

Student Living Index

July 2021



NatWest

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Summary



After remaining stable between 2019 and 2020, the Student Living Index rose by 7% in the UK over 2021, meaning the average cost of living is much higher from the previous year

- **London** continues to have the highest index for any city in the UK, increasing another 0.05 points since 2020, which had already been a 0.10 points increase in 2019
- **London** is currently the only city in the UK where student spend/costs outweigh their income

- The lowest, or best, living index this year goes to **Sheffield**, which saw an increase of 6% since 2020 where they ranked in the middle compared to all cities
- **Glasgow** has seen a drastic improvement in living index over the past year – while **Cambridge & Oxford** have maintained their relative improvement compared to other cities and still maintain rank in the lowest SLI

Summary

- **The North of England & West** of the UK have seen the highest increase in index compared to the rest of the UK – this is due to a lower average monthly income in these regions (students from **York, Cardiff** and **Leeds** receive the lowest monthly income)
- There's been a decrease in students living in privately rented accommodation year on year, with 1 in 3 now living in Uni accommodation and a +4% living at their home residence
- **Term time income has slightly increased** overall (by £30) but remains below 2019 levels on average
- **Cambridge and Oxford** remain top of the list for income, **Manchester** confirms their gains from last year and **Glasgow** improves by around +£150 a month
- **Average student monthly rents** across the UK have increased by 18% since 2020
- However, **London** has seen a decrease in rent

Summary: Sources of income



Student loans still make up over 50% of students' monthly income – however it dropped slightly year on year as parents/personal revenue have gained importance in financing student lives this year.

- Only 1 in 7 students rely on own income to pay for their rent

- **Scottish and Welsh Students** are still less reliant on student loans or they have smaller loans to finance their living – which could be linked to tuition fees being free for local students
- They're also more reliant on self financing and are less likely to run out of money or be stressed by managing their money

Summary: Sources of income

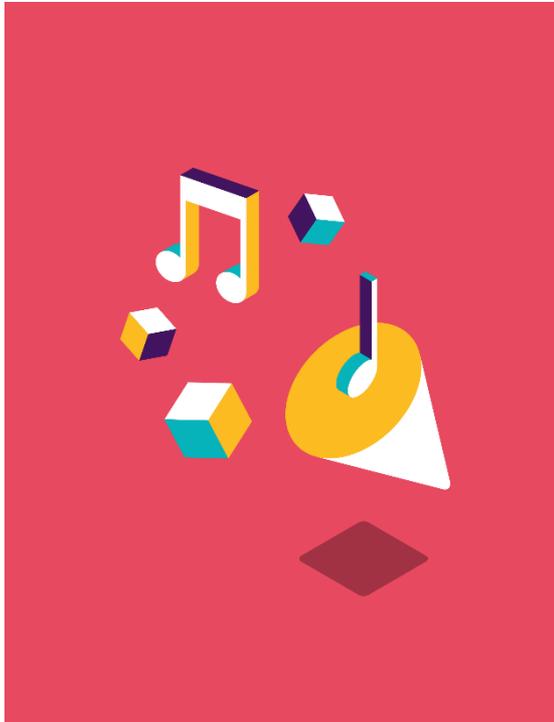
- Students in prestigious universities – namely **Oxford, Edinburgh, London, Durham & Cambridge** – still rely mainly on their parents / family for income (over 50% more than the average). They also depend a lot of loans for Oxford and Cambridge, which may be a result of the higher tuition fees
- They spend more time on academic study but are more likely to feel stressed as a result. Students in more prestigious universities are more likely to spend more time studying on campus vs. at home compared to the national average
- **Oxford** has the most dedicated students (+43 hours per month studying overall than average, double the time on campus vs UK average)...but 60% of students there find studying for their degree highly stressful (compared to 43% UK average)
- **Cambridge & Oxford** have remained the top university for time spent per student on academic studies for more than 5 years in a row
- Students in **London** rely less on student loans than the average, and more on parents / personal saving – this may be a result of having more students that live at home in London

Summary: Activities

On average, **time spent on academic studies has decreased since 2020**, while time spent socialising has increased slightly

- As expected, time spent studying on campus has drastically reduced year on year, with less than half the time spent studying on campus compared to 2020

- Overall, almost **2 in 3** UK students do not spend any time on a part time job at all
- Time spent socialising has increased but more is spent socialising online, with over **17h spent per month on socialising online compared to 22h socialising in real life** – however there has been an **increase in people spending no money on socialising, with 22% doing so (+10% YoY)**



Summary: Activities

- **Time spent and money spent on Home Entertainment (gaming, VOD) has drastically increased in 2021**, with over 50 hours spent monthly (10h more than for socialising)
- **Newcastle & Oxford** continue to be the main cities where students invest the most money on socialising – an average of 40% more than the rest of UK students
- Over 70% of all UK Students do not spend any money on fitness – up +12% YoY
- Students in **Nottingham, Cambridge** and **London** spend the most on fitness - more than twice than **Durham** students

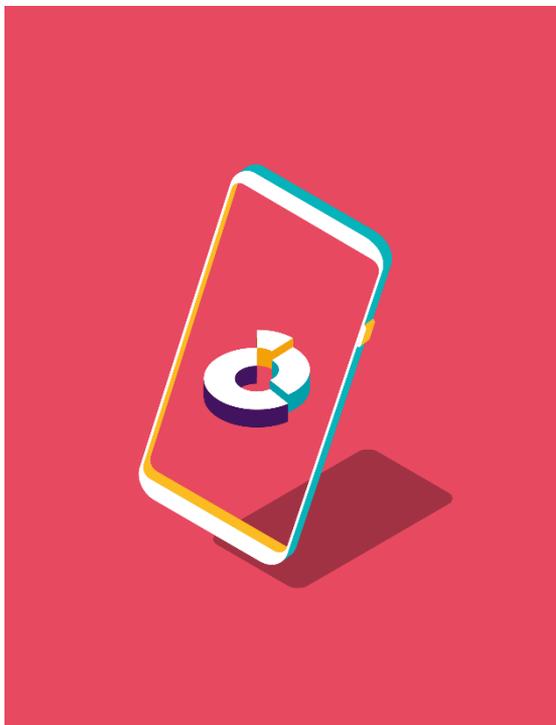
Summary: Monthly expenditure



Supermarket spend remains the top monthly cost this year for UK students, **almost two and a half times as much as any other source of spending & making up a fifth of total monthly expenditure**

- Overall, spend has remained up YoY since 2019, increasing another +5% since 2020
- Going out is the only category that saw a significant decrease since 2020, with students spending around £10 less per month
- Student spend on their last night out has increased consistently since 2019 – suggesting that students go out less regularly but spend more to treat themselves once they do
- This year **Durham & Exeter** students slightly overtook Newcastle students for **biggest spend on alcohol**, spending around £40 per month – **40% more than the UK average**
- **Newcastle** has remained in the top 3 spenders on alcohol and going out over the past 4 years

Summary: Money management

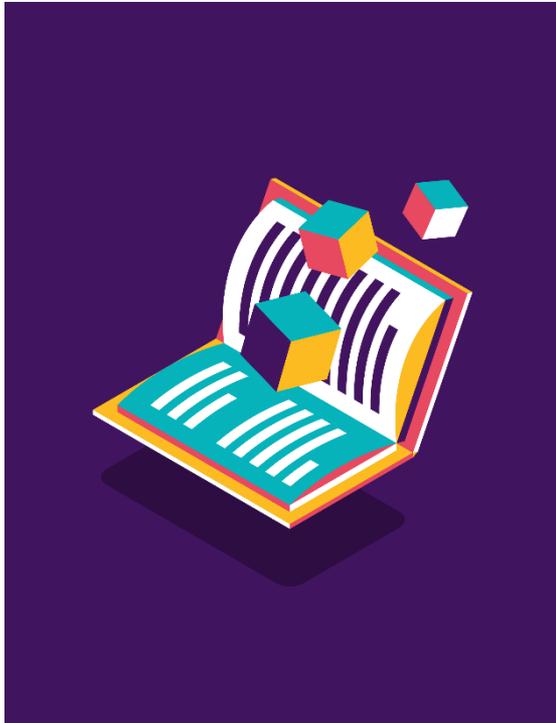


27% of UK students have found themselves running out of money by end of the semester – this is 6% less than last year showing that students have had less of a hard time managing money in the pandemic

- Students in **Exeter & Cambridge** are likely to save the most each month (+77% vs UK average) - over three times more than those in **Southampton**
- Students in **Glasgow** also have an easier time saving money

- Less than 1 in 5 UK students find managing their money stressful - especially in **Durham, Edinburgh & Birmingham**
- Stress of managing money has decreased overall by 4% YoY
- Support from universities to manage money has stayed the same at 6%, reiterating that most students do not feel supported by their campus to manage their finances

Summary: Motivations and expectations



The top reason to pick a University is still **subject choice**, but it lost some traction this year to the **benefit of reputation, being close to home** and **social life** which have all gained traction

- **York** continues to be in the top universities most likely to be chosen for subject choice alongside **Southampton** and **Edinburgh** this year
- **Durham, Oxford & Cambridge** continue to rank top for being chosen because of reputation, with twice as many students than average citing this as their primary reason
- **Leeds** takes the top spot for social life as the number one motivator for 16% of their students for the 2nd year in a row & **Birmingham** claims the top spot for being close to home

Summary: Wellbeing and sustainability



43% of students rate studying for university as being very stressful, a slight increase by +2% YoY – the students with highest levels are from unis with bigger reputations such as Oxford & Cambridge

- In contrast, only 33% of students enjoy studying for their degree, a sharp drop from last year (-11% on average) and dropping for most cities – showing that across the UK student morale is down
- **Oxford** ranks the highest for overall student wellbeing – taking 1st spot for mental health support and having the most sustainable students
- Satisfaction for mental health support has reduced YoY by 10%, with lowest performers including **Southampton & Durham**

Summary: Impact of Covid



Less than 1 in 5 students felt supported by their university during Covid-19 – down 11% YoY

- **Cambridge** ranks high for support during the crisis, with 27% feeling supported, however this is still a strong drop from last year
- Most universities have performed worse for long-term support than they did initially when the crisis began last year
- **Glasgow** students are most likely to find value in their online education provided by their uni by far (3× more likely than the average)
- Overall, only 1 in 10 students rated their online education as good in the UK

Summary: Impact of Covid

- 78% of students were offered some form of support for their mental health during Covid-19 crisis, which is up 7% YoY when compared to the first lockdown
- 18% of students felt the pandemic has negatively affected their ability to achieve their qualification – particularly for those who're studying at **Durham, Bristol & Sheffield**
- It has decreased by -7% since 2020, but students rating it positively have stayed at the same level – suggesting students show more apathy now towards the situation
- This year, only 6% of students feeling supported by their bank
- 37% felt strongly unsupported this year (+7% YoY)



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Methodology and Sample

Audience

N=2337 University students living in the UK

Survey period

4th June – 17th June 2021

Panel provider

Youthsight Experts in student and young professionals research

- Measure current term-time vs holiday income. Assess the impact of COVID.
- Understand university city differences
- Understand motivations and expectations

Student Living Index

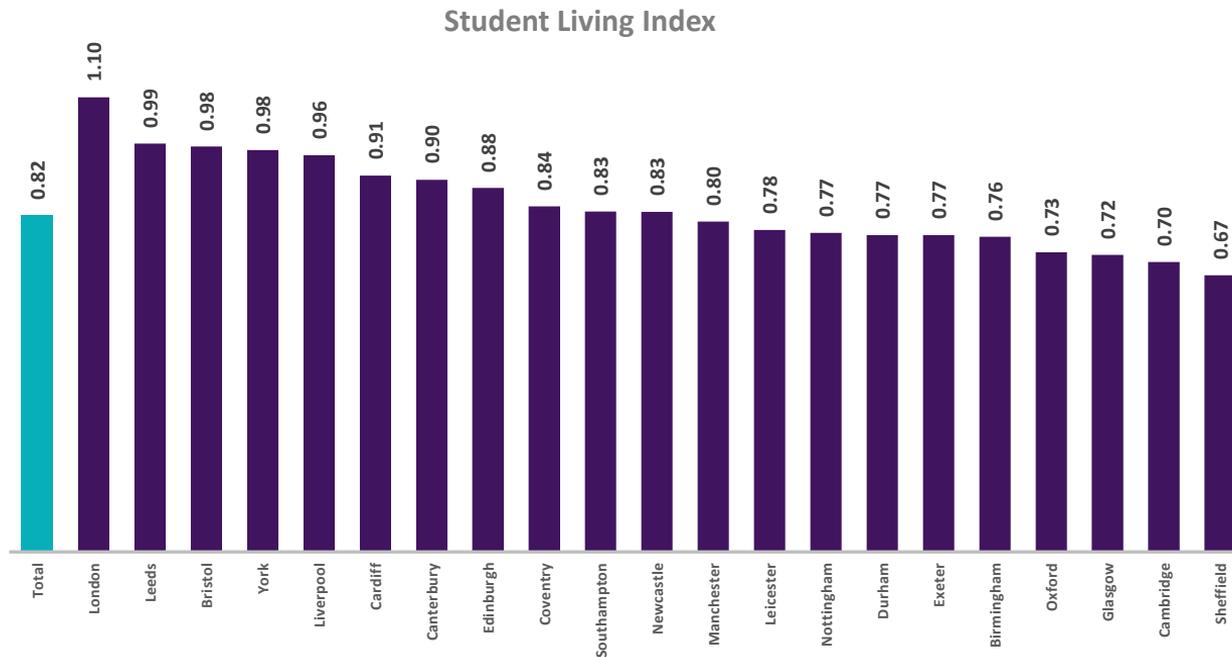
Per student city

London continues to hold the title for the highest student cost of living, while Sheffield offers the best value for money

Student Living Index

= average monthly living and accommodation costs ÷ average monthly income

The average student living index increased by 7% this year





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Sources of Income

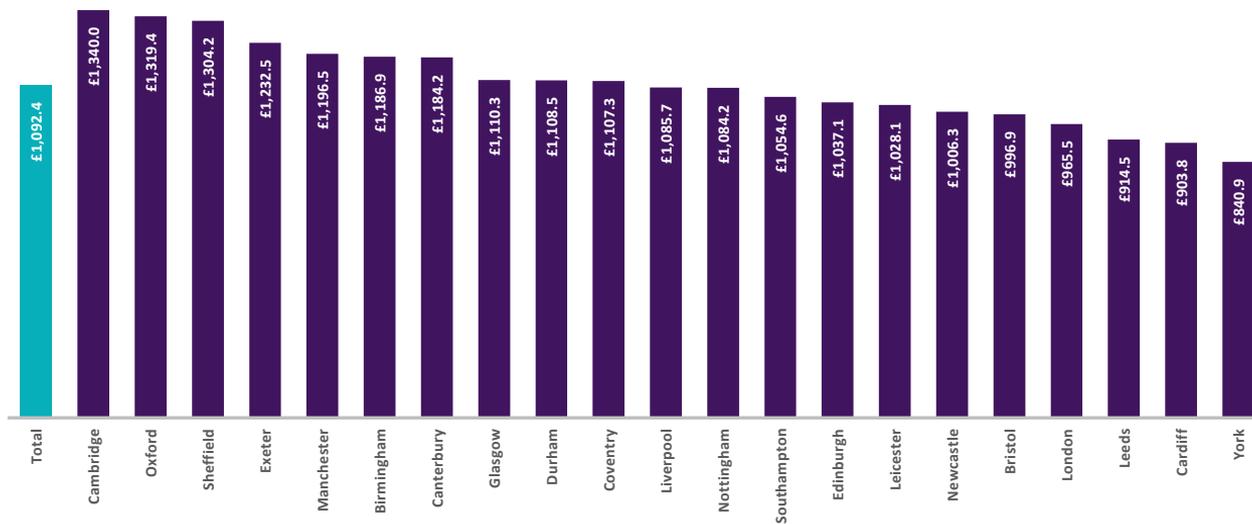
Students in Oxford and Cambridge have the highest term time income, while Cardiff and York have the lowest



Average monthly income

2021

Term Time Income



Base: N =2319 respondents;

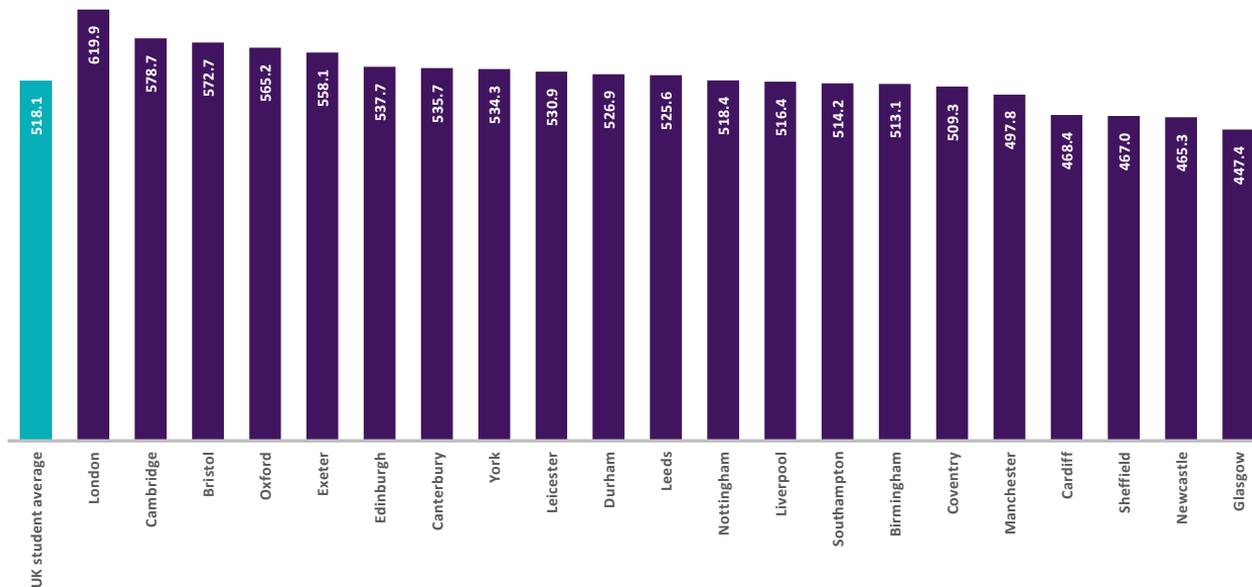
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

London and Cambridge are the most expensive cities to rent in the UK, while Wales and the North are more affordable



Q6
How much is your monthly rent?
2021

Monthly Rent



Average student rents have increased by +18% since 2020

Base: N =2319 respondents;
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

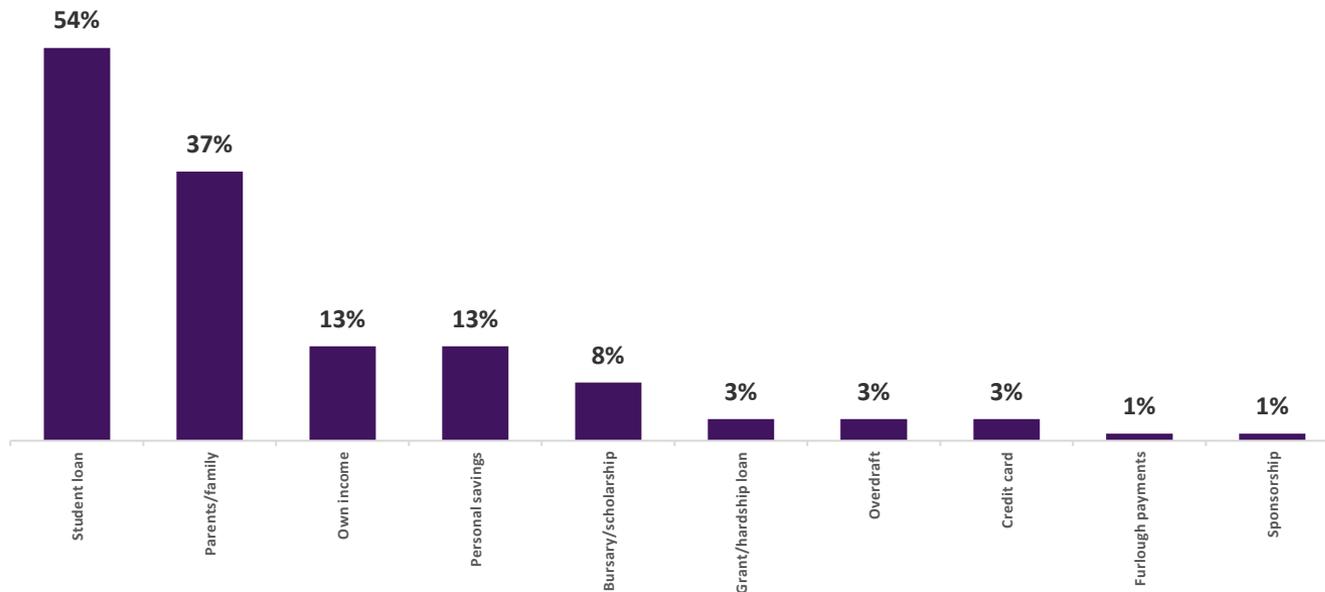
Students continue to be most reliant on their loan to fund the cost of living followed by family – with less than 1 in 7 reliant on their own income



Q8

Which of the following do you use to pay for your rent?

Method of paying



Base: 2021 N=2337 respondents; Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Students at Glasgow, Exeter and Newcastle spend more time in part-time work



Q7

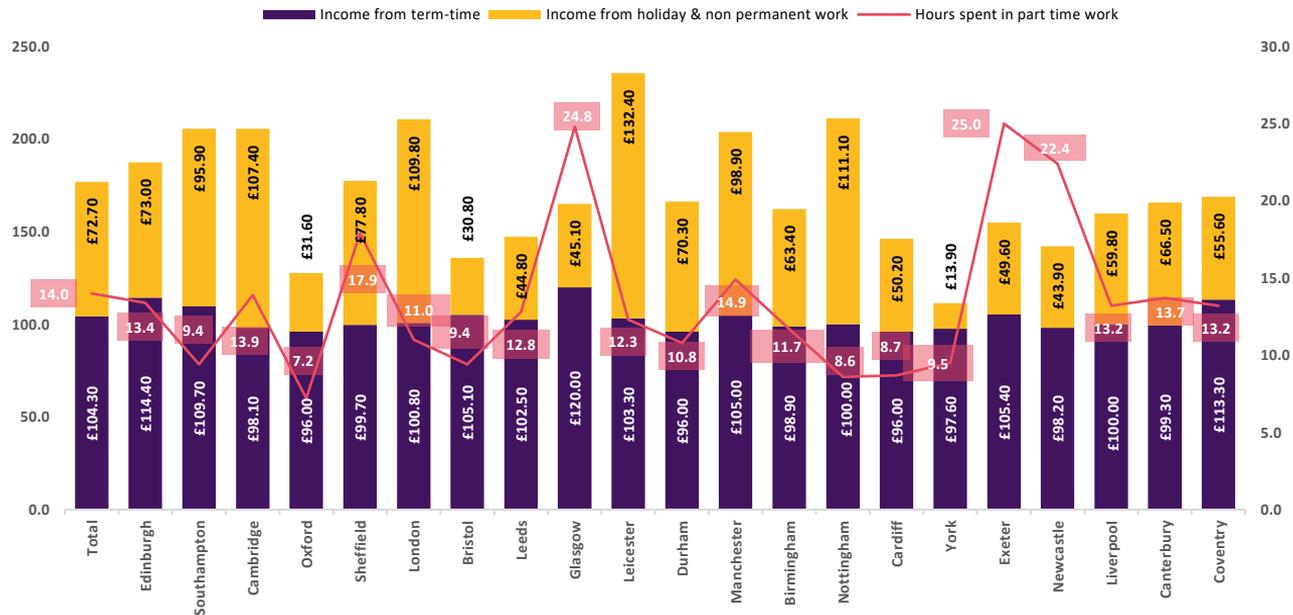
On average, how much does each of the following sources contribute to your income during the term each month?

Income term-time and holiday work

Q10

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

Hours spent in part time work



Base: N =2319 respondents;

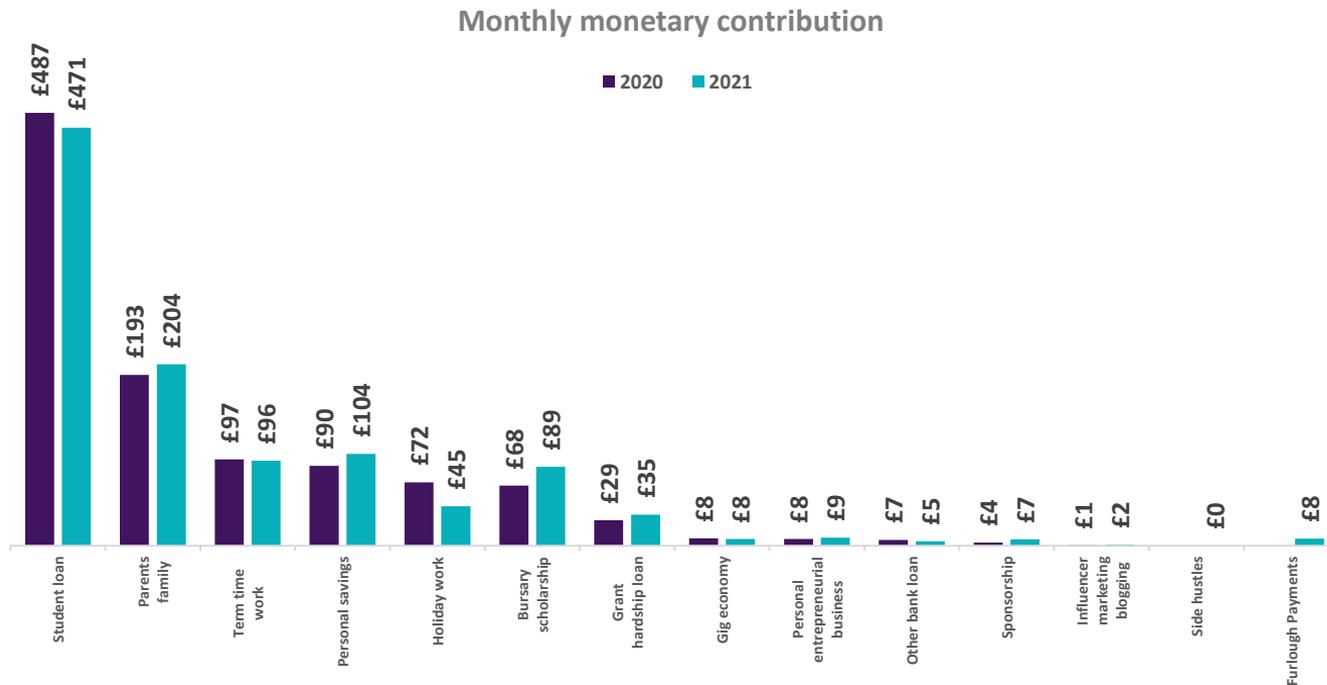
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

Student loans contribute the most to term time income, but students are more reliant on family and personal savings this year



Q7

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



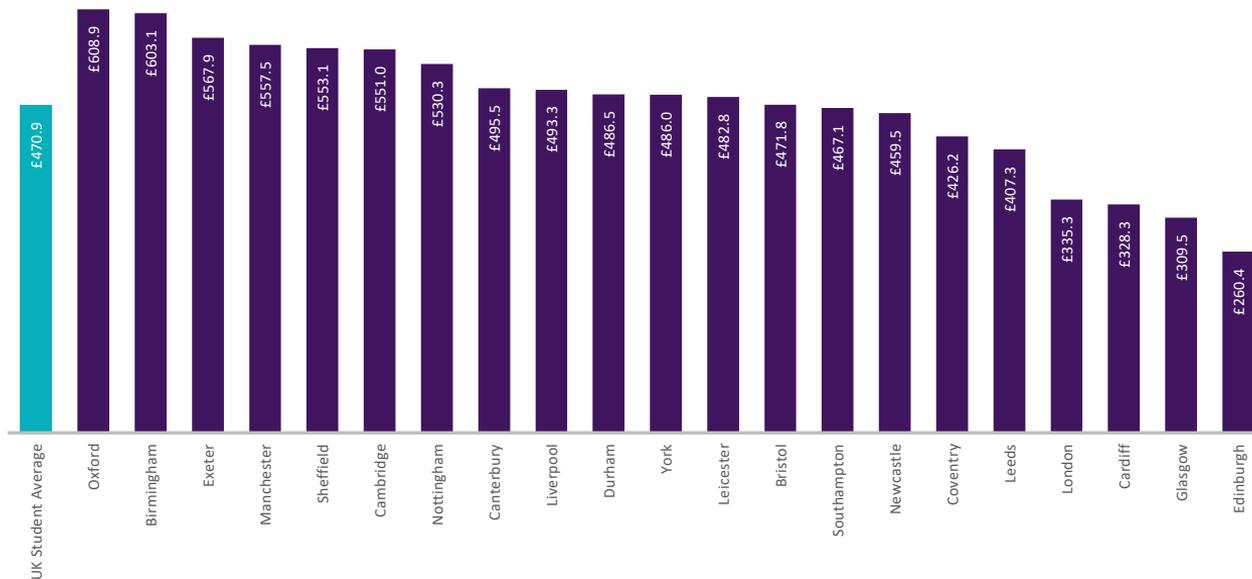
Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

Q7

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

Student loan



Base: N =2319 respondents;

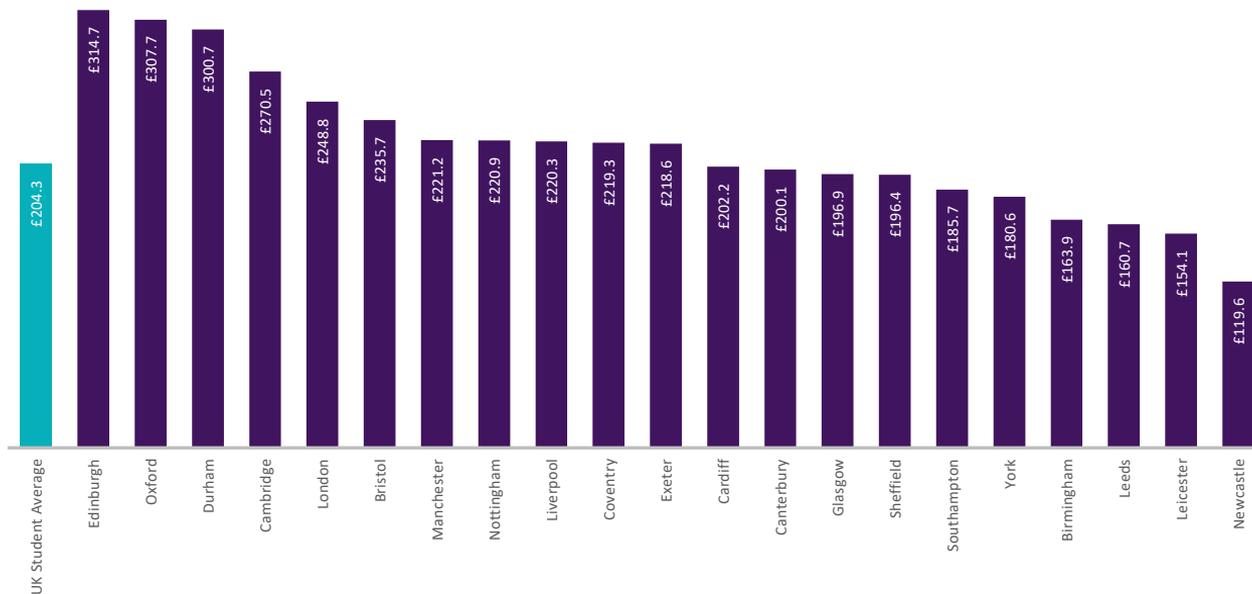
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

Students in more affluent cities and prestigious unis are more reliant on their parents and family to fund their student life

Q7

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

Parents or family



Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

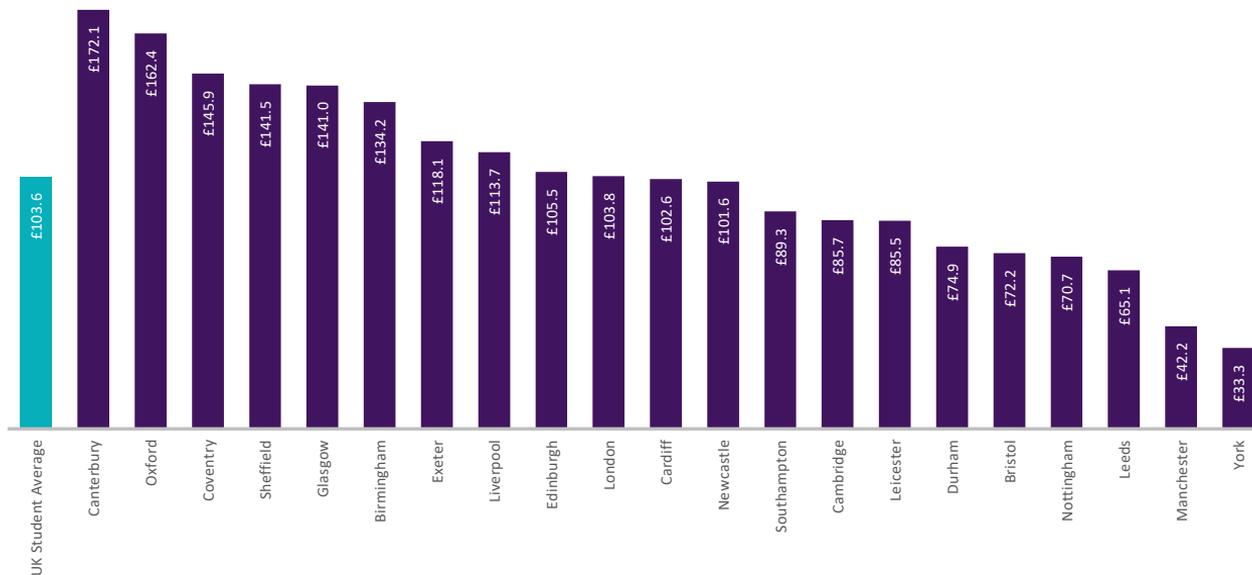
Canterbury students are most reliant on personal savings to fund their lifestyle, while York students rely the least



Q7

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

Personal savings



Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

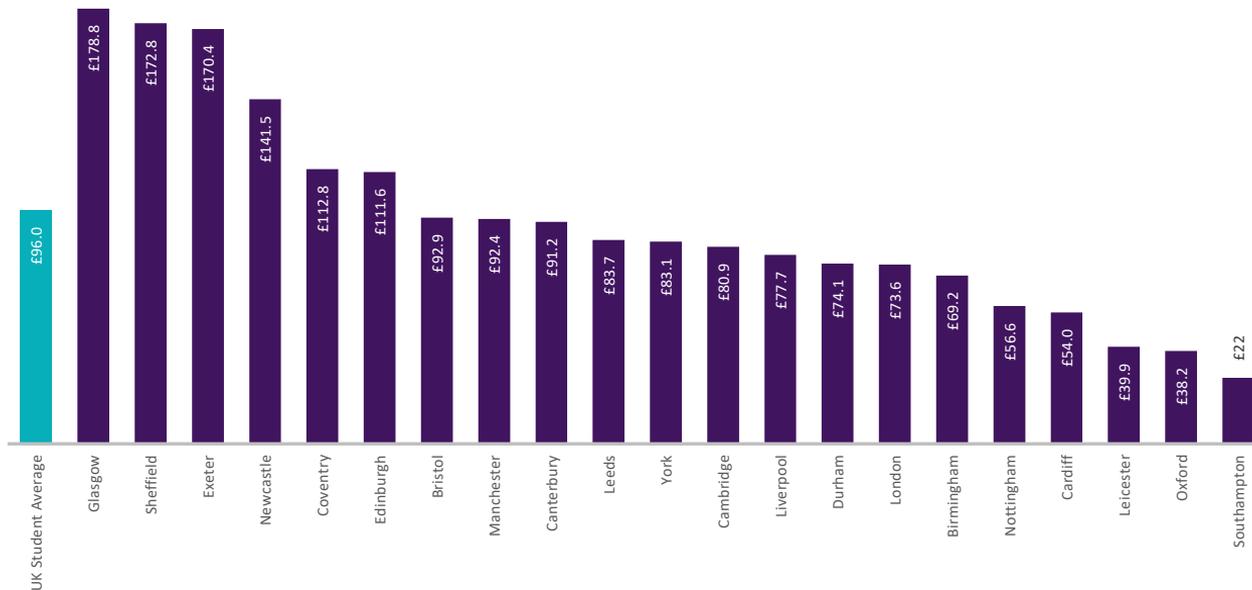
Students in Northern cities are more likely to rely on term time work income



Q7

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

Term time work



Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

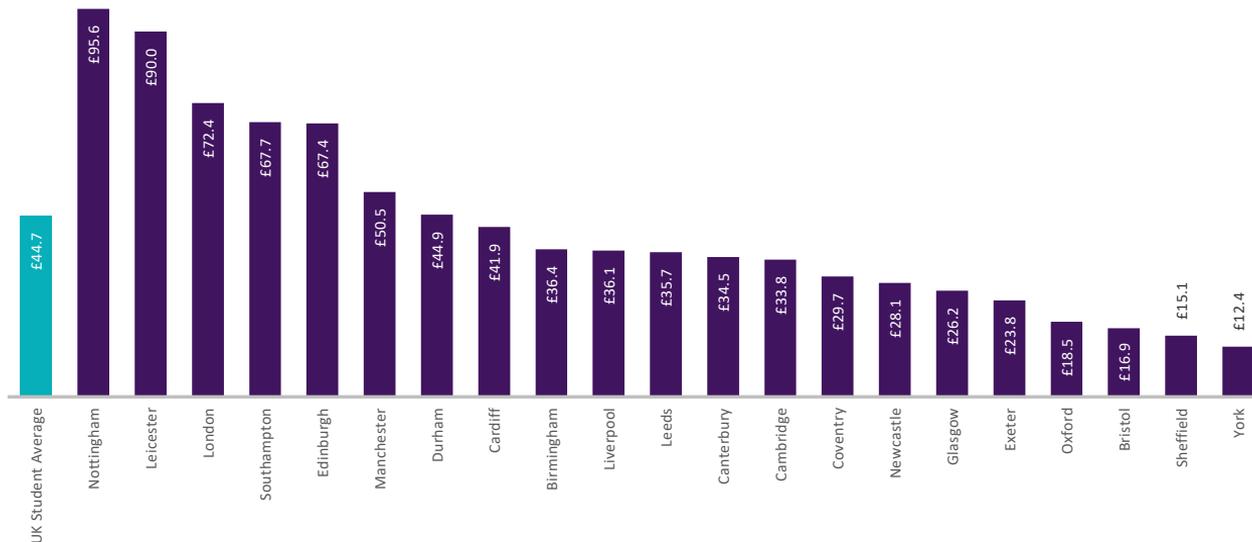
Nottingham students rely the most on income from holiday work



Q7

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

Holiday work



Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

Cambridge students continue to rely the most on contributions from bursaries/scholarships than other uni cities, closely followed by Glasgow

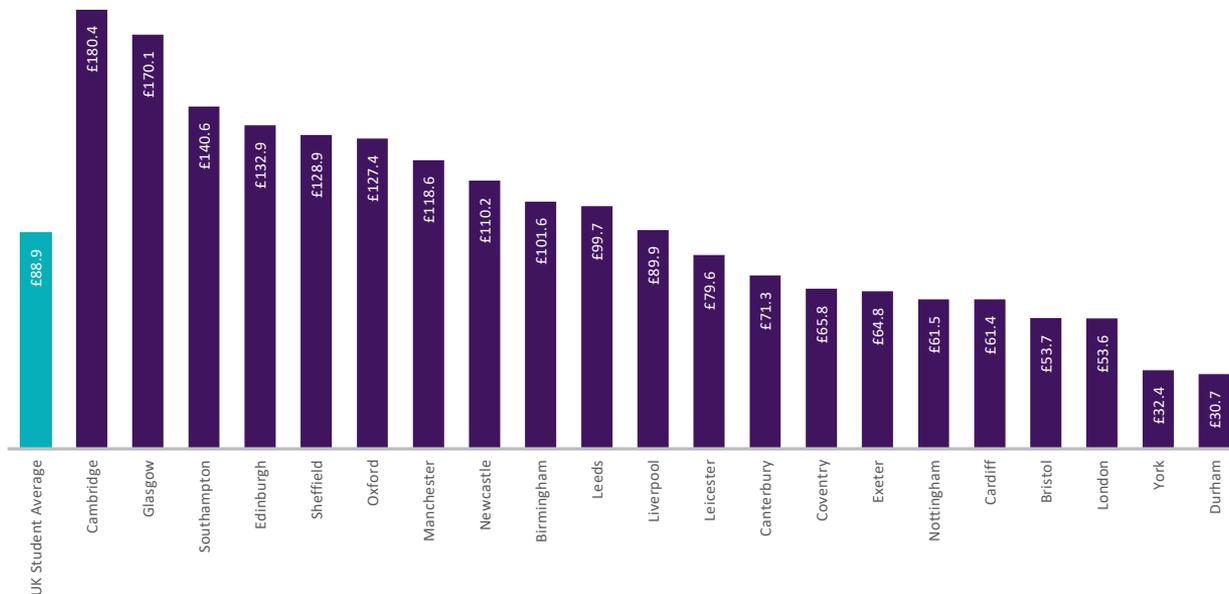


Q7

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

Bursary/scholarship contributions for Glasgow have tripled since 2020

Bursary/Scholarship



Base: N =2319 respondents;
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).



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Activities

Time spent studying has decreased slightly from last year falling back to 2018 levels – home entertainment has seen the largest increase



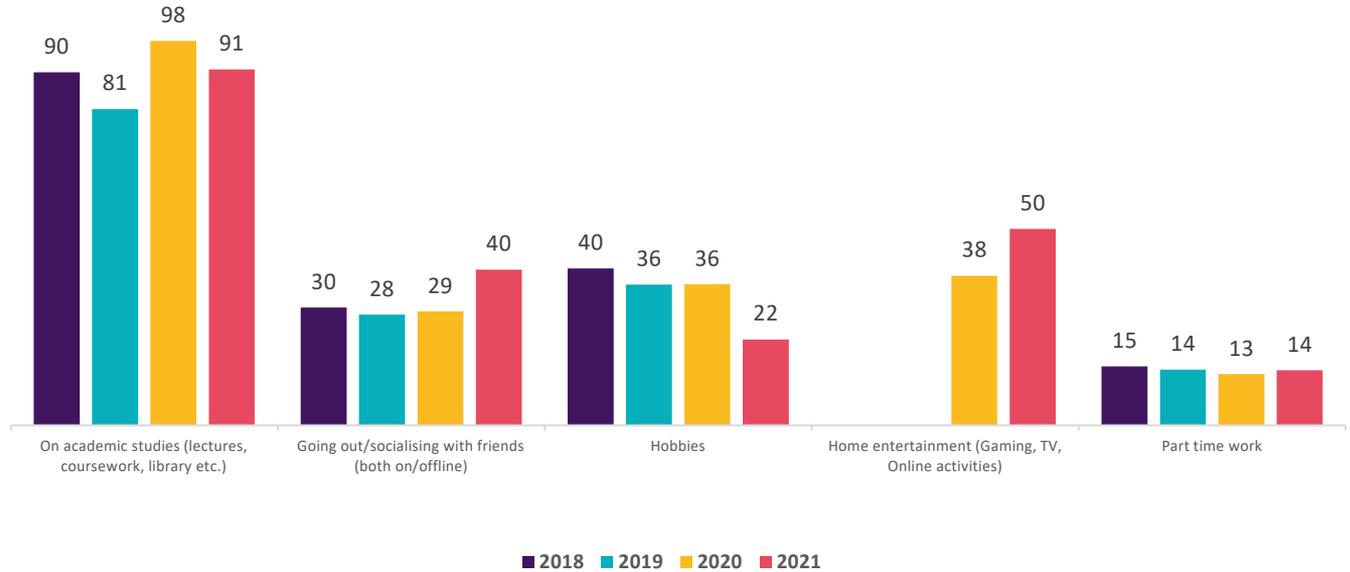
Q10

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

“Hobbies” number created by merging “watching sports”, “playing sports”, “volunteering”, “creative or performing arts” and “other hobbies”

Time spent on Home entertainment has increased considerably while more traditional hobbies have taken a step back

Hours per month



Base: N =2319 respondents;
 Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

Spend across various categories has seen little change from the previous years

Q10

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

“Hobbies” number created by merging “watching sports”, “playing sports”, “volunteering”, “creative or performing arts” and “other hobbies”

Spend / income per month



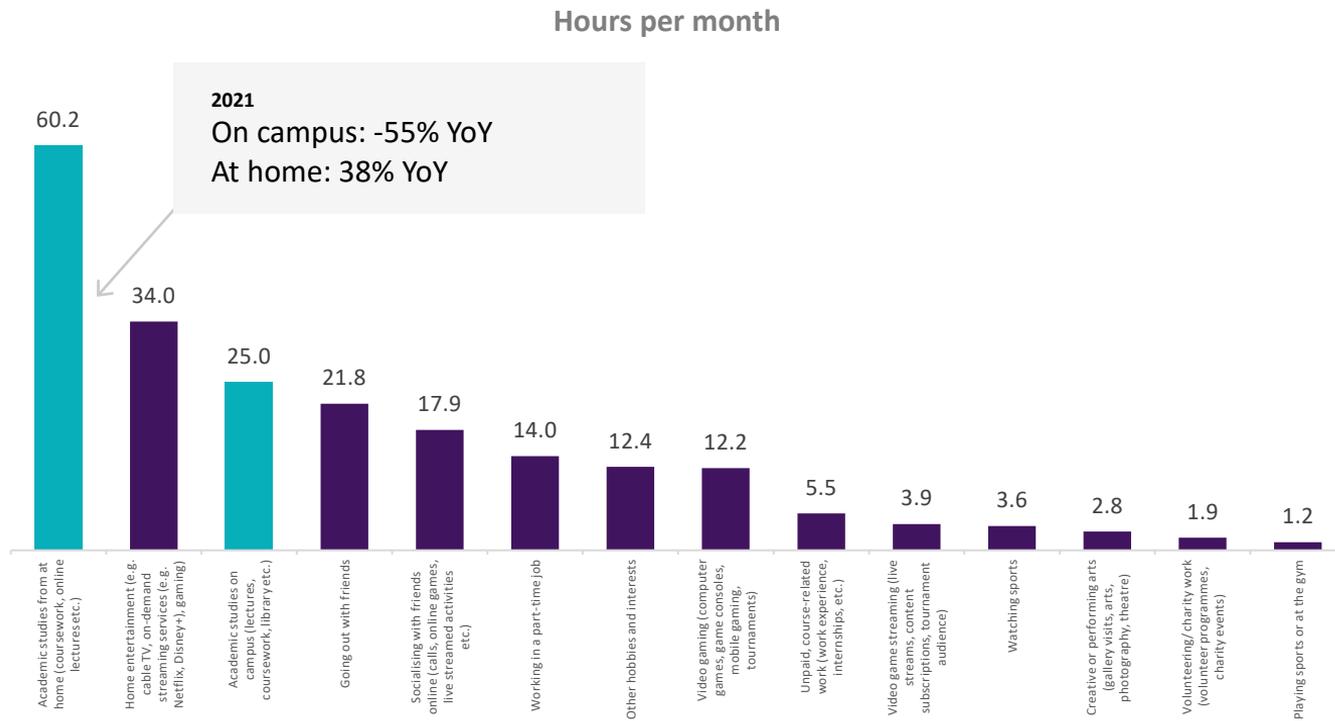
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Students continue to spend the vast majority of their time studying, however on campus study time has halved

Q10

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



Base: N =2319 respondents;

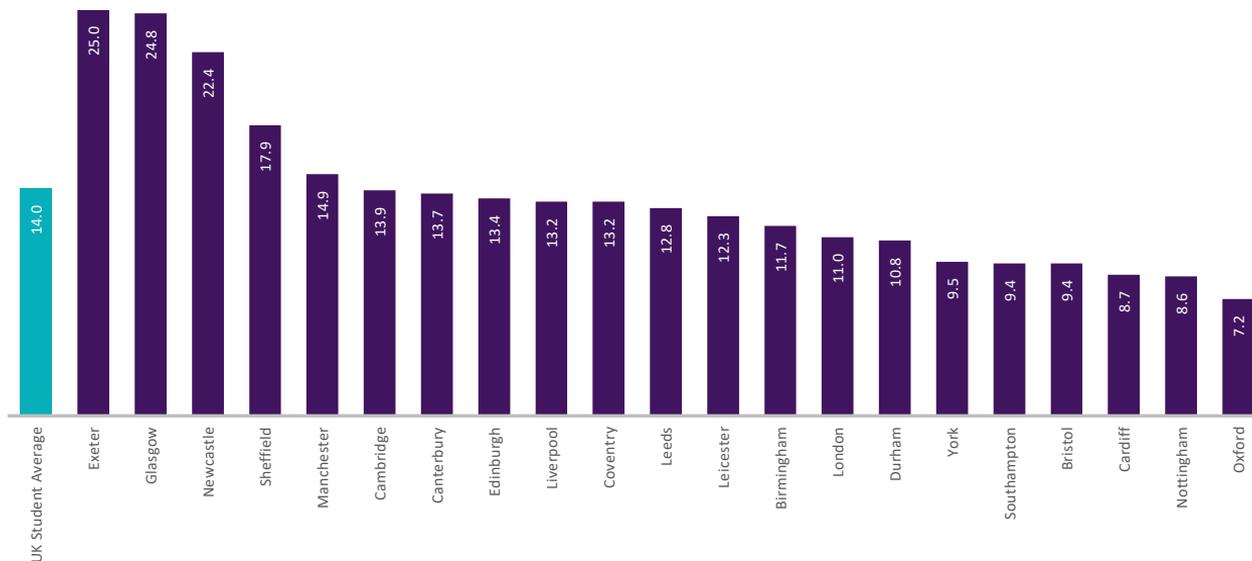
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Larger & more expensive cities like London have seen a decrease in time spent per month in part time jobs as financially-limited students chose to live at home

Q10

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

Monthly Hours Part Time Work



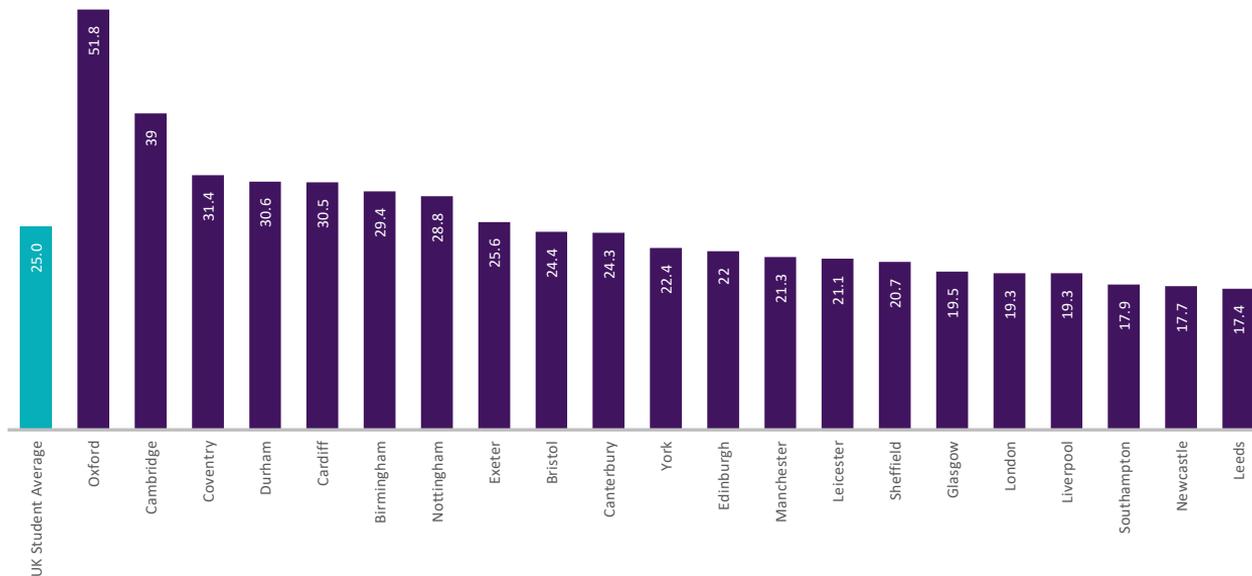
Almost 2 in 3 students do not spend any time at in a part time job (65%)

Those at Oxford and Cambridge are still those most likely to spend more time studying on campus despite the pandemic shifting students away from campus

Q10

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

Monthly Hours Academic Study on campus



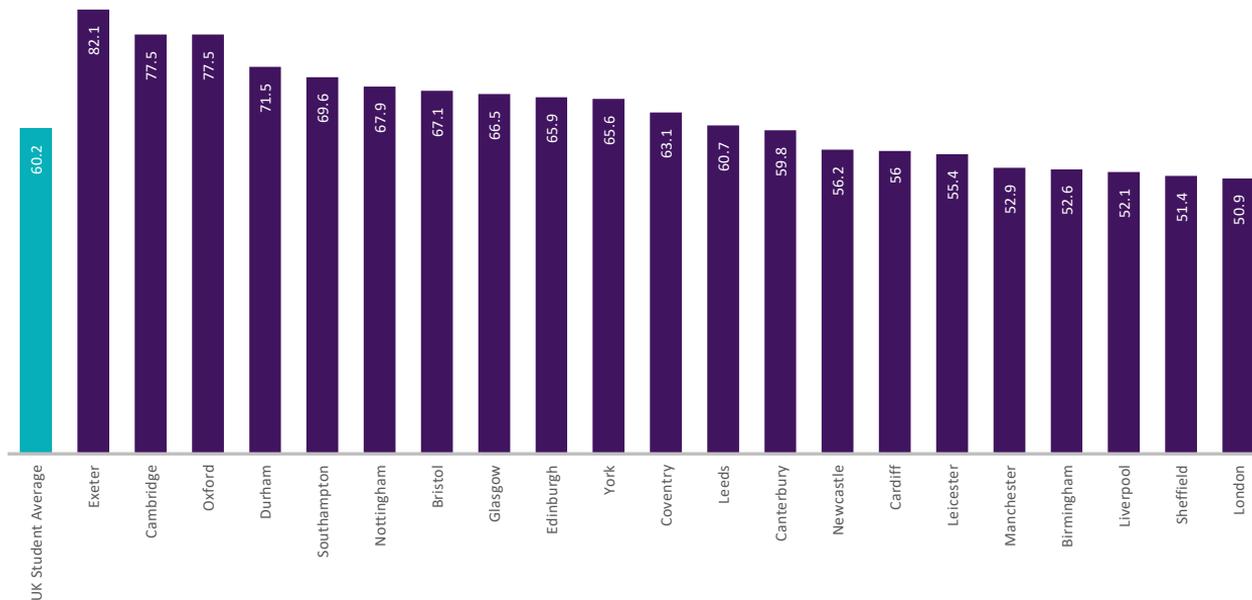
Average time spent on campus was more than halved during the pandemic (-55% YoY)

As expected there has been a significant increase in hours spent studying at home because of the pandemic (+38% UK student average)

Q10

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

Monthly Hours Academic Study at home



Base: N =2319 respondents;

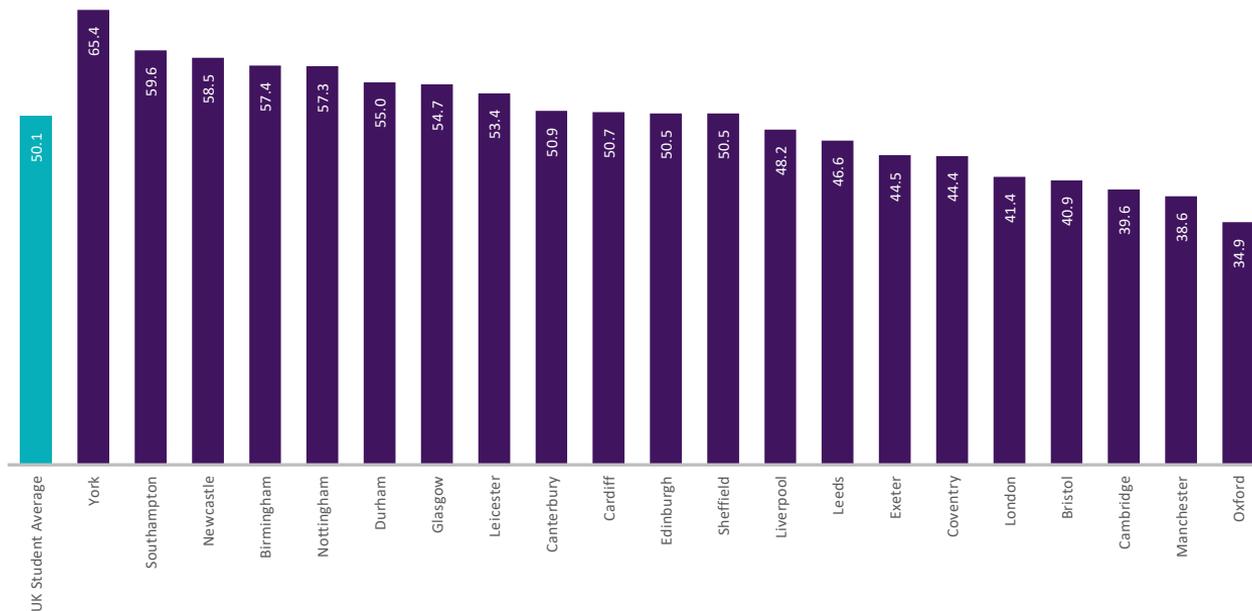
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Students in more expensive cities or at more prestigious unis spend the least amount of time on home entertainment

Q10

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

Monthly Hours Home Entertainment



Base: N =2319 respondents;

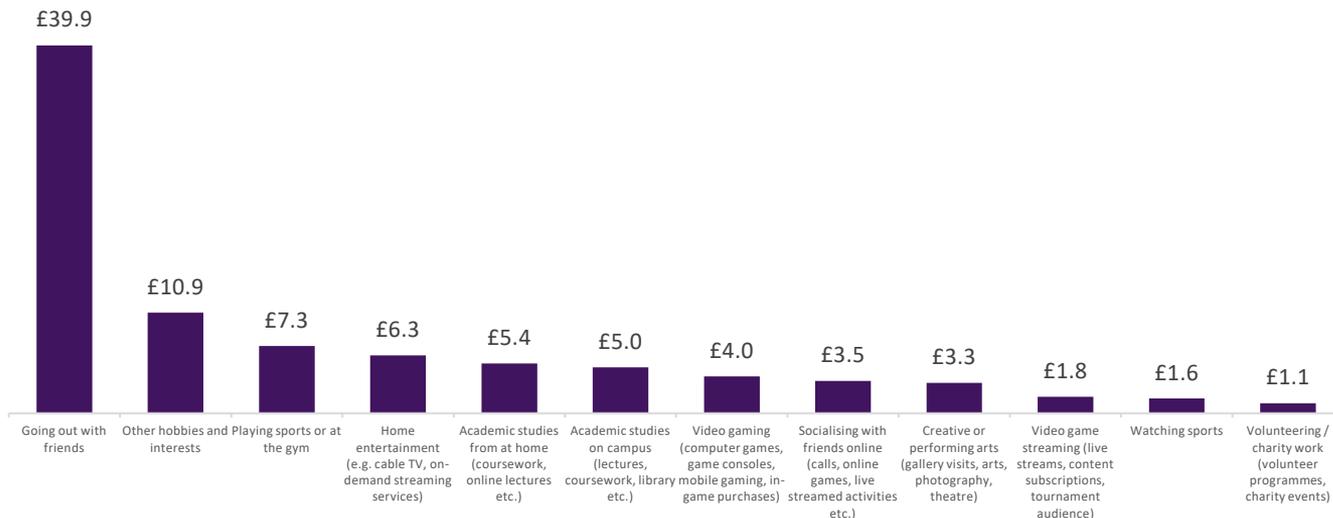
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

Outside of necessities, the majority of students' income is spent on socialising – almost 4x as much than is spent on their studies

Q11

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

Money spent per month



Base: N =2319 respondents;
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).



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Monthly Expenditure

Living expenses

Supermarket spend continues to make up the biggest share of monthly expenditure – one fifth of total monthly spend (21%)

Q9

On average, what do you spend each month on each of the following items?



Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

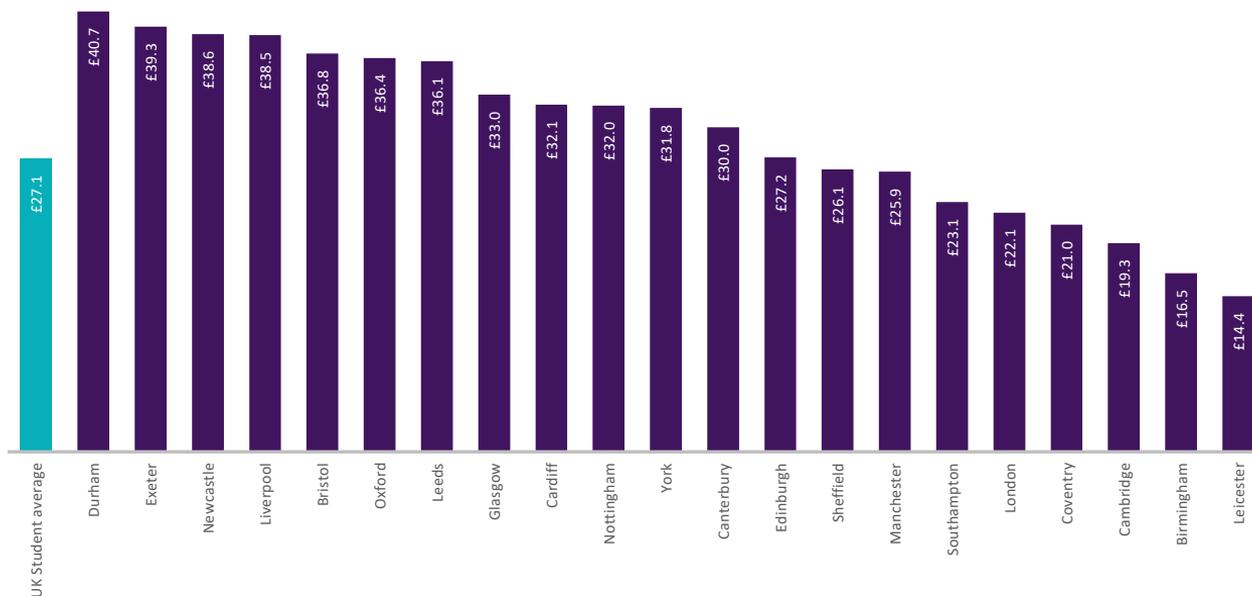
Durham and Exeter came out as the biggest spenders on alcohol, while Leicester students spend only half of the UK student average on booze

Q9

On average, what do you spend each month on each of the following items?

Students at Durham spent almost 50% more than the average UK student on alcohol per month

Alcohol



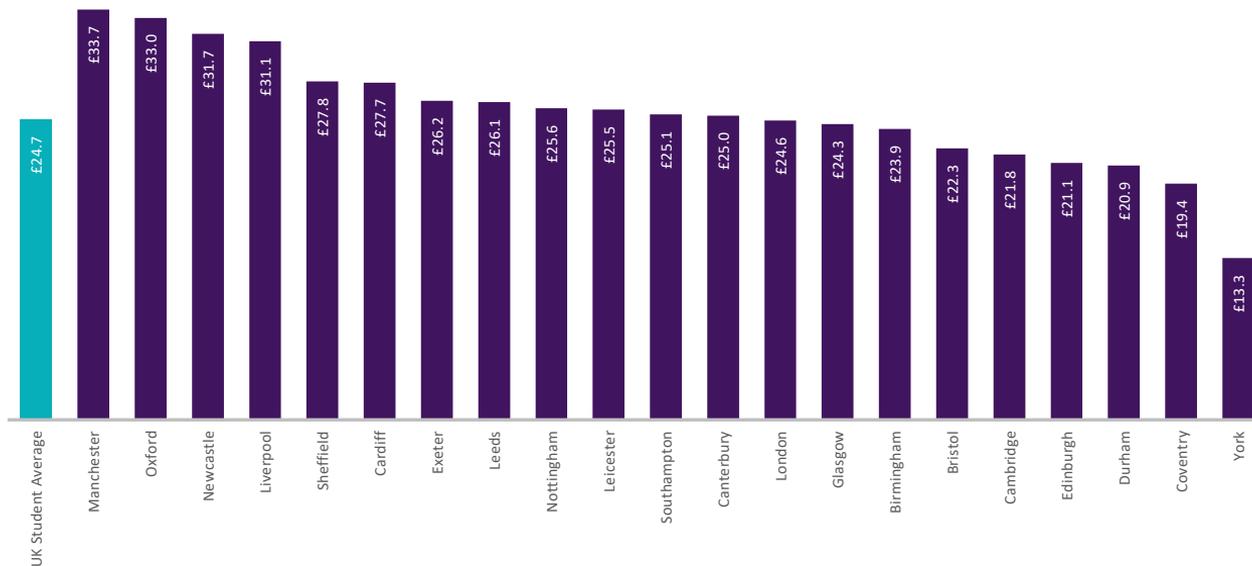
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Overall spend on going out has dropped by a quarter since 2020

Q9

On average, what do you spend each month on each of the following items?

Going out



Base: N =2319 respondents;

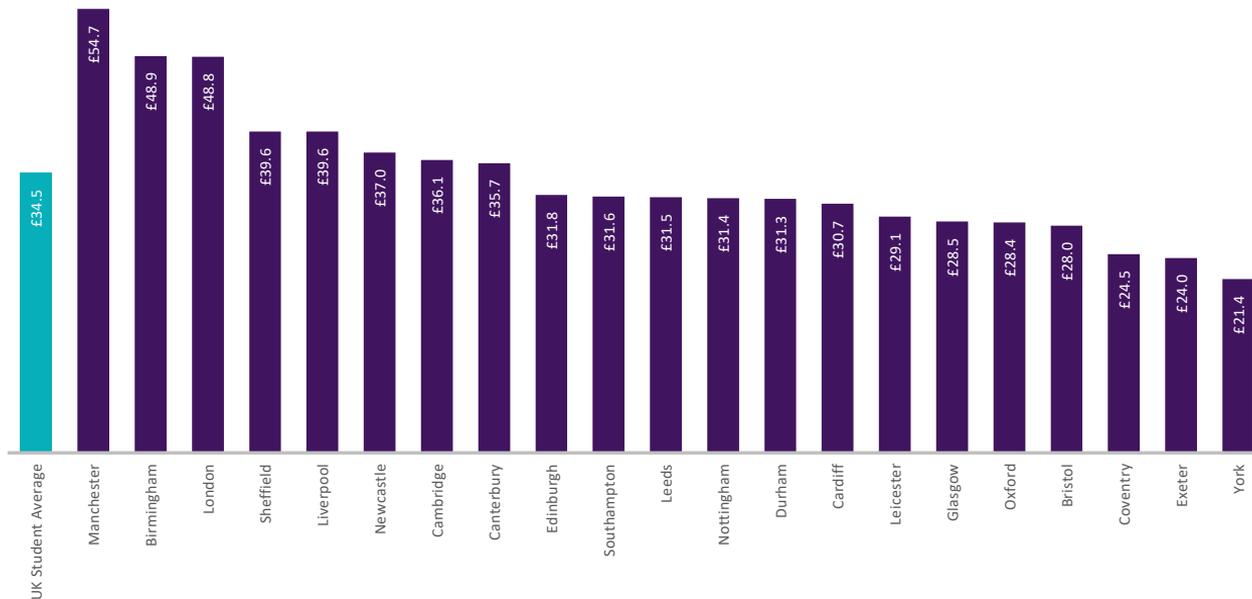
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Money spent on clothes and fashion has grown year on year – Manchester takes the lead this year with a +£16 increase since 2020

Q9

On average, what do you spend each month on each of the following items?

Clothes, Shoes and Accessories



London was one of the few cities that saw a significant decrease with - £14 YoY

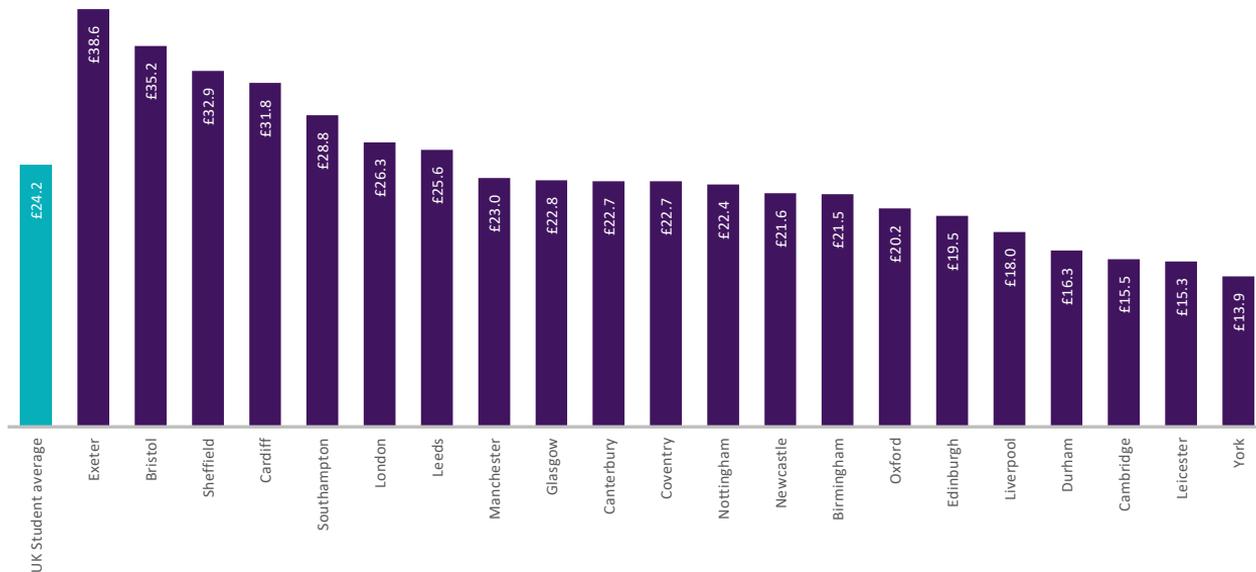
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Exeter and Bristol spent the most on household bills this year, while Leicester and York spent the least

Q9

On average, what do you spend each month on each of the following items?

Household Bills



Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

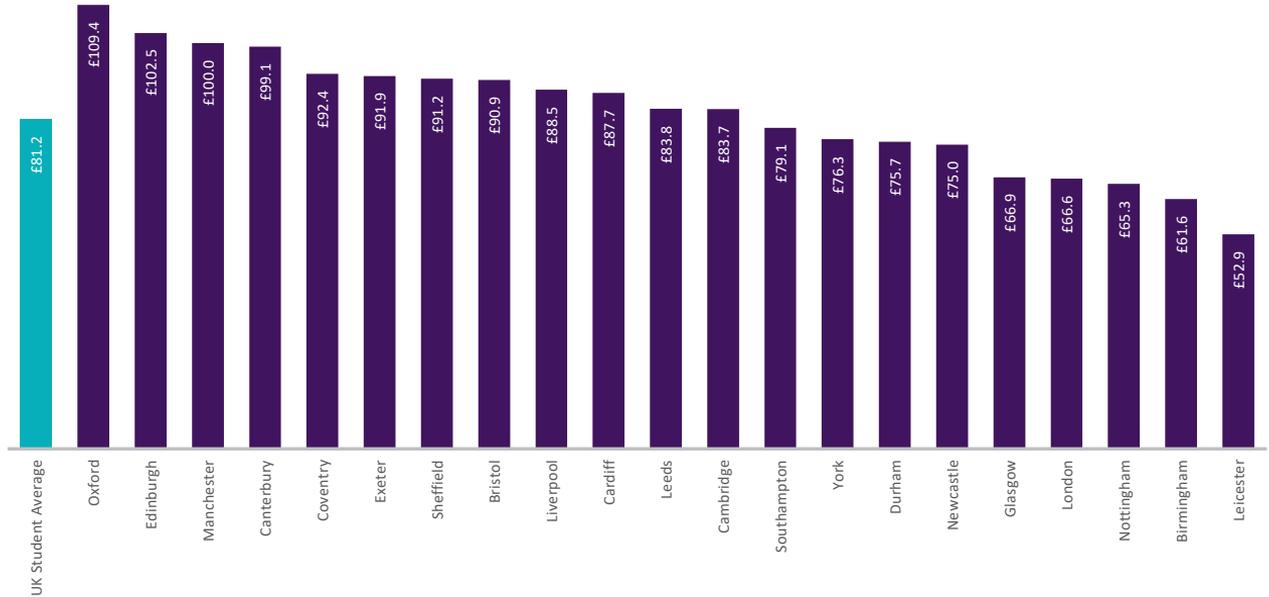
Oxford and Edinburgh students are the biggest spenders on groceries per month, while Leicester students spend more than half



Q9

On average, what do you spend each month on each of the following items?

Groceries



Cities with historically low grocery spend like Birmingham and Leicester have decreased even more YoY

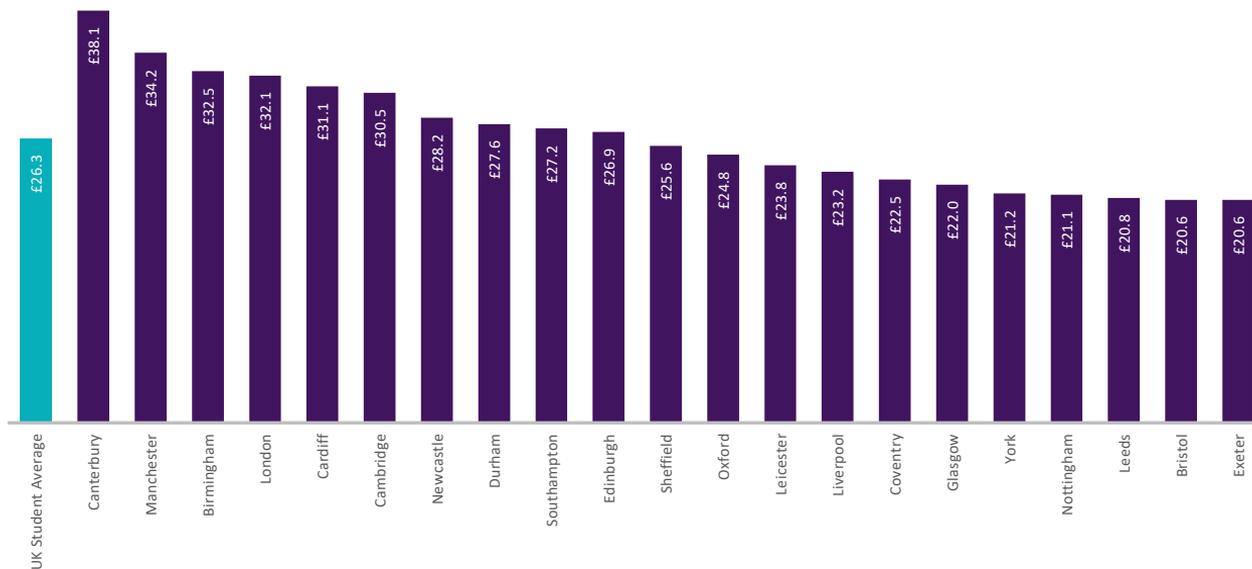
Base: N =2319 respondents;
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

This year, spend on takeaways has amounted to almost one third of the spend on groceries – particularly for students in Canterbury, Manchester and London

Q9

On average, what do you spend each month on each of the following items?

Takeaways



All students spend at least £20 a month on takeaways

Base: N =2319 respondents;
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

Expected Costs

How much students expect to spend on certain items in their university city

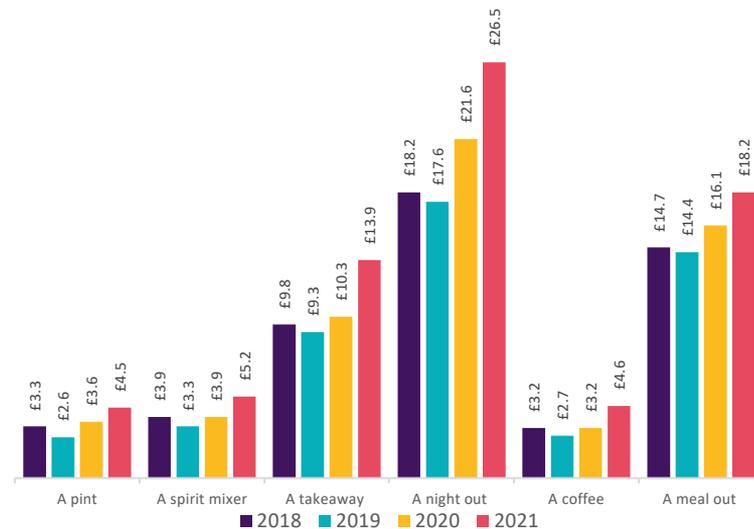
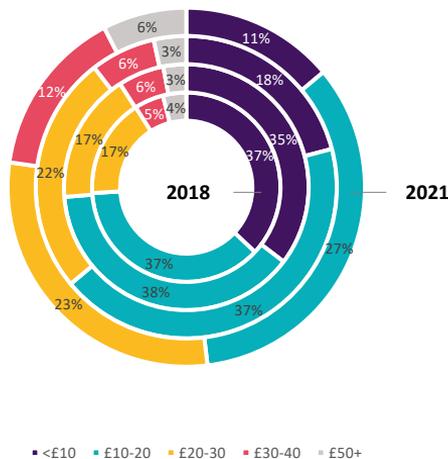
Spending on leisure activities has continued to increase since 2019 – students are making sure to budget for fun activities and are expecting to spend more than ever

Q20
 Since starting your studies in September, how much did you spend on your last night out in your university city?

Q20
 How much would you expect to spend on a ...”

Last spend on a night out

2018 - 2021



22% don't go out (+7% YoY)

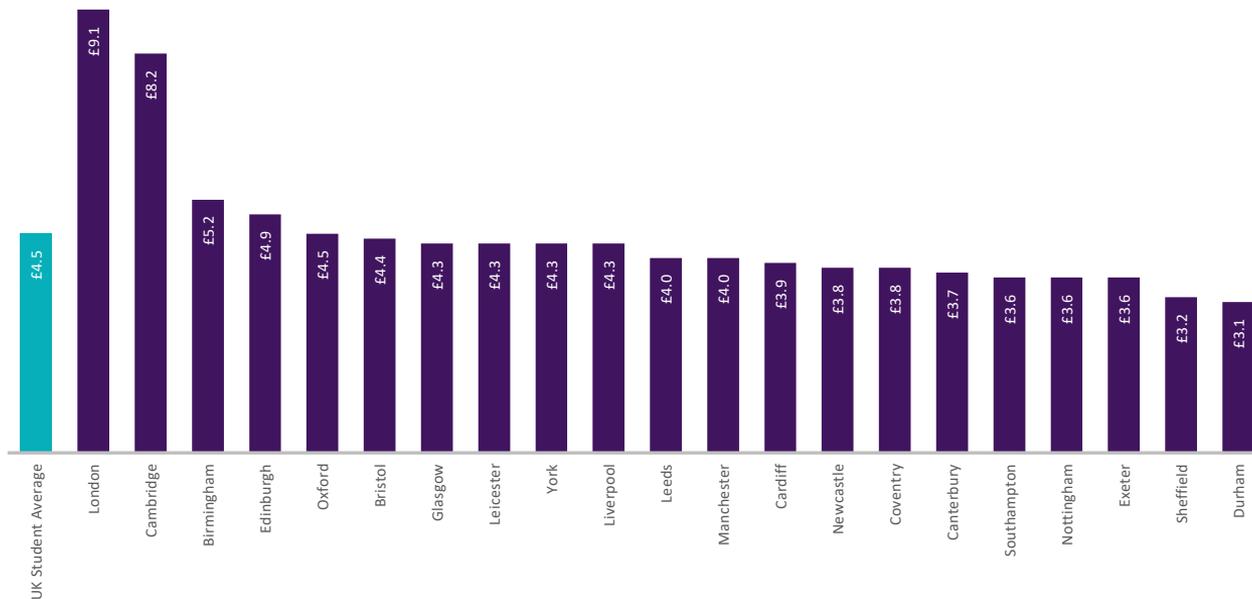
Southern England remains the most expensive place for a pint in the UK, with the average expected price for a pint increasing again year on year



Q22

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

Pint – expected cost



Base: N =2319 respondents;

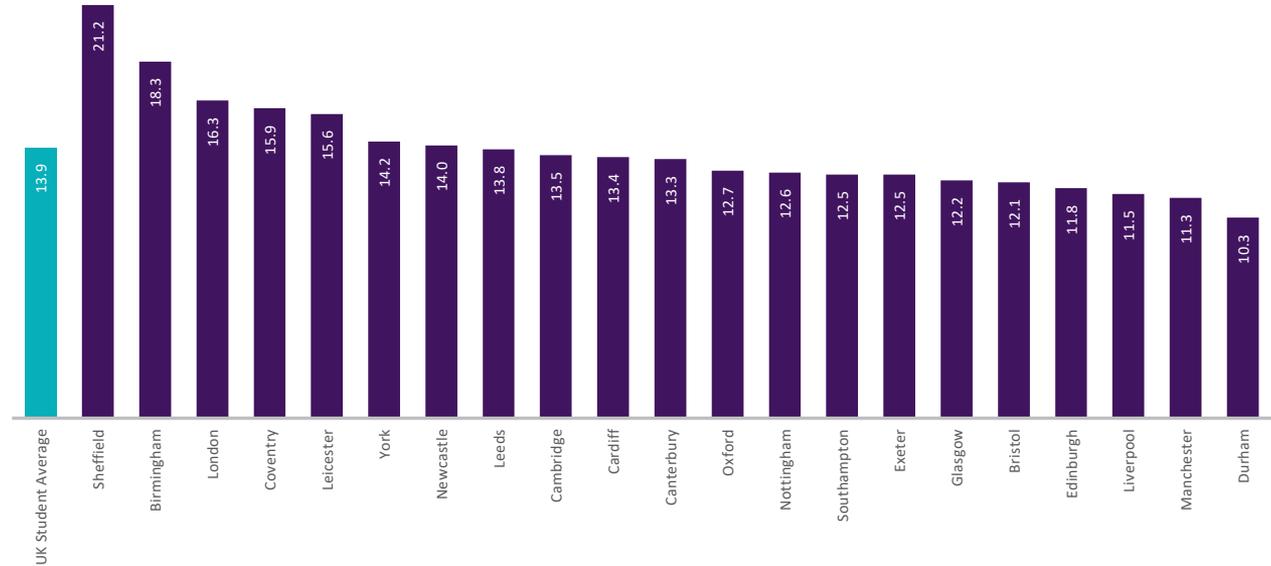
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

For takeaways, Sheffield is the most expensive city followed by Birmingham, while Northern UK cities remain the cheapest

Q22

How much would you expect to spend on a...
takeaway in your
university city?

Takeaway – expected cost



Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

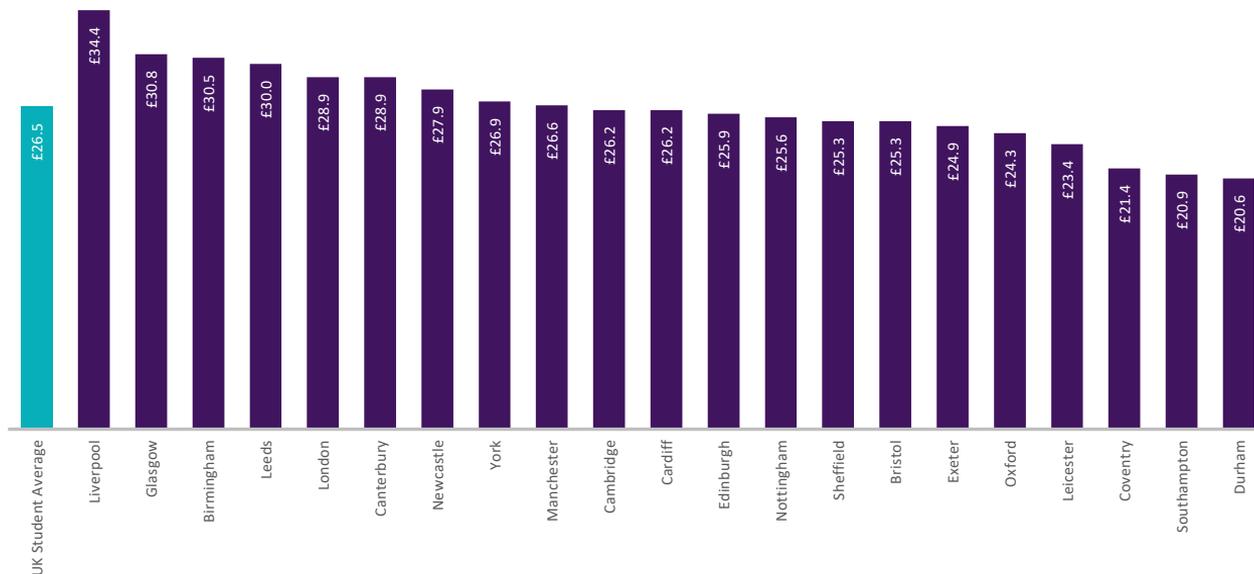
Liverpool takes the first spot for price of a night out this year, followed by Glasgow – these are cities where students also spend more on going out



Q22

How much would you expect to spend on a... night out in your university city?

Night out – expected cost



Base: N =2319 respondents;

Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).

Almost half of students who went out spent less than £20 on a night out – with the average spend being £22



Q21

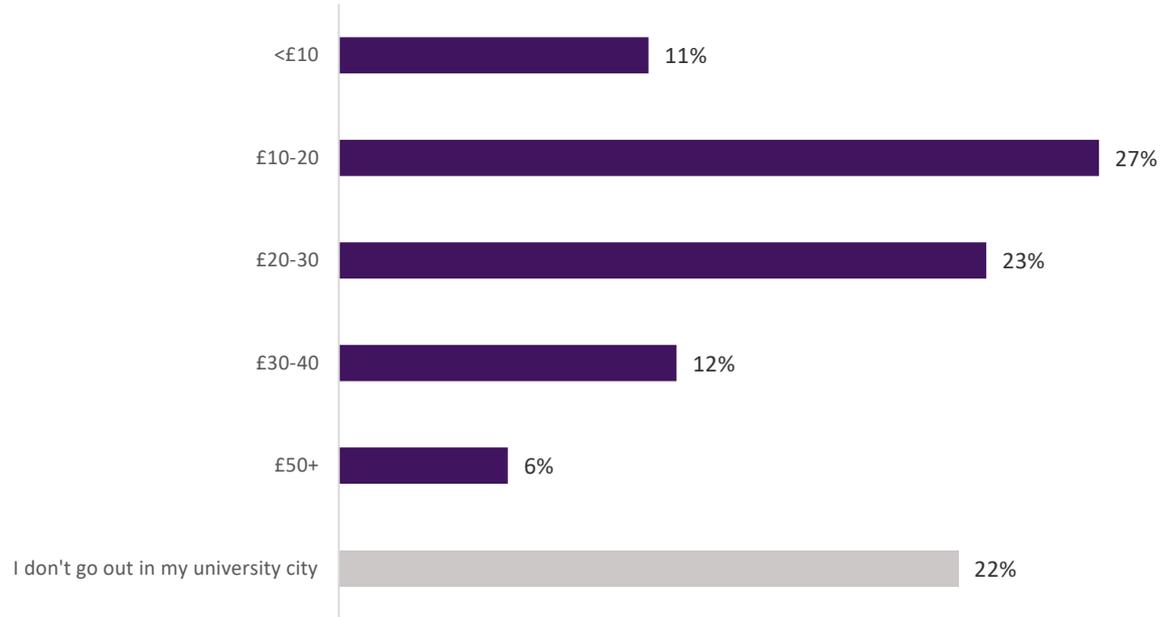
On your last night out, how much did you spend?

Including alcohol/club entry etc.

There's been a +5% increase YoY in students who did not go out at all in their Uni cities

Unsurprisingly, students in the biggest COVID affected cities have been the students least likely to go out

Spent on last night out





NatWest

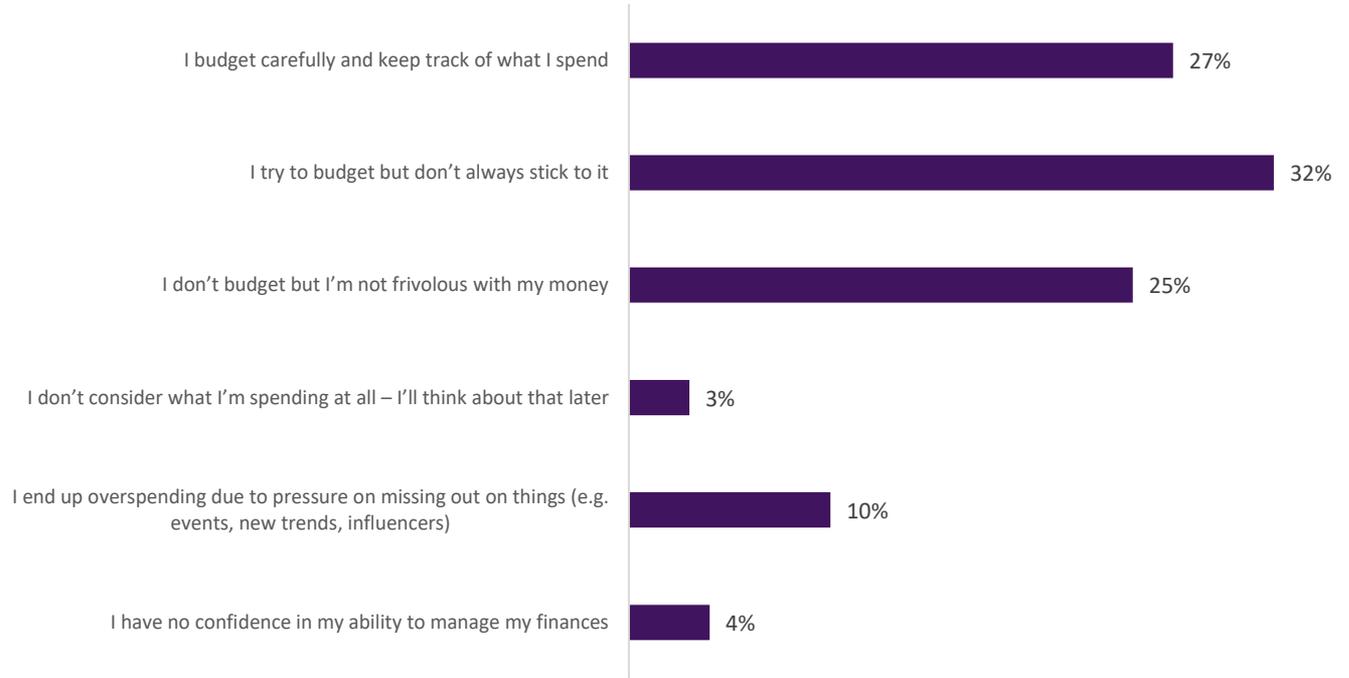
Money Management

The majority of students have a flexible approach to budgeting and won't deprive themselves – which is reflected from their spend on hobbies/going out



Q13

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



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Overall, financial stress has decreased slightly by 4% YoY – but the number of Durham students that stress over finances has doubled

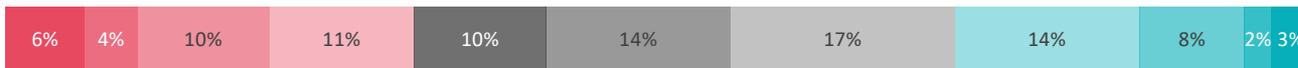


Q18

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?

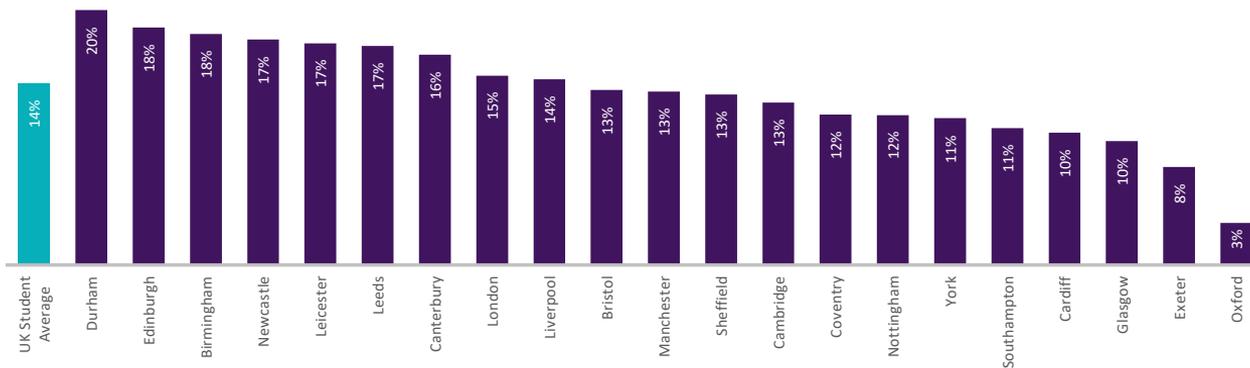
Stress of managing money

0 1 2 3 4 5 6 7 8 9 10



Total stressed by managing money

Selected 8, 9 or 10 on the scale above



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Students across the UK have very little help in managing their finances from their uni, with Cambridge being the only uni that stands out



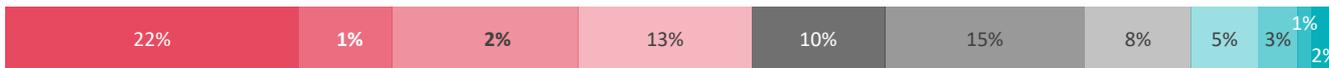
Q24

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)?

% Not supported

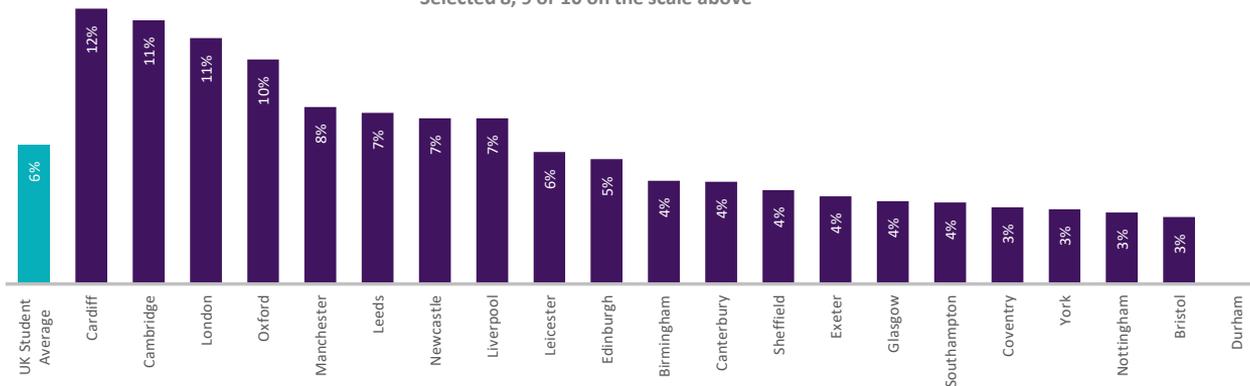
Support on managing money from University

0 1 2 3 4 5 6 7 8 9 10



Total feel supported on managing money

Selected 8, 9 or 10 on the scale above



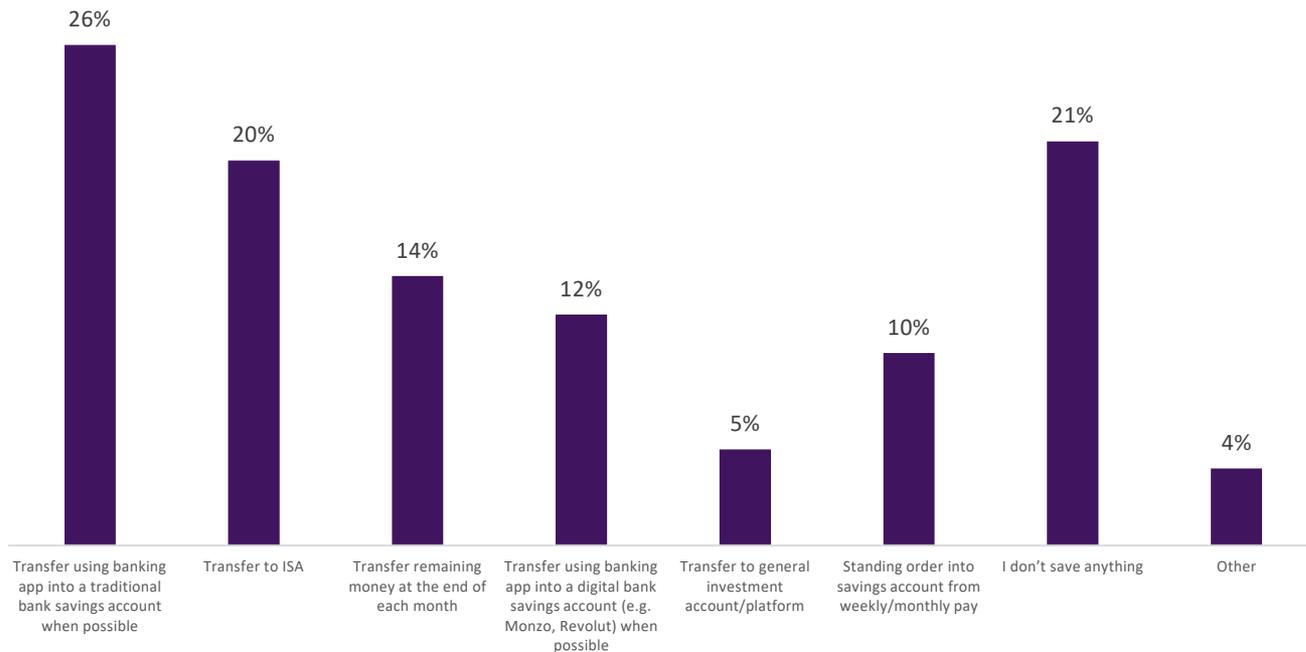
Base: N =2337 respondents; Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

1 in 4 students use a savings account with their bank to save, while 1 in 5 students don't save anything at all



Q15

If you do save, how do you put money aside?



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

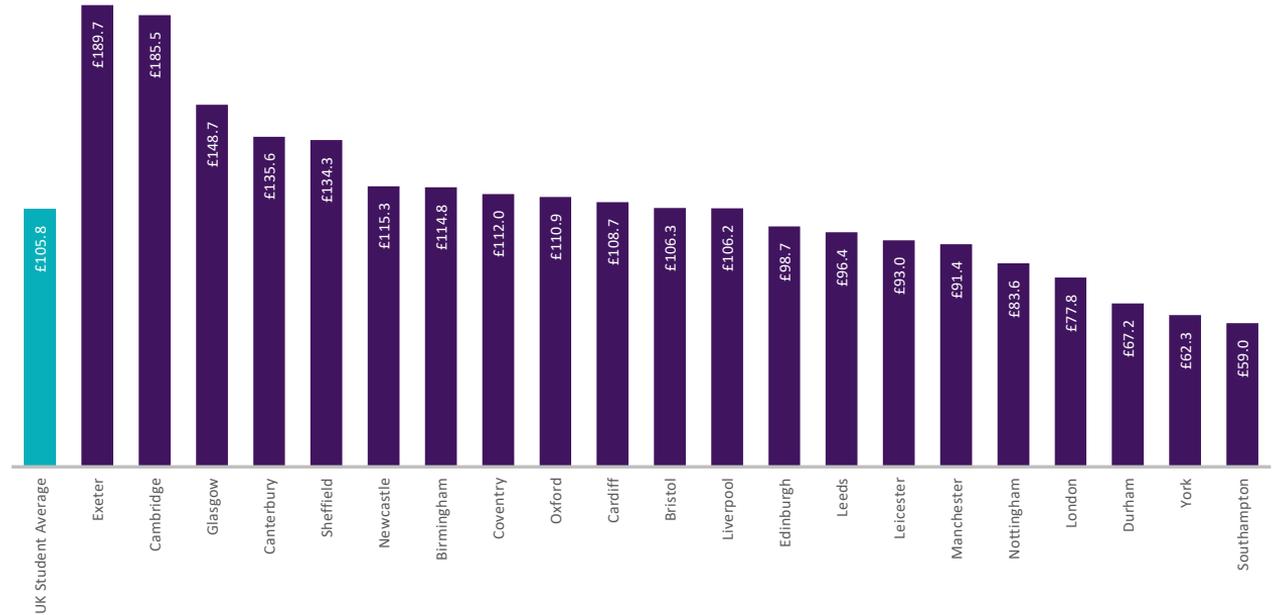
Overall, average student monthly savings are up 18% YoY, with some cities like Glasgow and Exeter increasing by over £60 since 2020



Q14

How much money are you able to save each month on average?

Monthly average savings



Base: N =2337 respondents;

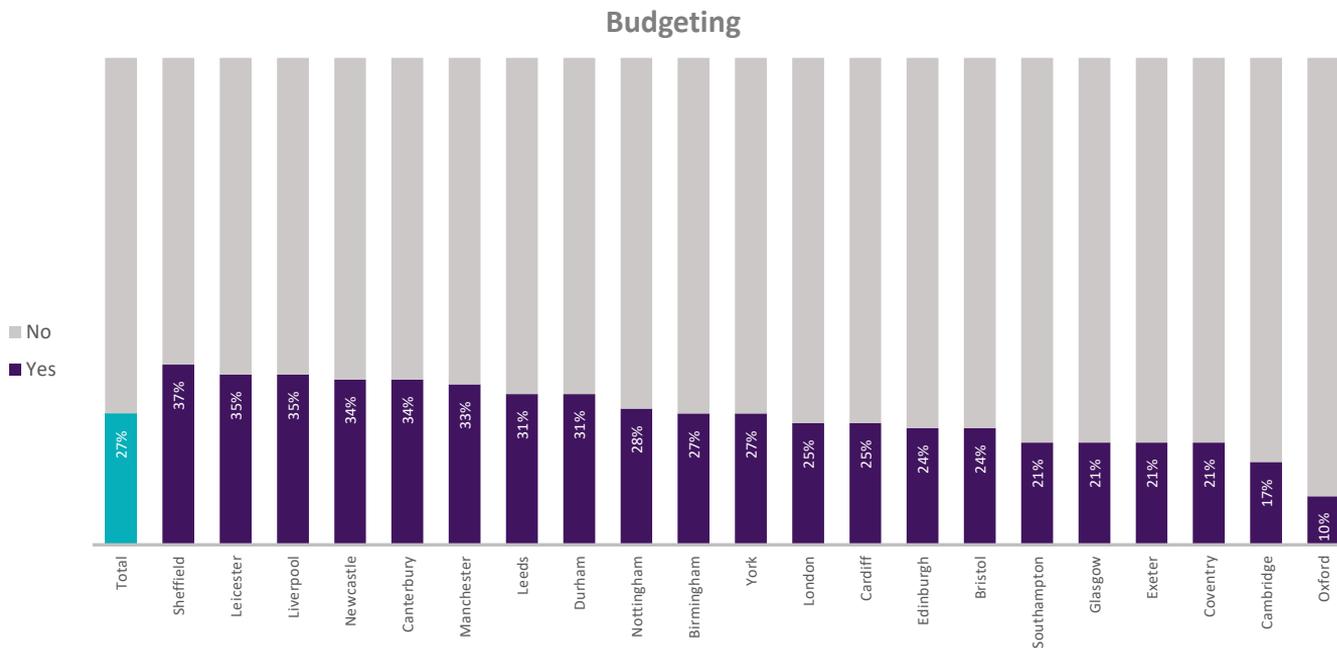
Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Over 1 in 4 students find themselves running out of money before the end of term, with those in Sheffield having the most trouble



Q18

Do you find yourself running out of money before the end of the semester?



Base: N =2337 respondents;

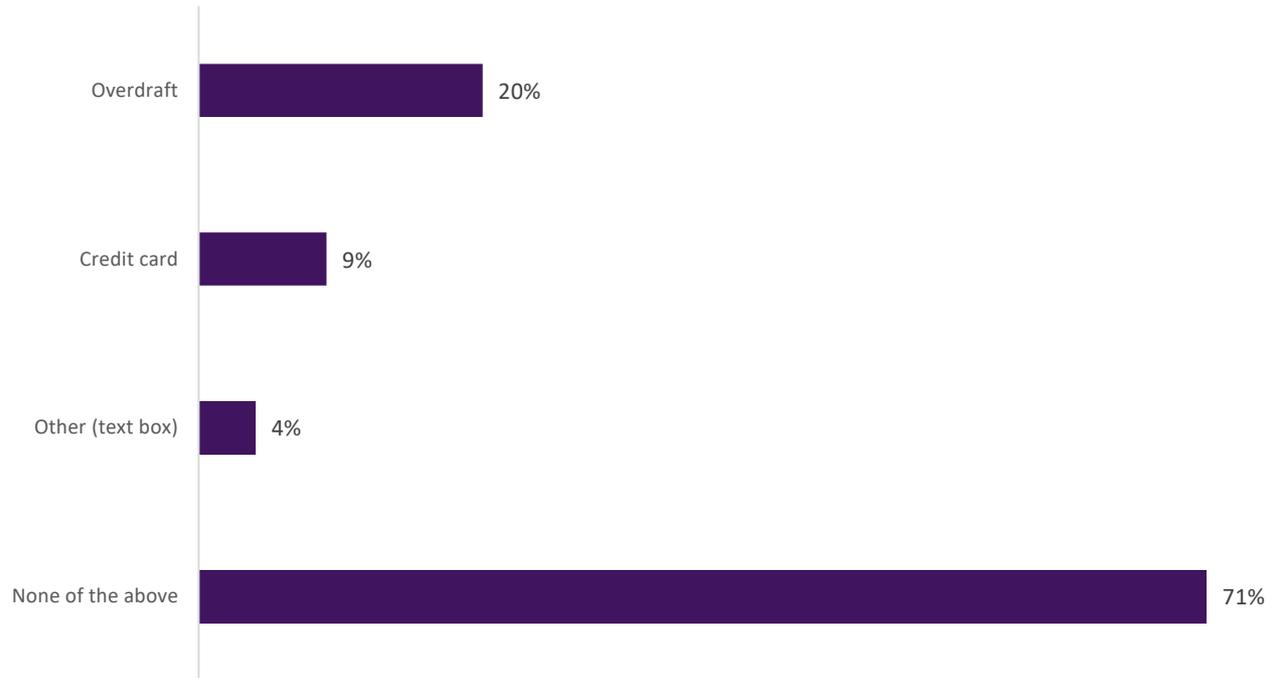
Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

1 in 5 students supplement their income with their overdraft if they run out of money, which is a 10% decrease since 2020



Q19

Do you rely on any of the following to supplement income if you are running low on money? Select all that apply



There was an almost 10% increase in 'None of the above' since 2020 – showing students have struggled less with spending/ budgeting

Base: N =2337 respondents;
Birmingham (134), Bristol (104), Cambridge (86), Canterbury (66), Cardiff (59), Coventry (120), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (147), Manchester (105), Newcastle (96), Nottingham (126), Oxford (62), Sheffield (99), Southampton (57), York (62).



NatWest

Motivations and Expectations

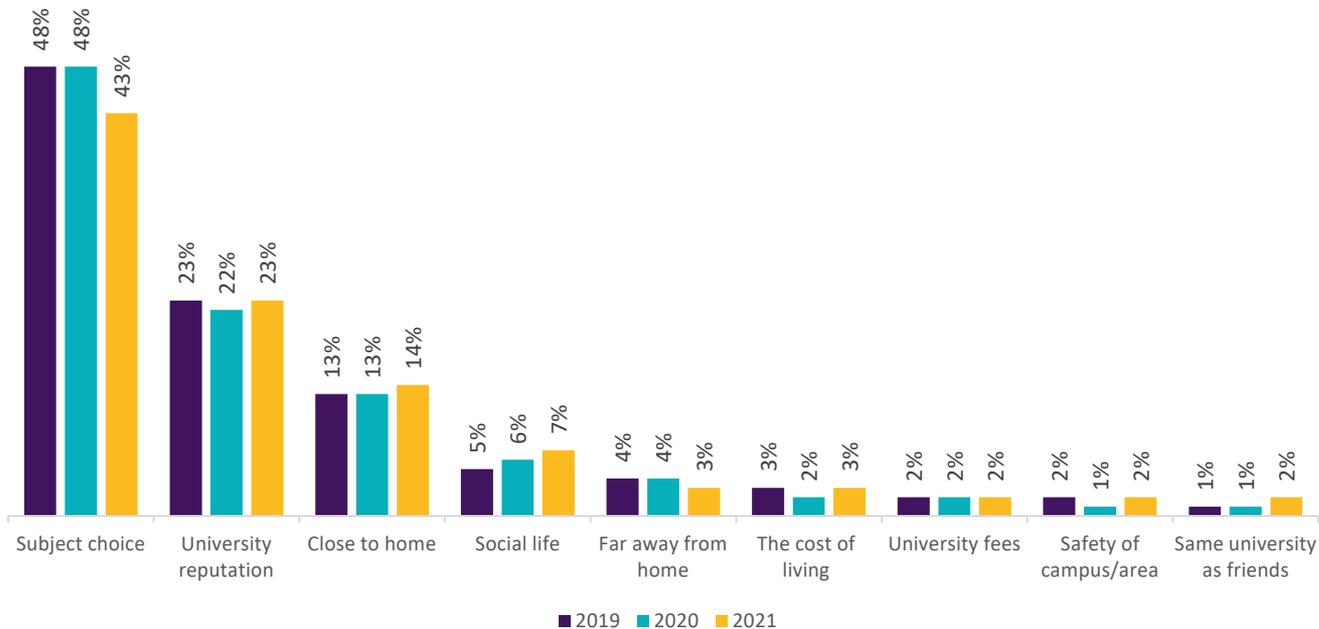
Subject choice continues to be the biggest motivator for uni choice in the UK, however other choices are starting to take more precedent like social life



Q17

What motivated you to choose to study at your university?

% Strongest motivation



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

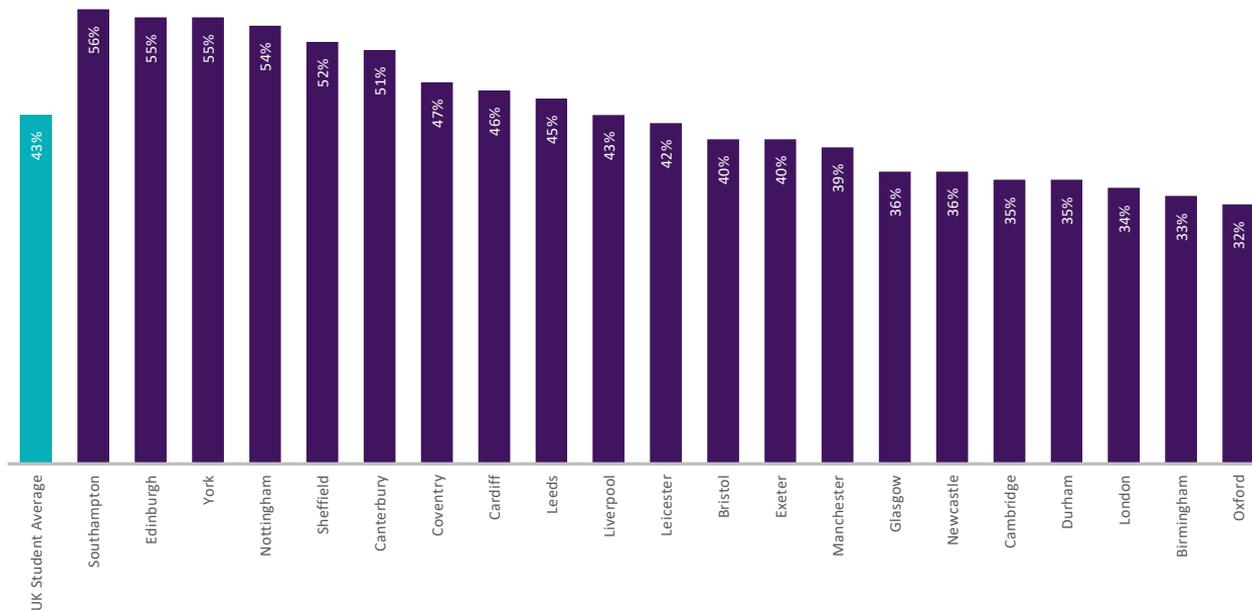
Southampton, Edinburgh and York are unis most preferred for their subject choice offering

Q17

What motivated you to choose to study at your university?

Ranked as number 1 choice

Subject Choice



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Durham tops the ranks for reputation for a 3rd year running, while Oxbridge and Exeter also ranking highly

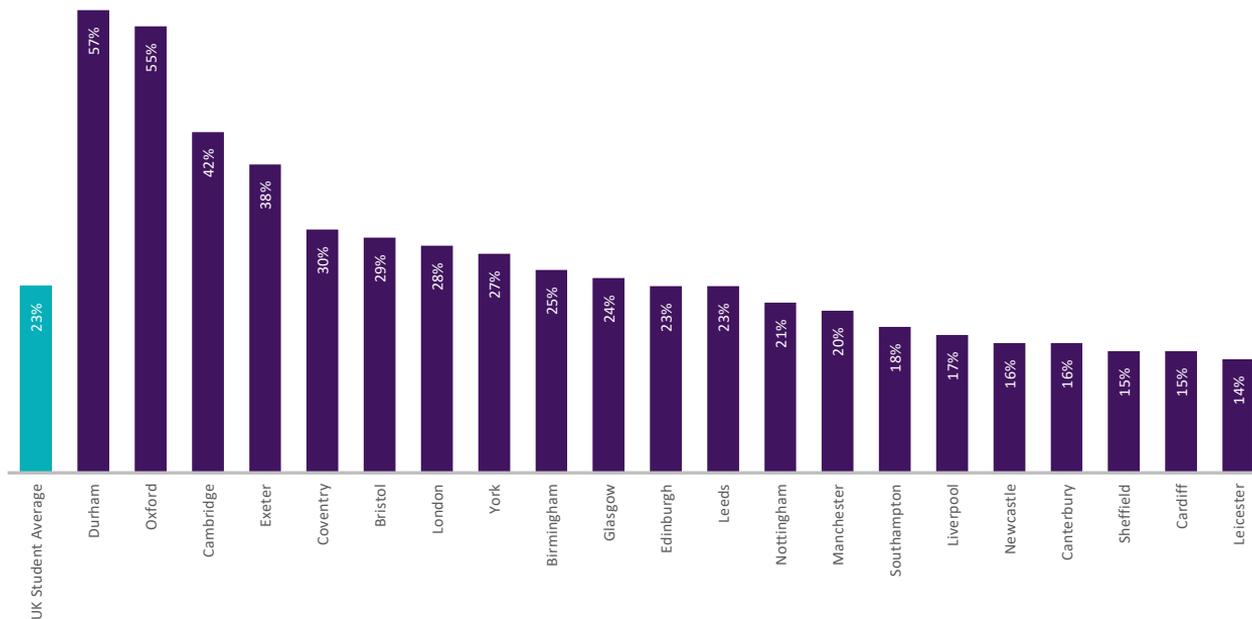


Q17

What motivated you to choose to study at your university?

Ranked as number 1 choice

University Reputation



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Over 1 in 4 Birmingham students chose the uni for its proximity to home



Q17

What motivated you to choose to study at your university?

Ranked as number 1 choice

Close to home



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

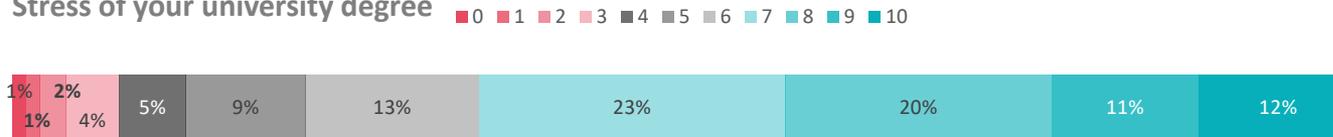
43% of students find studying stressful, especially those in more prestigious universities like Oxford & Cambridge



Q28

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?

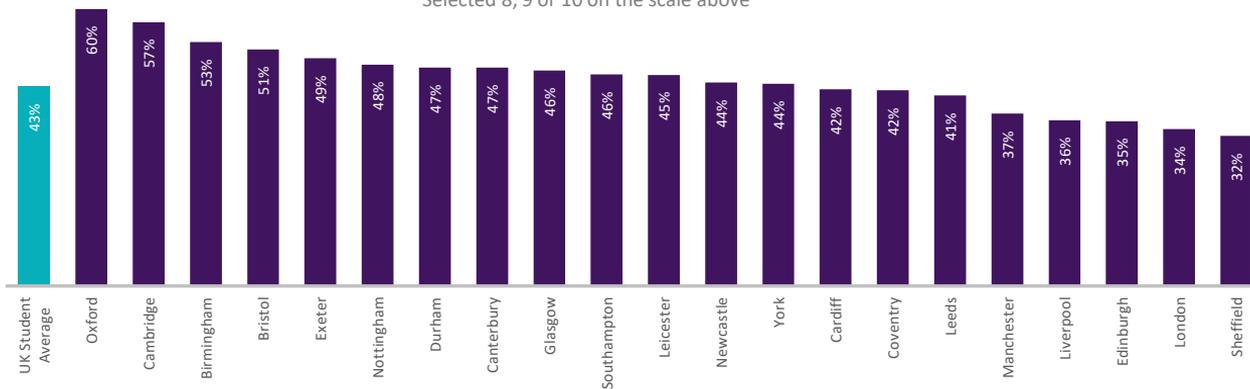
Stress of your university degree



% Stressed

Total stressed by university degree

Selected 8, 9 or 10 on the scale above



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

There has been an 11% decrease since 2020 of students enjoying their degree, which may be influenced by the pandemic limiting their experience



Q30

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

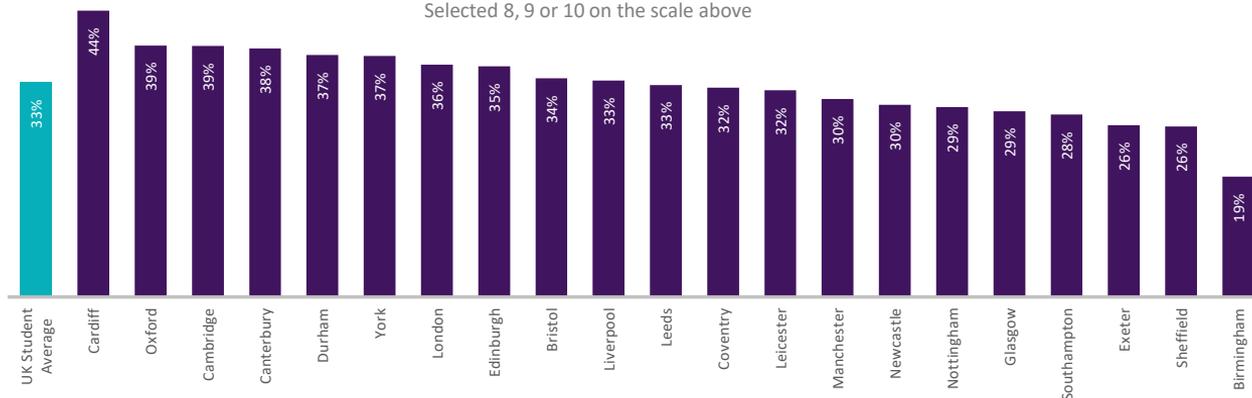
0 1 2 3 4 5 6 7 8 9 10



% Enjoy

Total enjoying university degree

Selected 8, 9 or 10 on the scale above



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).



NatWest

Wellbeing and Sustainability

Student satisfaction with university-provided mental health support resources have dropped 13% year on year



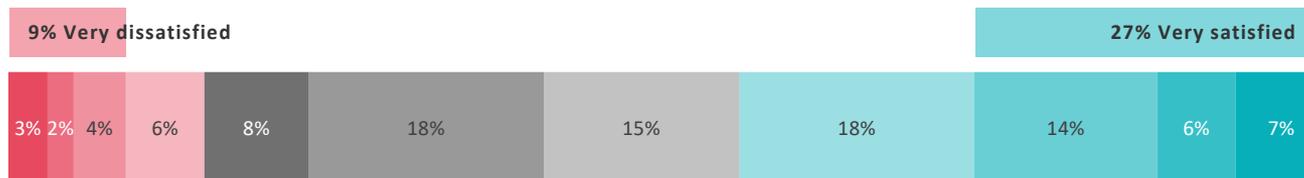
Q27

On a scale of 0-10, where 0 is extremely dissatisfied and 10 is extremely satisfied, how do you feel about your university's mental health support resources?

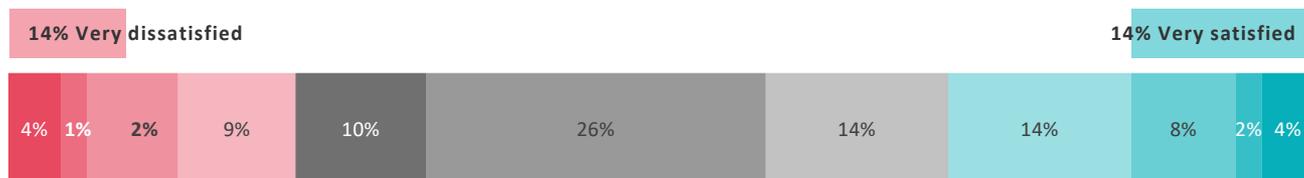
Mental Health support resources

0 1 2 3 4 5 6 7 8 9 10

2020



2021



Oxford and Cardiff students feel most supported with 1 in 4 students feeling satisfied with their uni mental health resources

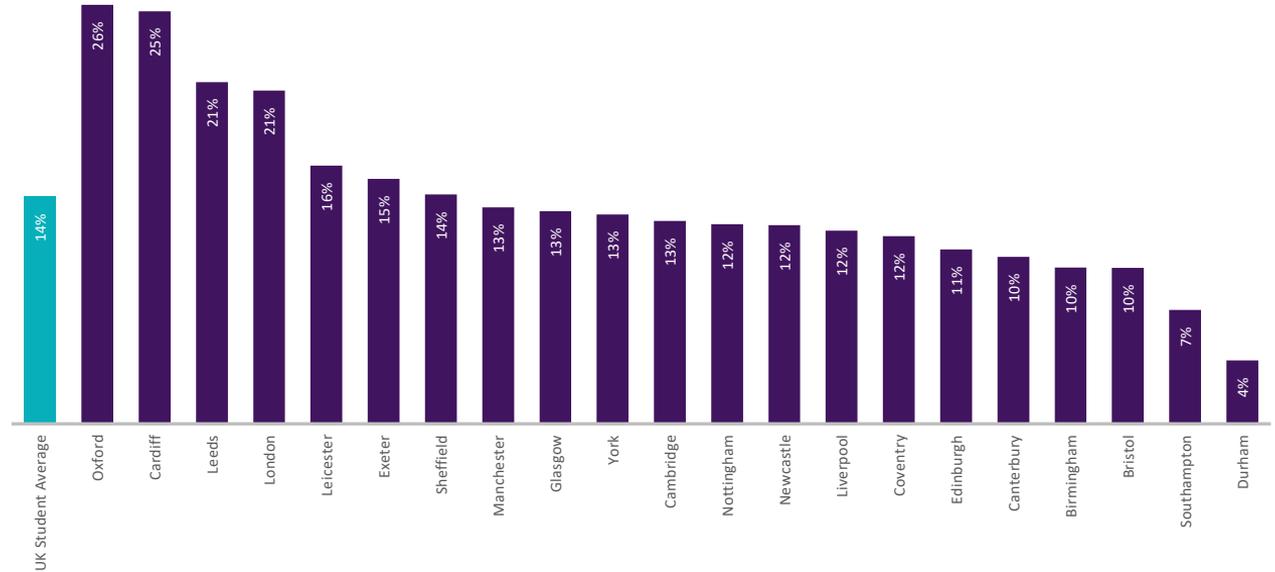


Q27

On a scale of 0-10, where 0 is extremely dissatisfied and 10 is extremely satisfied, how do you feel about your university's mental health support resources?

Total support in mental health resources

Selected 8, 9 or 10 on the scale above



Base: N =2337 respondents;
Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

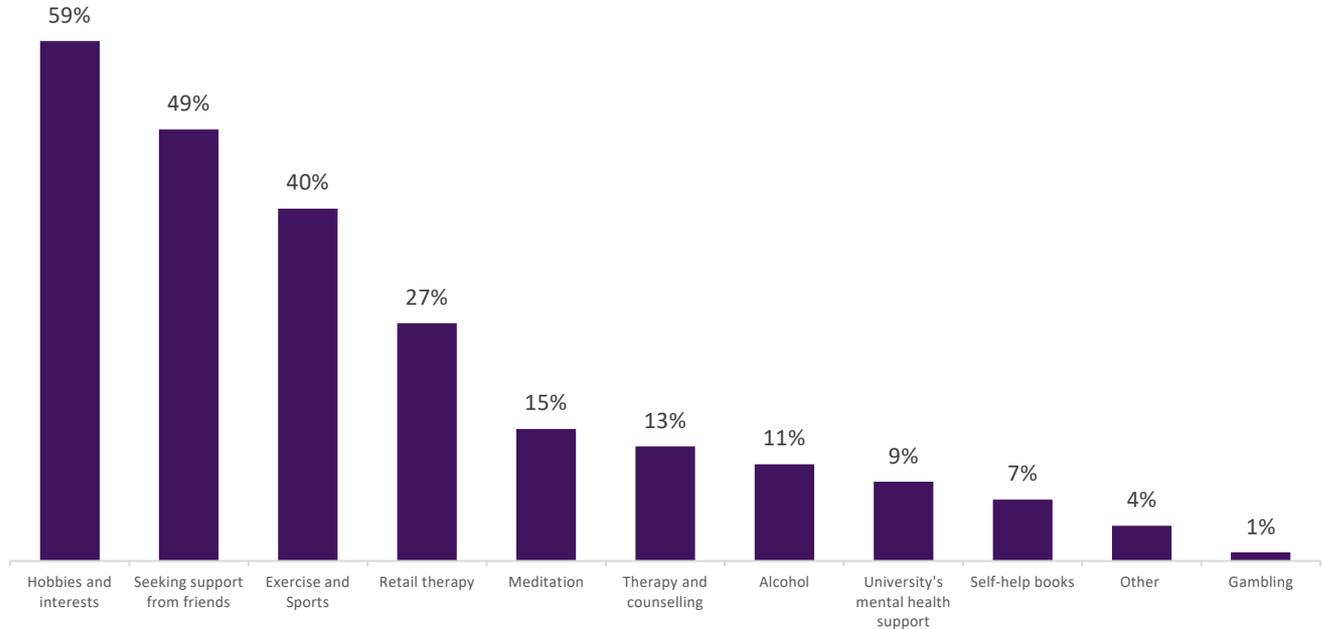
Students' main coping mechanisms for stress and mental health issues are focused on hobbies and interests along with support from friends



Q25

Which of the following best describes the way you cope with stress and mental health issues?

Only 8% of students reported not using anything to cope with feeling stressed or having mental health issues



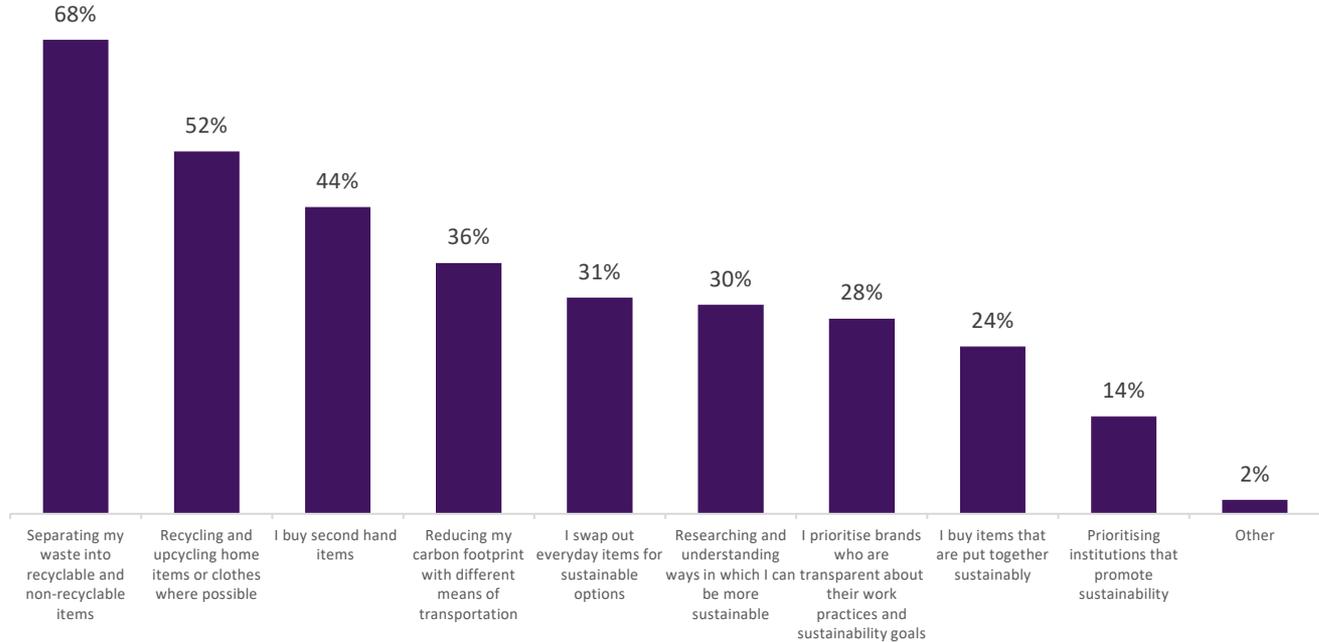
Over 2 in 3 students recycle their waste and more than half upcycle items



Q27

What efforts are you currently making to live more sustainably?

Only 8% of students reported not making any effort to live more sustainably





NatWest

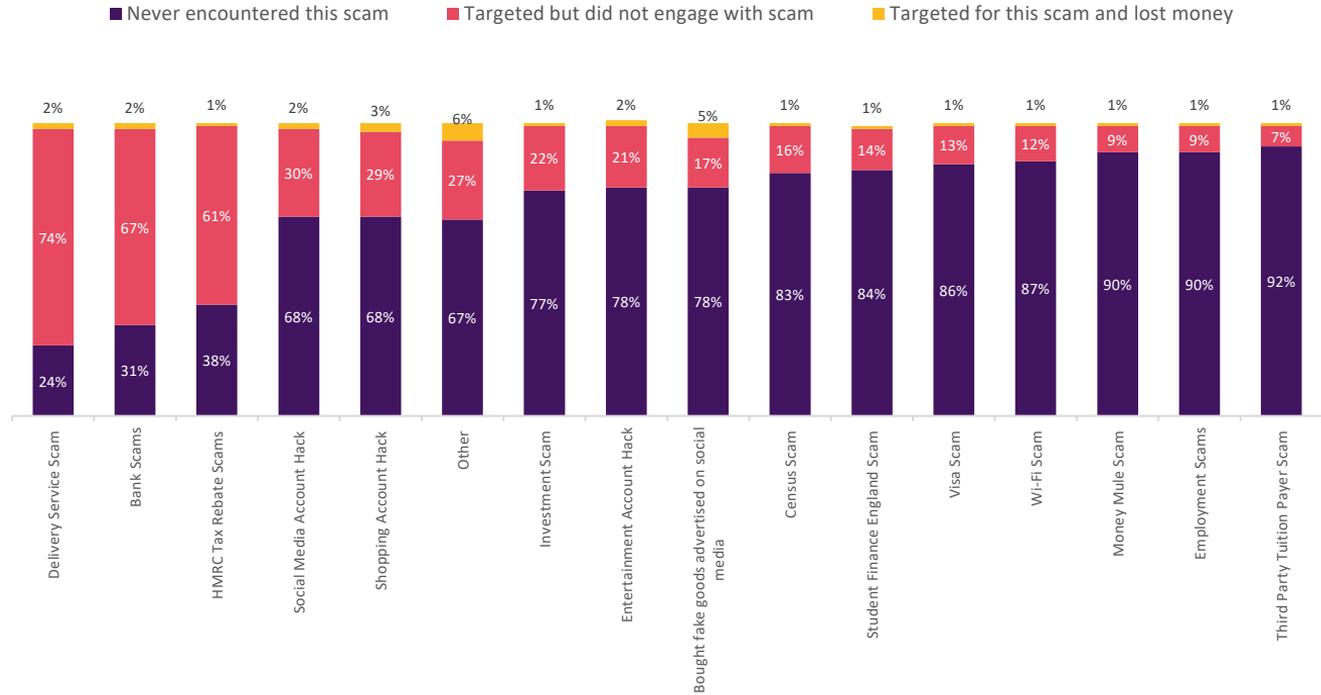
Fraud and scams

Almost 3 in 4 students have dealt with a delivery service scam this past year



Q31A

Have you encountered or been victim to any of the following frauds and scams over the past year?

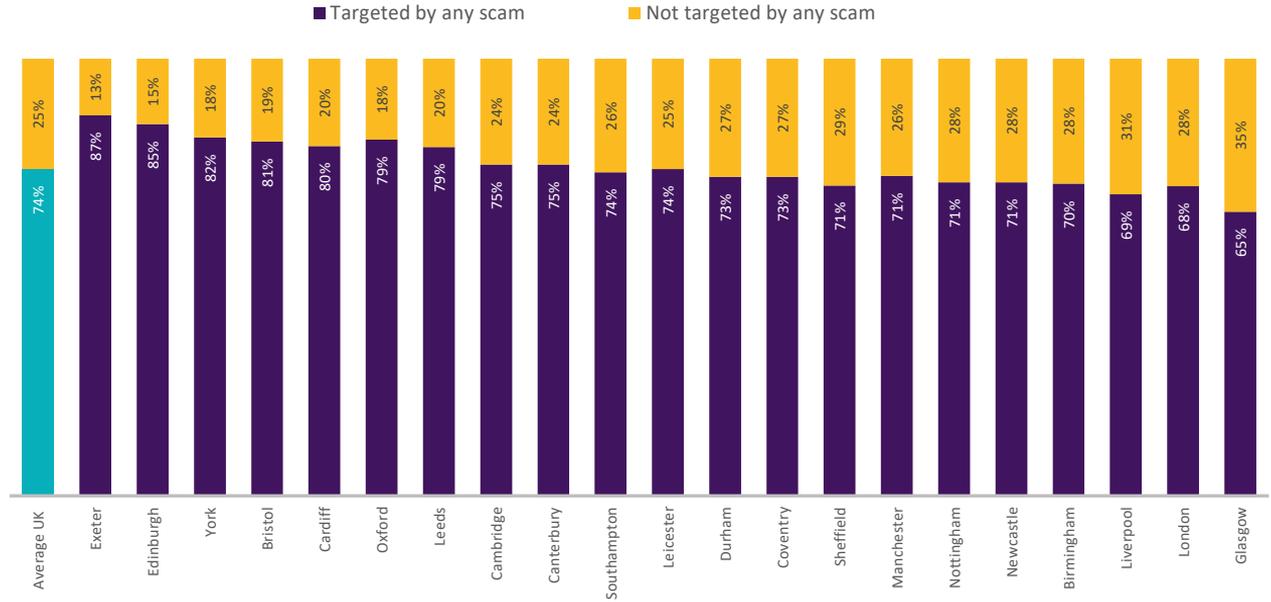


Students in Liverpool, London and Glasgow have been the least targeted by scams but the variation remains limited



Q31A

Have you encountered or been victim to any of the following frauds and scams over the past year?



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).



NatWest

Impact of Covid & the future

Since 2020, there has been a 11% drop in students who feel as though they were very supported during the covid crisis – less than 1 in 10 students in Durham felt supported



Q32

How well did your university support you and the continuation of your studies during the Covid-19 crisis? (0 being not supportive and 10 being very supportive)

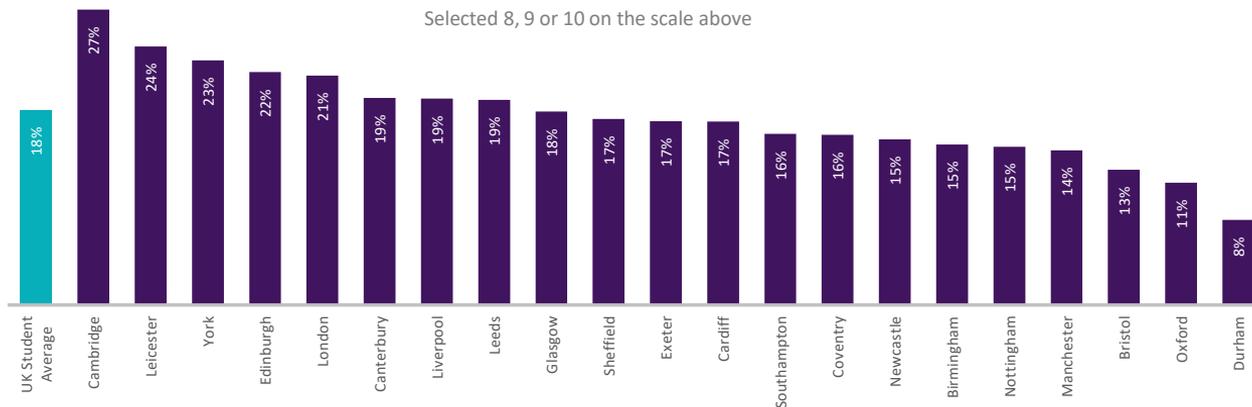
0 being not supportive and 10 being very supportive

Covid-19 support resources



Total support during Covid-19 crisis

Selected 8, 9 or 10 on the scale above



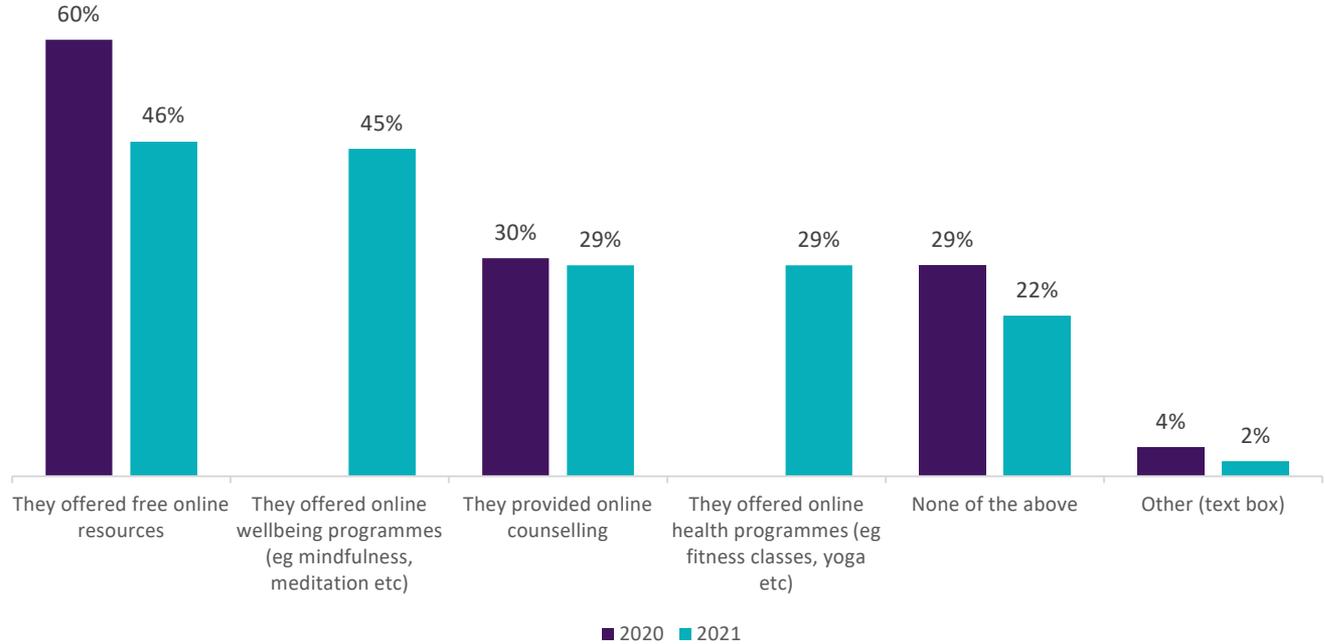
Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

1 in 5 students said their uni did not offer any mental health support during term time

Q33

How well did your university support you and your mental health during the Covid-19 crisis?



Overall students don't feel as though unis provide adequate teaching online for the cost of their degree – however dissatisfaction has decreased slightly year on year



Q34

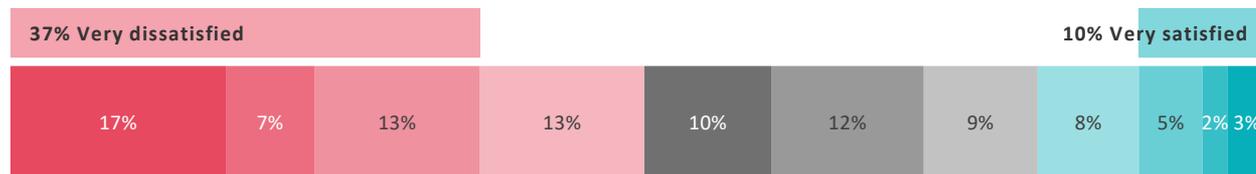
On a scale of 0-10, how would you score the value of online education for the amount of money you are paying for your degree qualification?

0 being poor value and 10 being high value

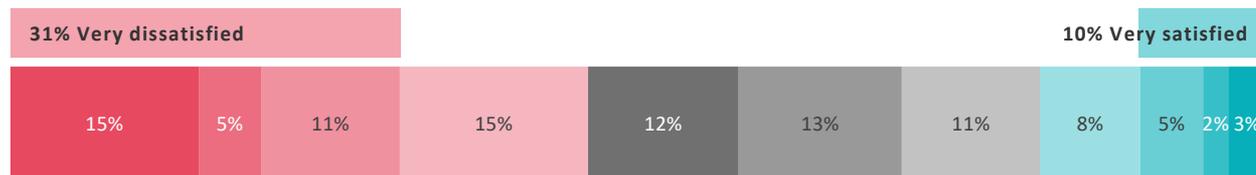
Value of online education

0 1 2 3 4 5 6 7 8 9 10

2020



2021



Base: N =2337 respondents;
 Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Scottish unis continue to perform better than average in terms of value for their online education – Cambridge and London students are noticeably more pleased than others



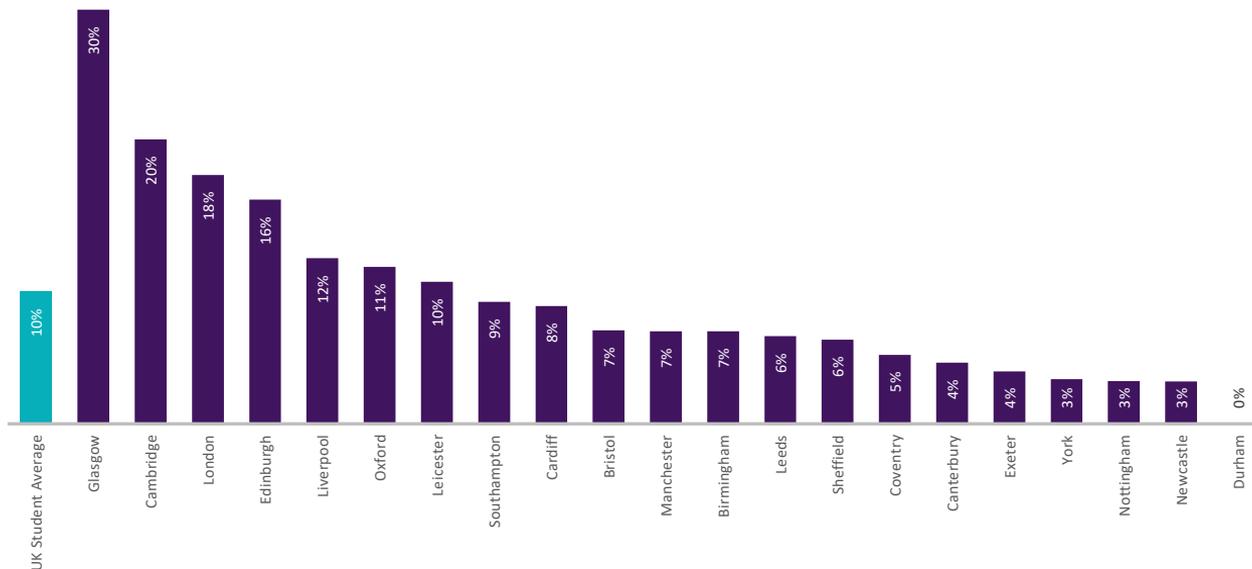
Q34

On a scale of 0-10, how would you score the value of online education for the amount of money you are paying for your degree qualification?

0 being poor value and 10 being high value

Value of online education

Selected 8, 9 or 10 on the scale above



Base: N =2337 respondents;

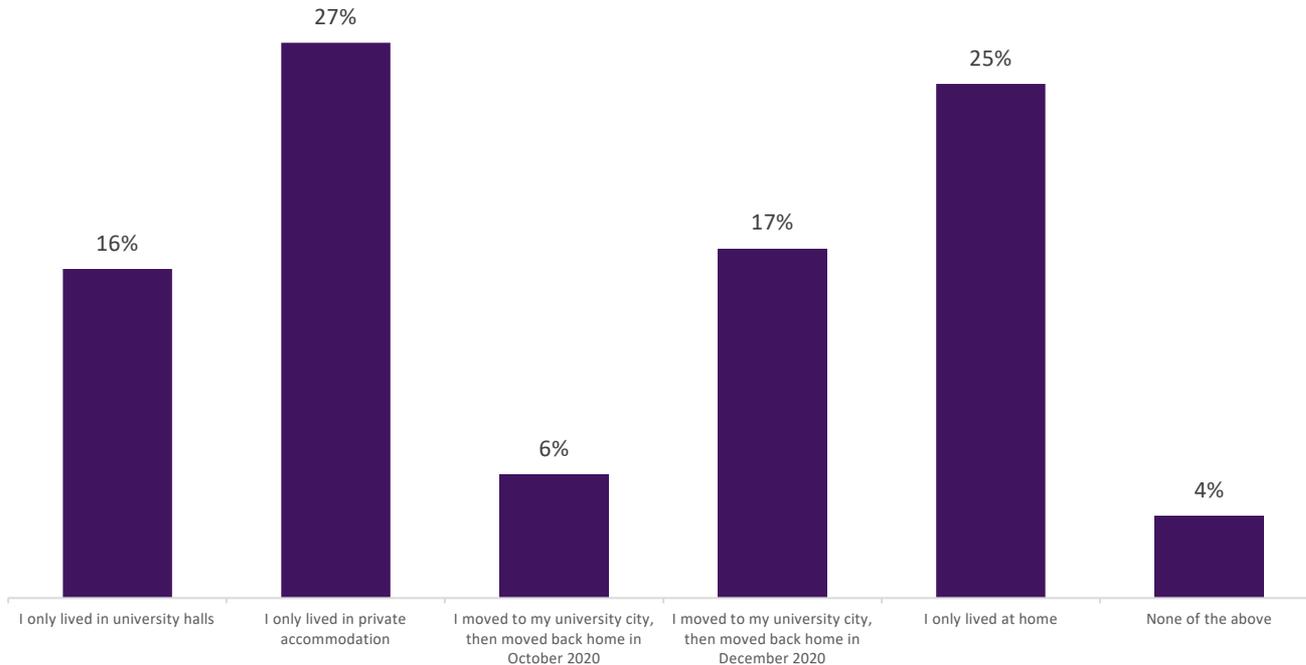
Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Over half of students only lived in private accommodation or at home



Q35A

How would you best describe your living arrangements during term time over the last year?

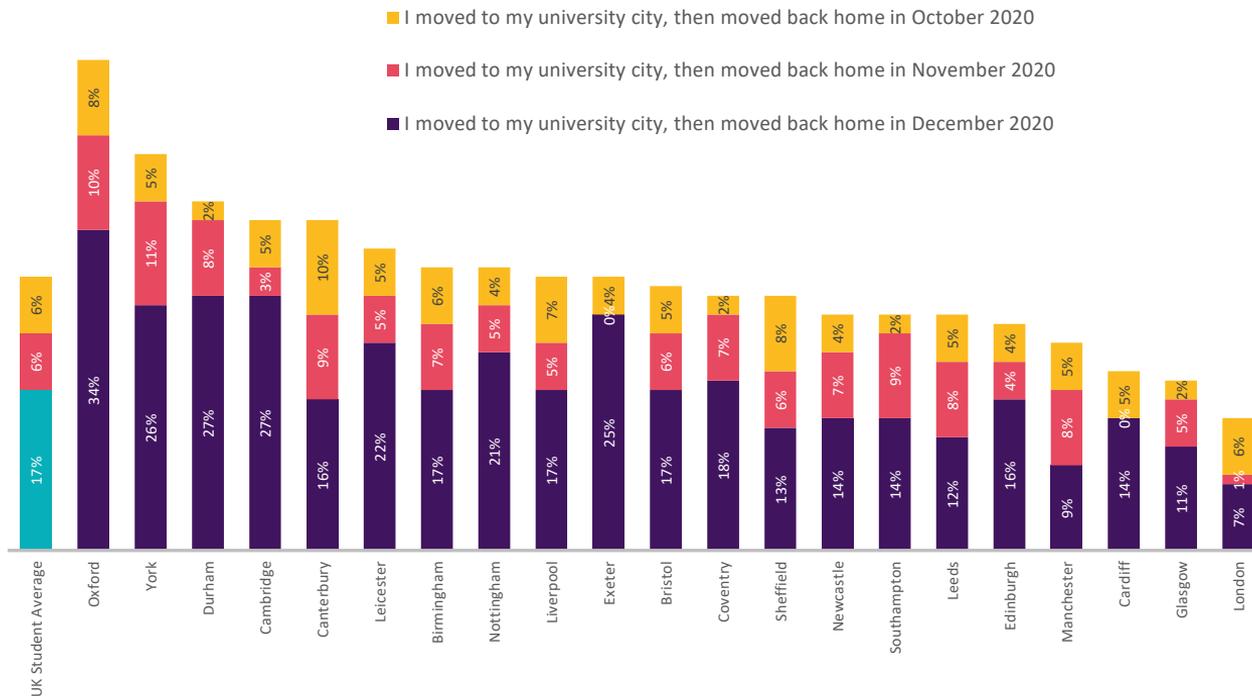


Almost 1 in 3 students moved to their university city then moved back home during their first semester last year – most of them made the transition on their Christmas break



Q35A

How would you best describe your living arrangements during term time over the last year?



Base: N =2337 respondents;

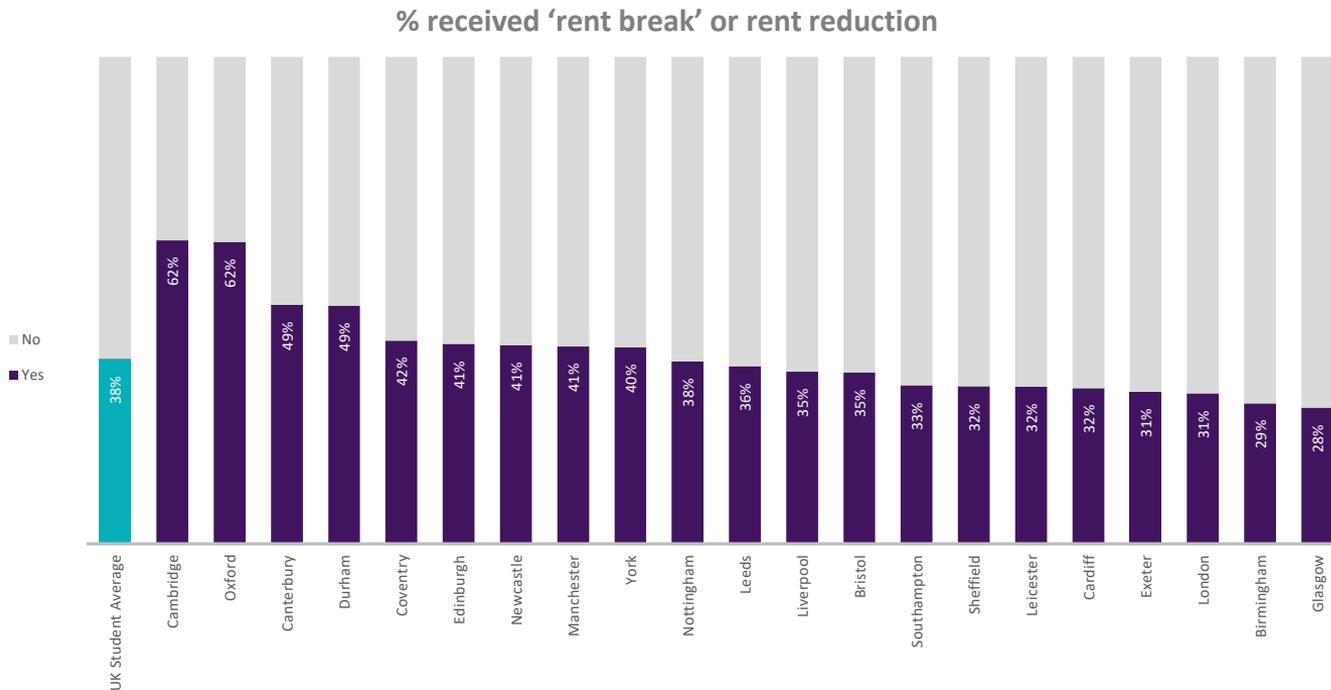
Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Students at Cambridge and Oxford were more likely to be offered a rent break, with almost 2 in 3 doing so



Q35B

Were you offered a 'rent break' or a reduction in rent by your landlord/ accommodation company/university accommodation service as a result of the crisis?



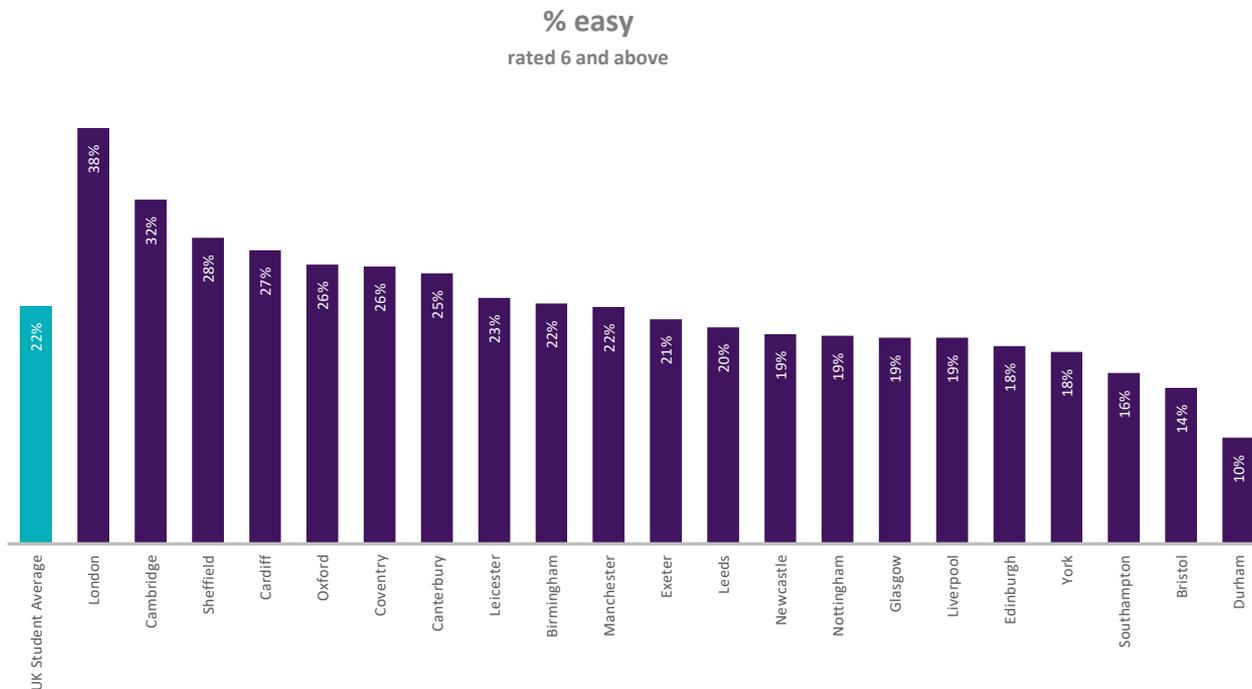
Only 1 in 5 students feel that making friendships during lockdown has been easy – London stands out as an easy place to socialize with over 1 in 3 doing so



Q36

On a scale of 0-10, how easy have you found making new friendships at University during lockdown and the shift to online education?

0 being very hard and 10 being very easy



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

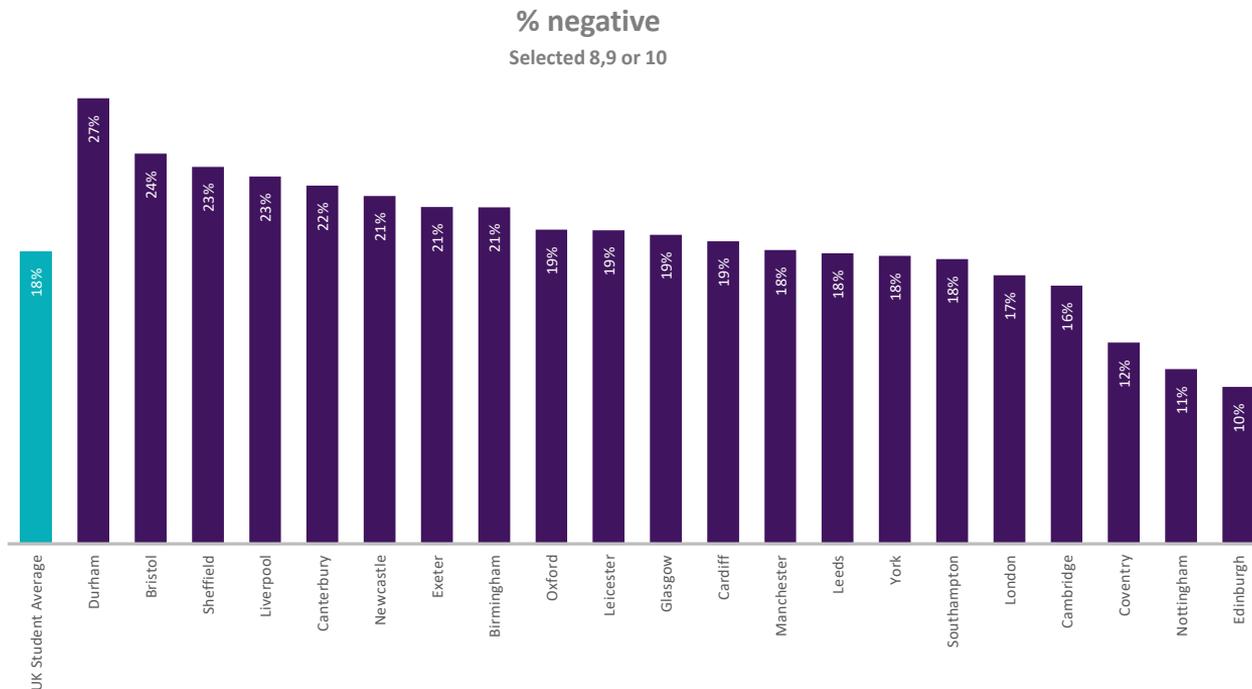
Durham and Bristol students have been the most impacted, while only 1 in 10 students in Edinburgh felt very negatively affected



Q37

How do you think the pandemic has affected your ability to achieve your degree qualification?

0=being extremely positively to
10=extremely negatively



Base: N =2337 respondents;

Birmingham (135), Bristol (104), Cambridge (88), Canterbury (68), Cardiff (59), Coventry (121), Durham (51), Edinburgh (93), Exeter (53), Glasgow (84), Leeds (95), Leicester (88), Liverpool (84), London (151), Manchester (105), Newcastle (98), Nottingham (130), Oxford (62), Sheffield (99), Southampton (57), York (62).

Increased stress & worry as a result of Covid-19 meant that students' futures have been called into question, with overall uncertainty having a knock-on effect career prospects but also overall happiness & morale over the lasting situation

Q38

How has the Covid-19 crisis affected you and your next steps (i.e. further higher education, career prospects, part-time employment)?

Overall motivation & morale about their youth

"Lost motivation. Developed depression. Unable to form connections with the people I go to Uni with. don't feel like I've properly learn the content for my degree"

"Learnt nothing, the stress has made learning harder, lost so much money in accommodation where I wasn't living, my course was reduced to 3 years instead of 4 as my year abroad for experience was cancelled"

Lack of job opportunities

"Probably negatively in terms of less job opportunities"

"More stressed about jobs as they are so competitive at the moment"

"Increased worry in the availability of internships etc. when I graduate. Some companies have culled the programmes from a while"

Cancellation of placements

"Reduced chances of securing a placement"

"It has reduced work experience opportunities and made everything more difficult or onerous"

"I was unable to continue with my work placement, which was important for me to be able to get onto the master's course I was looking at"

Long lasting future uncertainty

"I am not sure what I want to do, since it feels like I have lost a year"

"Made it more difficult to focus on the future, I was not able to make plans far into the future because the situation was and is too instable"

"Prevented idea of travel, graduate jobs/jobs in general harder to find, harder to find somewhere to live"

"I had planned to do a year in industry but this was no longer possible as many had been cancelled due to Covid. As well as that there is little space for remote working in my house with family members already working from home"

The impact of the crisis on personal finances has been very different for each student depending on how much they were relying on different sources of income before. Most of them are now scared for long term employment

Q40B

Please describe in as much detail as possible how your general finances have been impacted during the crisis?

e.g. have you lost a part-time job/been furloughed? Have you been able to save money without opportunity to go out and spend?

Ability to save

"I have saved some money because I haven't been able to go out as much."

"I have spent less than what I normally would have during the pandemic but I have spent more on takeaways"

"Saved lots of money on going out and socialising"

Loss of job

"I have a part time job working for the uni and I haven't been able to get a single shift"

"Hours at part time job reduced, furlough has been a nightmare but I've saved more money by not going out"

Little/no impact

"My finances have not been hindered as I didn't have a job before the pandemic"

"My finances are fairly similar compared to what they were before, as my course had carried on so I have had to carry on as normal"

Need to budget more

"Required me to save more money during term time than I would usually."

"More cautious on what I spend especially in the lead up to summer where I don't receive student loan, so making sure my money lasts until September since wages are a lot lower now."

Moved home

"I wasted a few months paying accommodation fees before my university gave me permission to go home and terminate the accommodation contract"

"Living at home mostly so not really affected, improved in fact"

Reduced income but equal spend

"Have less money so budget much more"

"Less shifts at work but no furlough but still have to pay full rent for university accommodation even though we could not travel there or live there"

"Had to manage money better and plan to every last penny."

Future

"Had to change job and now I'm looking at being in debt for a decade :)"

"Think that my ability to find employment has been hindered both this summer and the previous one due to the crisis. My parents' employment situations have also been affected by the crisis, and they haven't been able to provide me any financial support."

Online shopping

"Overall spending stayed pretty much the same. Going out was replaced by online shopping."

"The crisis has allowed me to save money as I am not going out and spending money. However, it has also meant I am spending more money online buying things which is not something I would usually do"

Over 40% of students are planning on renting their own living space after completing their degree, and about the same amount are planning on traveling despite Covid-19

Q30

When planning your life after the completion of your degree, are you considering any of the following options?

