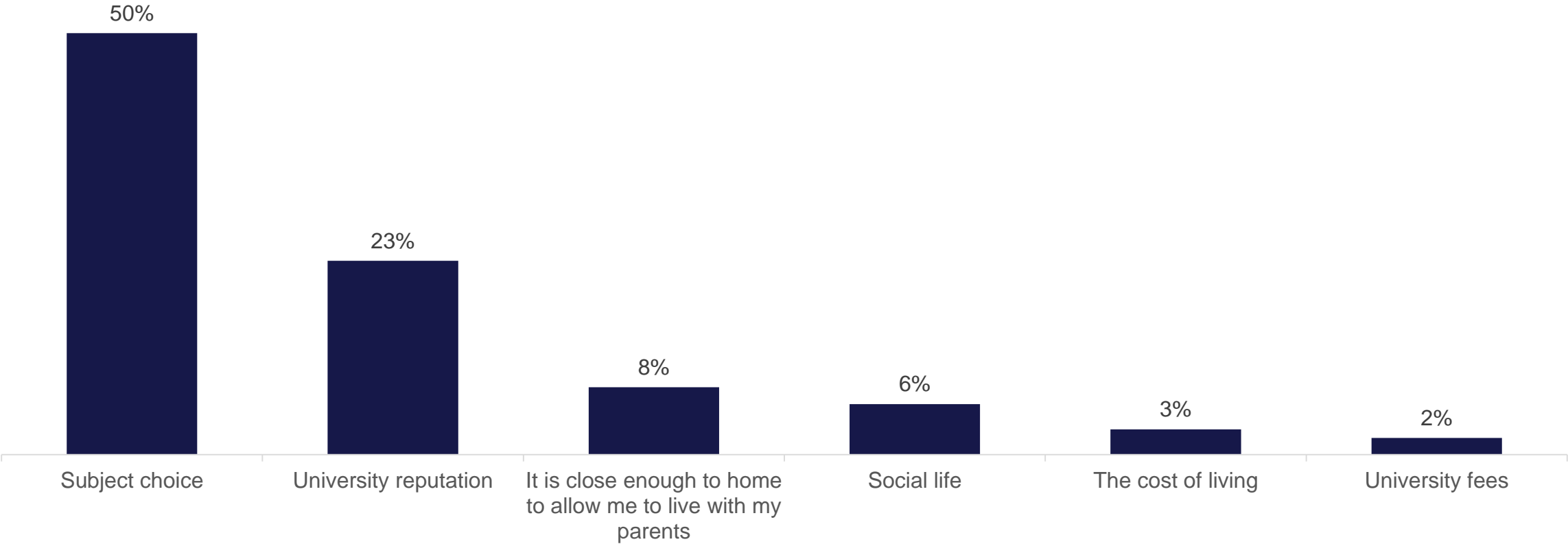
2. Motivations and Expectations

- STUDYING AND SOCIALISING



Subject choice is the main motivator for university choice, followed by University reputation

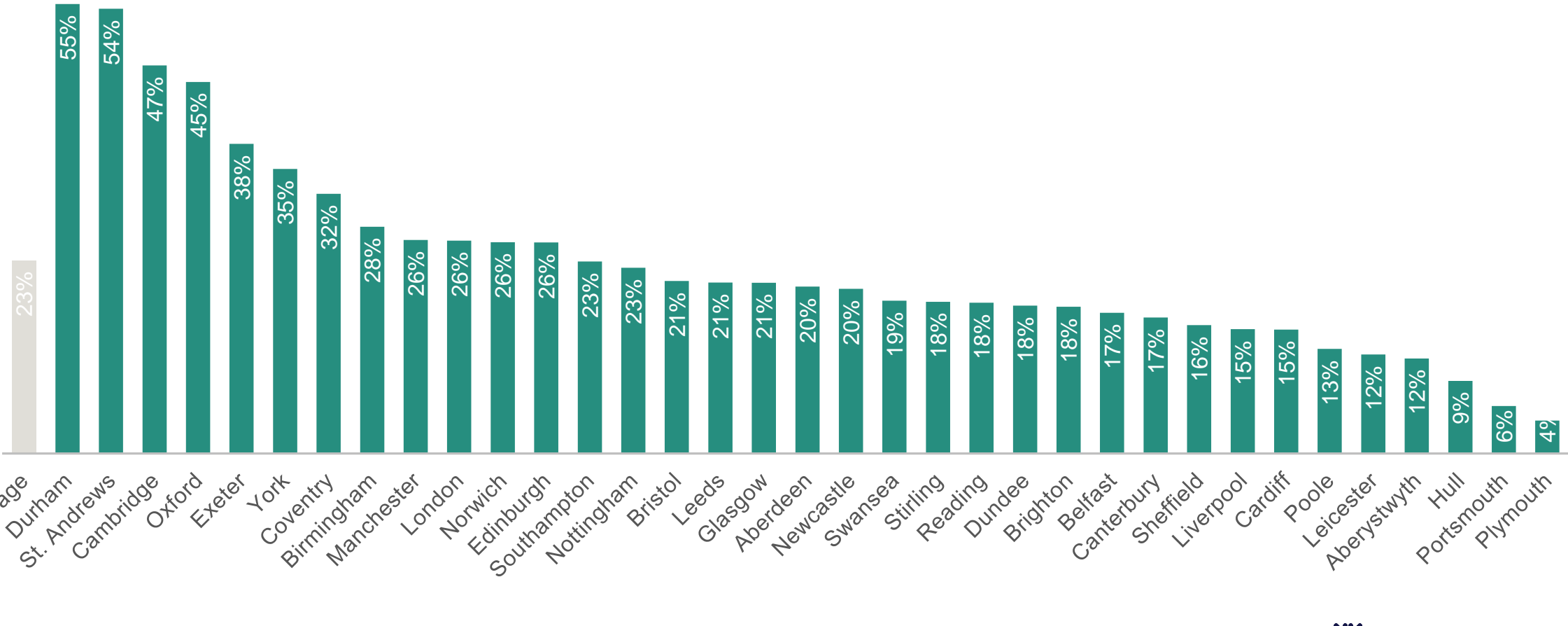
Q. “What motivated you to choose to study at your university?”
% ranked no.1



Students in Durham were most likely to say that University Reputation was their no.1 motivator of university choice

Q. "What motivated you to choose to study at your university?"
% rank university reputation as no.1

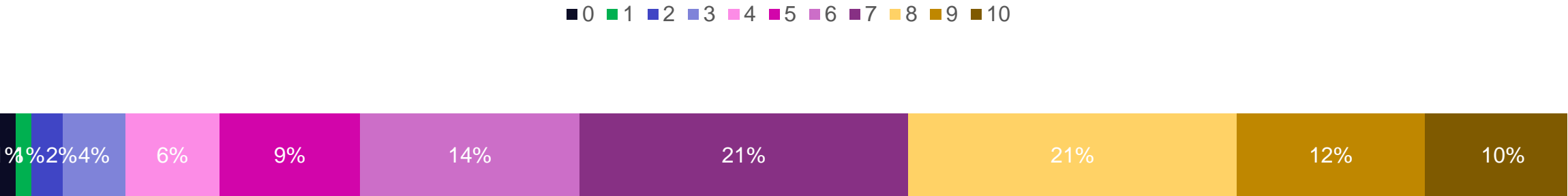
University Reputation



Despite the stress it can cause, the majority of students still say that they enjoy studying for their degree

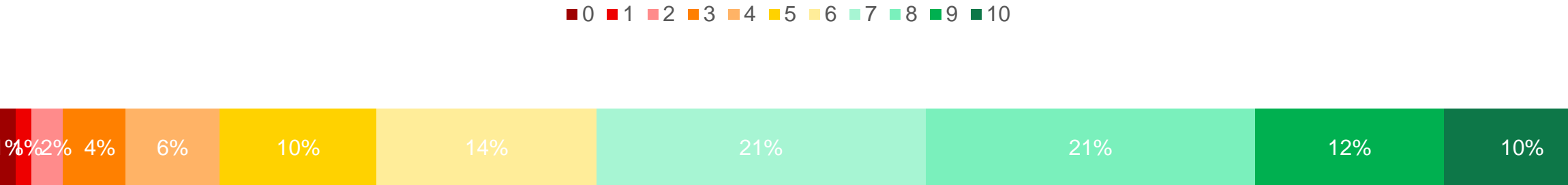
Q. “On a scale of 0-10, where 0 is not stressful at all and 10 is extremely stressful, how **stressful** do you find **university degree**?”

Stress of your university degree



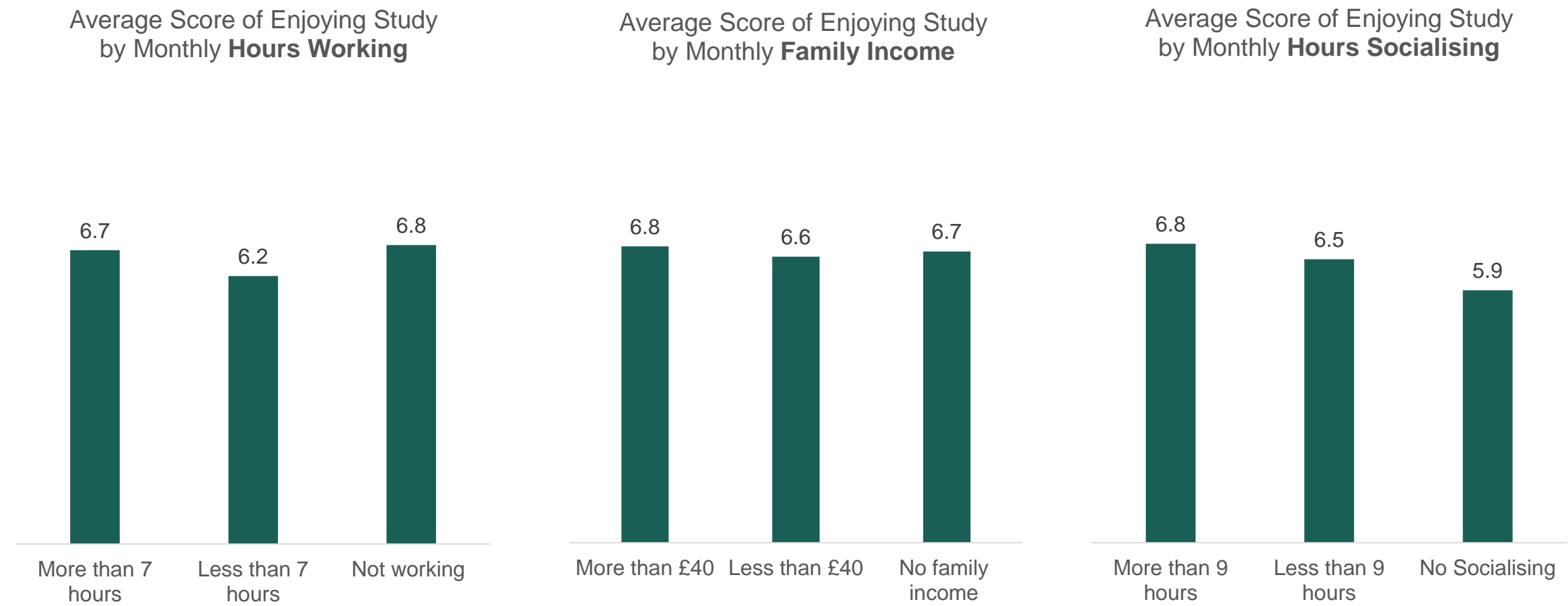
Q. “On a scale of 0-10, where 0 is not at all and 10 is completely, how much are you enjoying studying for your university degree?”

Enjoyment of University Degree



The longer time students spend socialising, the more likely they are to enjoy studying

Q. “On a scale of 0-10, where 0 is not at all and 10 is completely, how much are you enjoying studying for your university degree?”

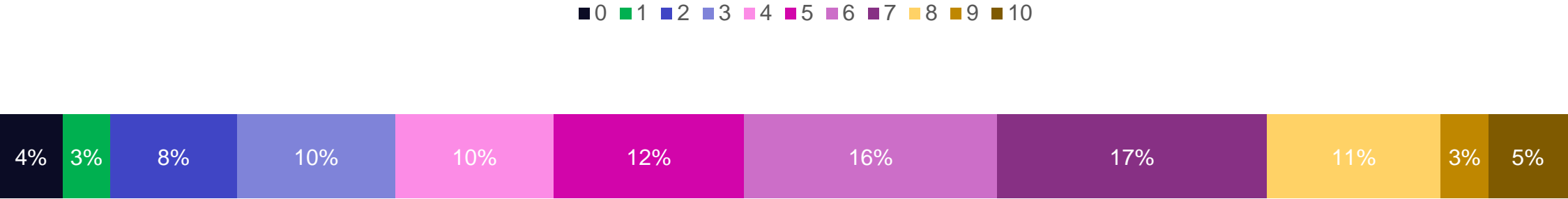


Base: Total N = 3419, Those working more than 7hrs (N=1252), Those working less than 7hrs (N=112), Those not working (N=2055); Those who get more than £40 from their families (N=1892), Those who get less than £40 from their families (N=249), Those with no family income (N=1282); Those who spend more than 9 hours socialising (N=2658), Those who spend fewer than 9 hours socialising (N=481), Those who don't socialise at all (n=280)

Students find managing money less stressful than their university degree, despite many not feeling they received any support from their university on this

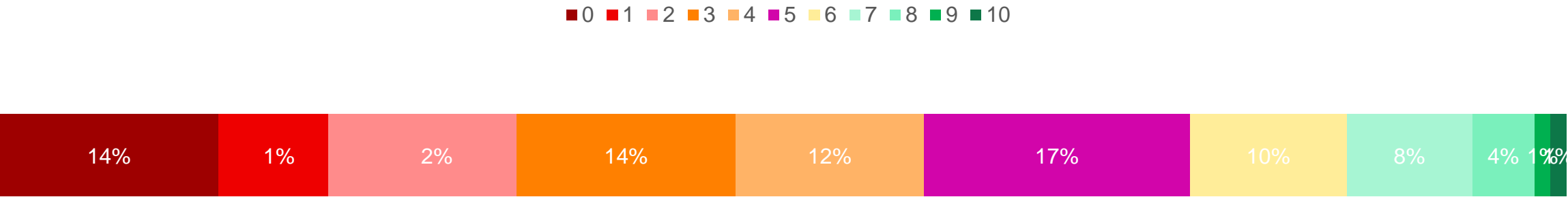
Q. “On a scale of 0-10, where 0 is not stressful at all and 10 is extremely stressful, how **stressful** do you find **managing your money**?

Stress of managing money



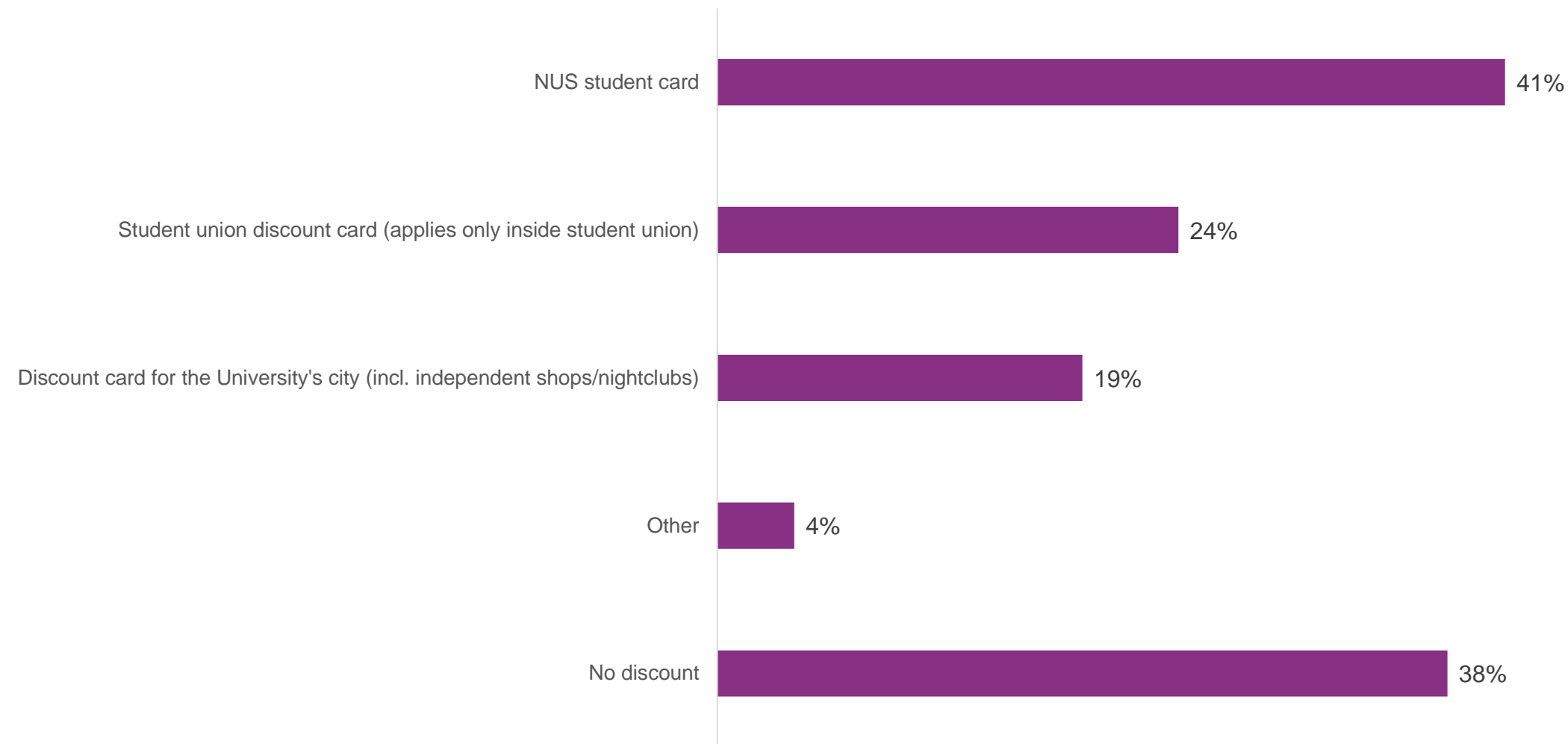
Q. “On a scale of 0-10, where 0 is not supported at all and 10 is extremely supportive, how much did you feel your **university helped you manage your finances** (from discount cards to advice and support)?

Support on managing money from University



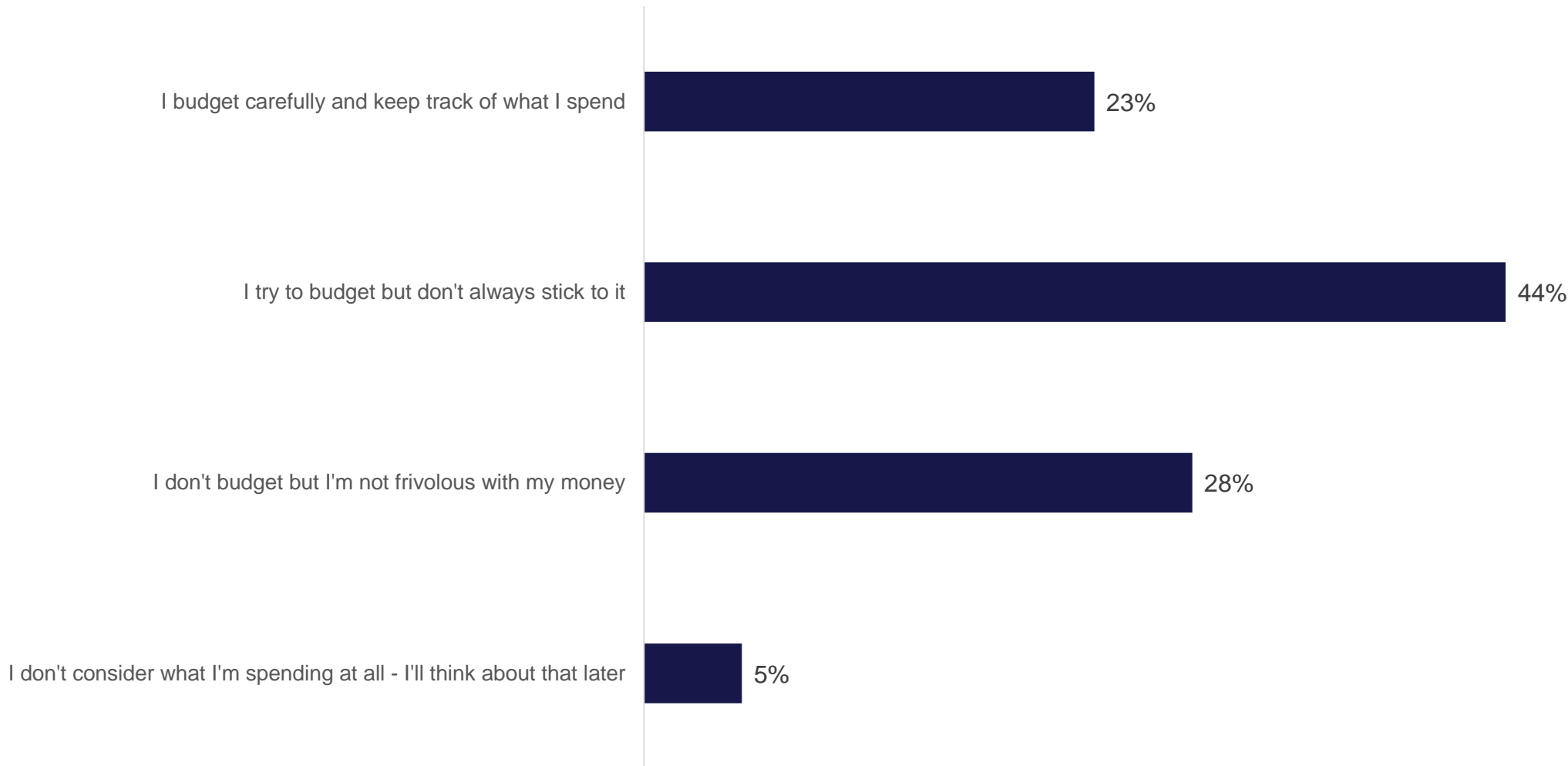
NUS student cards are the most commonly offered discounts, but 38% say they received no discounts at all from their university

Q. “What **discounts** did your university offer you when you first arrived?”



Majority of students say they try to budget but don't always stick to it

Q. Which of the following statements best describes your attitude towards money management?



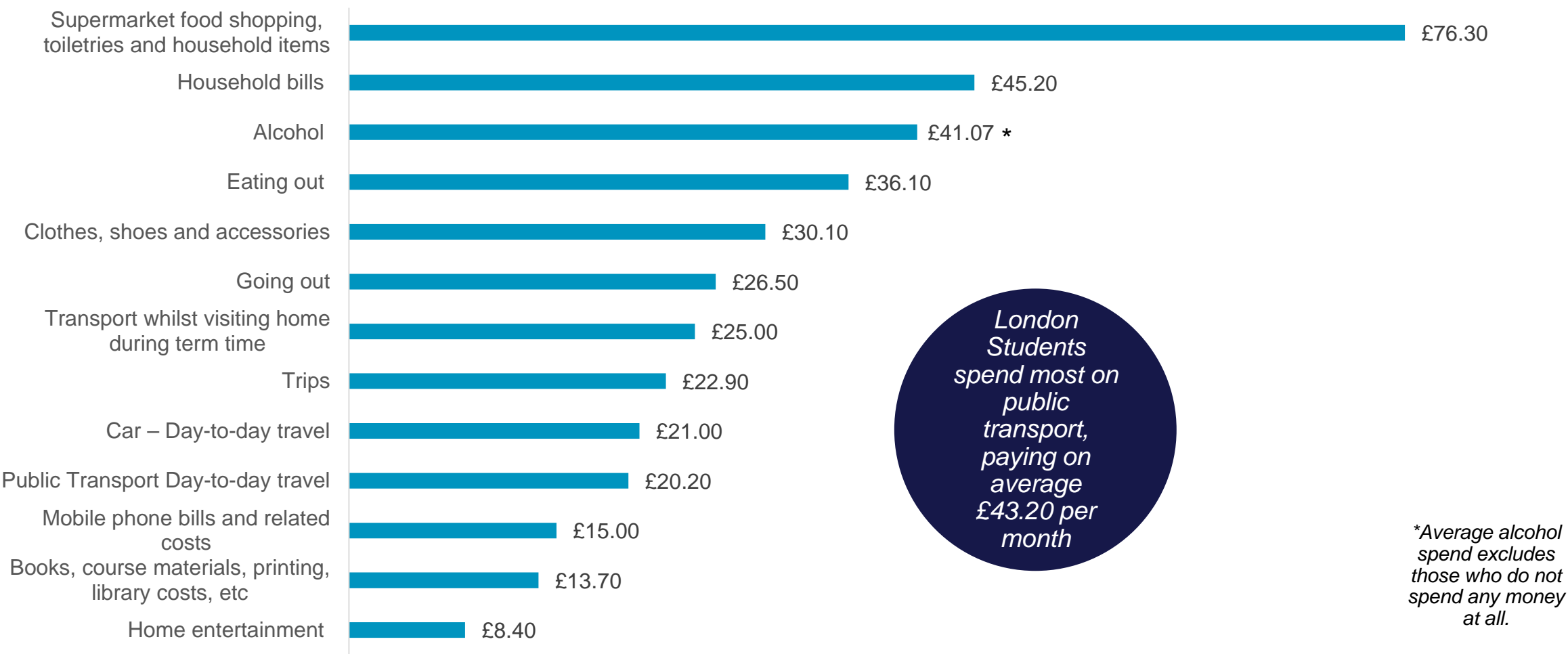
3. Student Spending

- MONTHLY EXPENDITURE
- ATTITUDES TO BUDGETING



Students spend more on supermarket shopping than any other category

Q. "On average, what do you spend each month on each of the following items:"

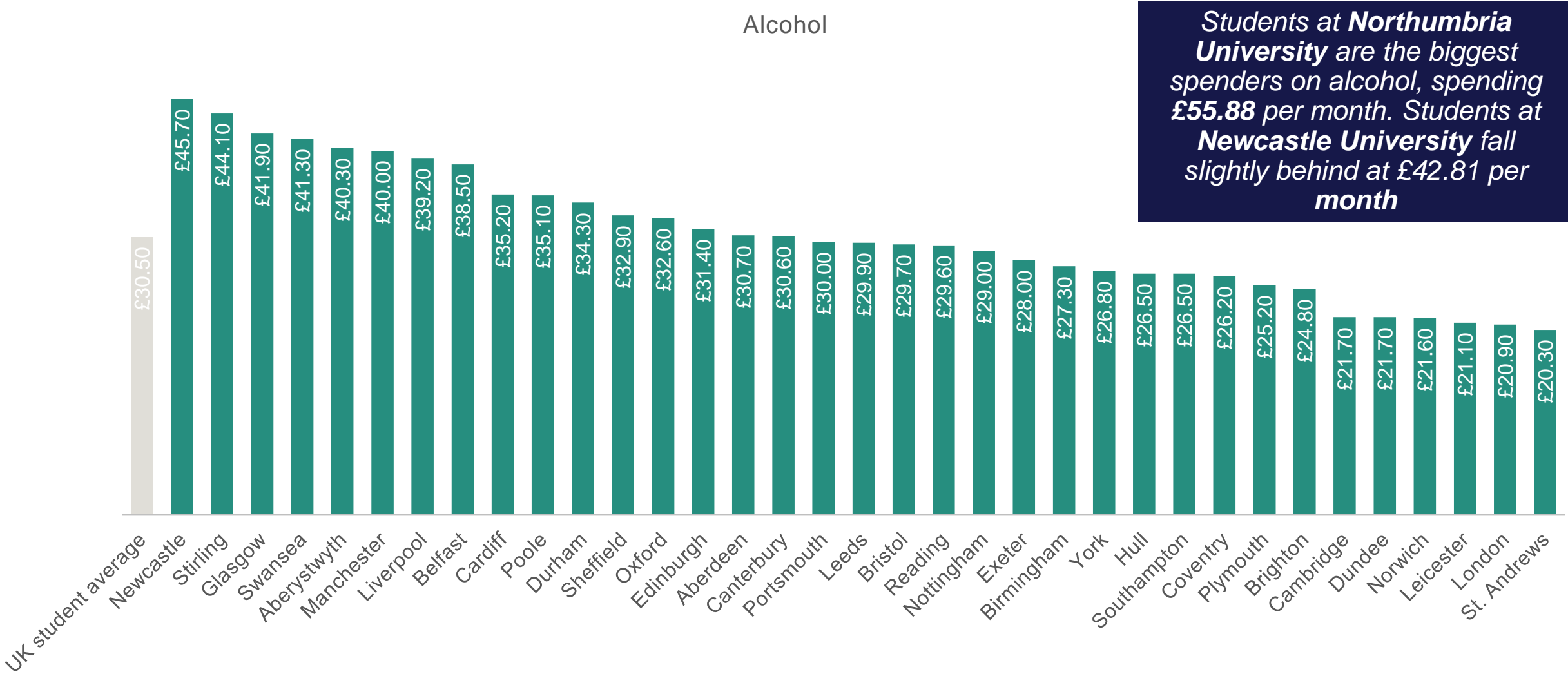


Students in London spend among the lowest in the UK on alcohol. Those in Newcastle spend the most

Q. "On average, what do you spend each month on each of the following items:"

Alcohol

Students at **Northumbria University** are the biggest spenders on alcohol, spending **£55.88** per month. Students at **Newcastle University** fall slightly behind at **£42.81** per month



London students spend just under the UK average on household bills, those in Hull and Plymouth spend the most

Q. "On average, what do you spend each month on each of the following items:"

Household Bills



4. Expected Costs

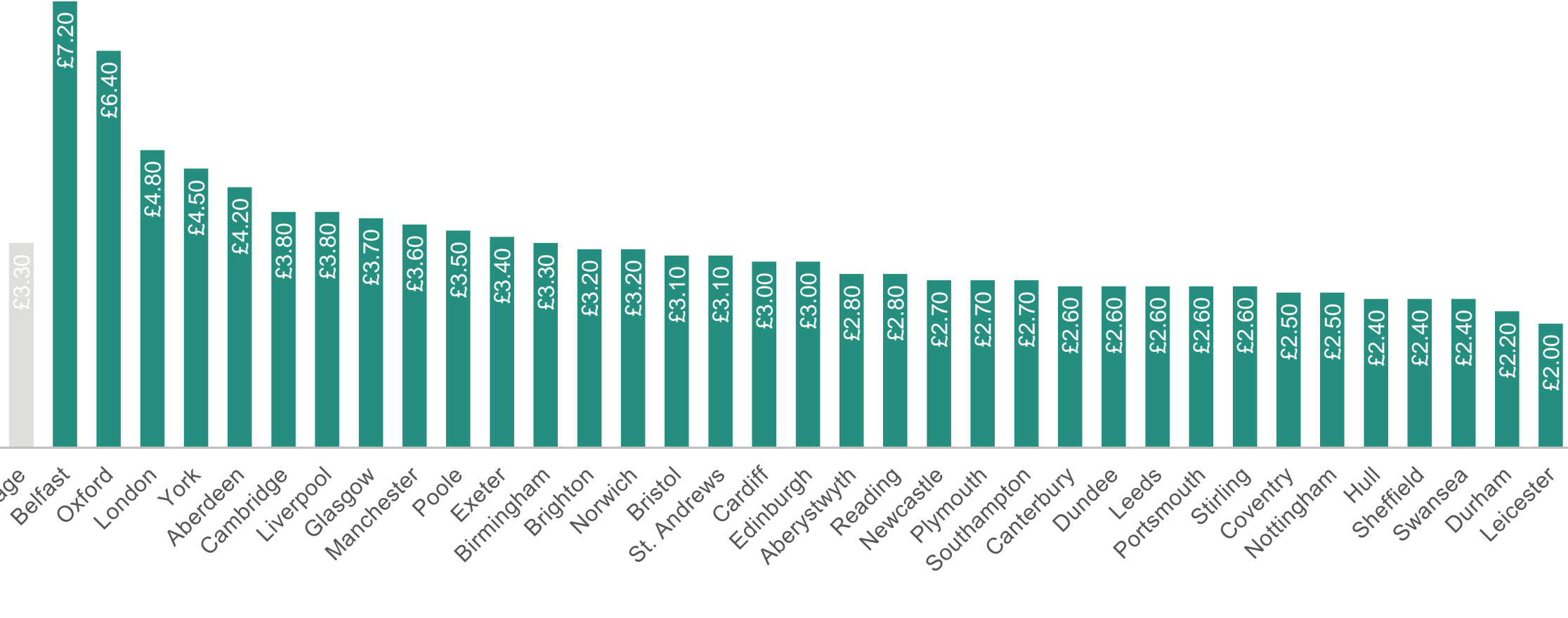
HOW MUCH DO STUDENTS EXPECT
TO SPEND ON CERTAIN ITEMS IN THEIR UNIVERSITY CITY?



Students in Belfast expect to pay the most for a pint, followed by Oxford and London

Q. “How much would you expect to spend on a... pint in your university city?”

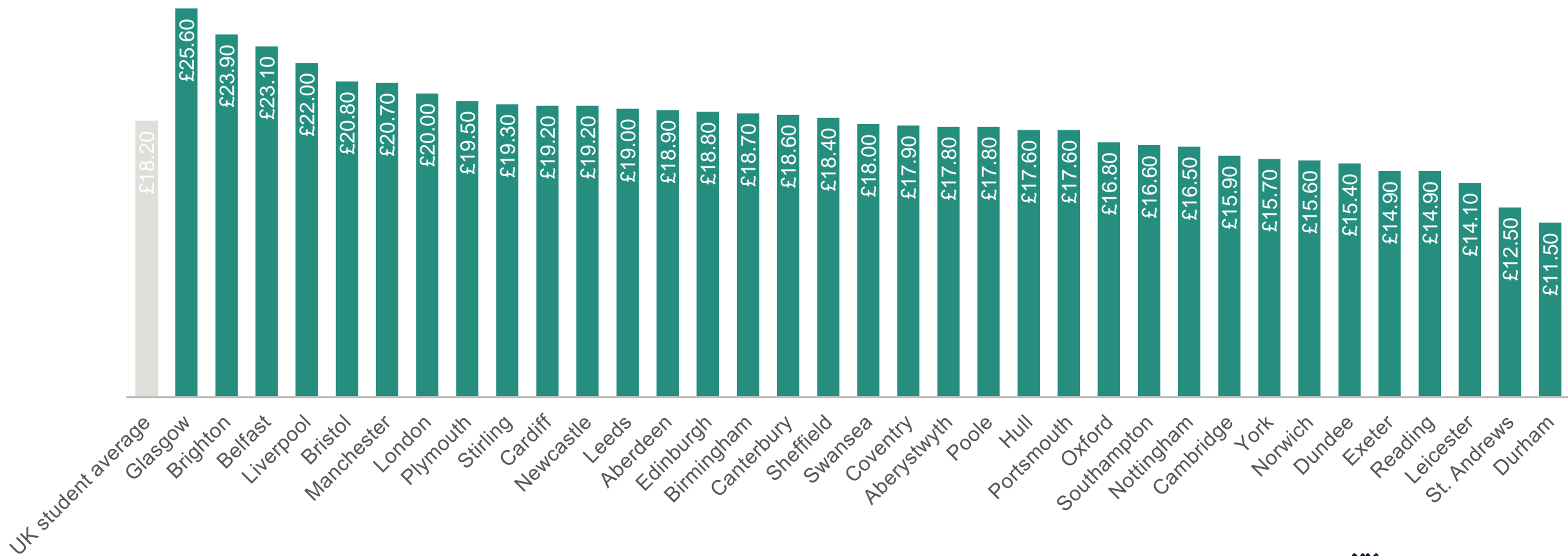
Pint – expected cost



Those in Glasgow expect to spend the most on a night out, with those in Durham and St Andrews spending the least

Q. “How much would you expect to spend on a... Night out in your university city?”

Night out– expected cost



Base: N = 3419; Aberdeen (74), Aberystwyth (52), Belfast (82), Birmingham (109), Brighton (101), Bristol (105), Cambridge (121), Canterbury (103), Cardiff (113), Coventry (111), Dundee (78), Durham (88), Edinburgh (121), Exeter (125), Glasgow (111), Hull (68), Leeds (106), Leicester (108), Liverpool (106), London (147), Manchester (108), Newcastle (120), Norwich (113), Nottingham (102), Oxford (102), Plymouth (100), Poole (68), Portsmouth (104), Reading (71), Sheffield (109), Southampton (103), St. Andrews (50), Stirling (38), Swansea (97), York (110).

Estimations of how much students spend on their last night out indicate that expected prices are correct, with most spending under £20

