

# Student Living Index 2016

QUANTITATIVE STUDY AMONG UNIVERSITY  
STUDENTS IN THE UK

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# Key Findings

- Portsmouth has topped the Student Living Index charts as the most cost effective city.
- Students in London are paying below the national sample average for rent. Students in Oxford and Cambridge are paying the most.
- Student loans are contributing £161.14 per week - four times as much as any other source - to a student's income. Parents are the second largest source of income.
- Those in Manchester and Belfast work the most hours part-time, and therefore spend the least time on hobbies and socialising.
- Those in Cambridge and Oxford spend the most time on academic studies in comparison to other regions.
- Studying for a university degree is 35% more stressful than managing money to students; however, the majority of students still enjoy their degree.
- 52% of students find managing their money stressful, yet only 39% of them have a dedicated budget.
- Those studying at London universities spend the most on travel and eating out in comparison to other regions.

# Methodology and Sample

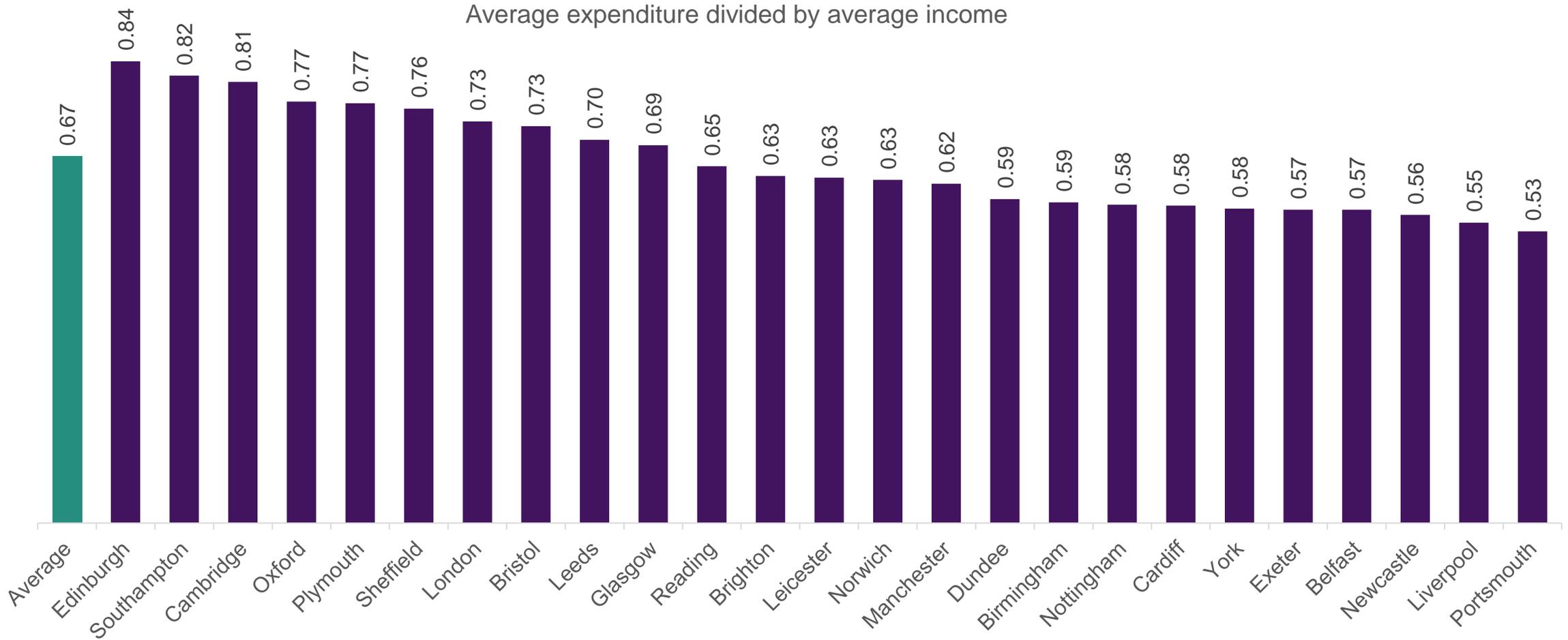
**Audience:** n=2,514 university students living in the UK

**Survey period:** June 10<sup>th</sup> - 29<sup>th</sup> June 2016. Respondents were given a small incentive to take part in an online survey. The survey was unbranded for all respondents.

**Panel Provider:** YouthSight, experts in student and young professionals research. <http://www.youthsight.com/>



# The student living index: the results. Portsmouth is the most cost-effective university city.



Base: N = 2,514; Student Living = average local weekly student expenditure on living and accommodation costs divided by average local weekly income.

Belfast: N = 83; Birmingham N = 119; Brighton = 78; Bristol: N=101; Cambridge: N = 100; Cardiff: N = 102; Dundee: N = 85; Edinburgh: N = 100; Exeter: N = 101; Glasgow: N = 120; Leeds: N = 112; Leicester: N = 101; Liverpool: N= 101; London: N = 130; Manchester: N = 115; Newcastle: N = 101; Norwich: N = 93; Nottingham: N = 110; Oxford: N = 100; Plymouth: N = 112; Portsmouth: N = 83; Reading: N = 74; Sheffield: N = 110; Southampton: N = 100; York: N = 83

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# 1. INCOME

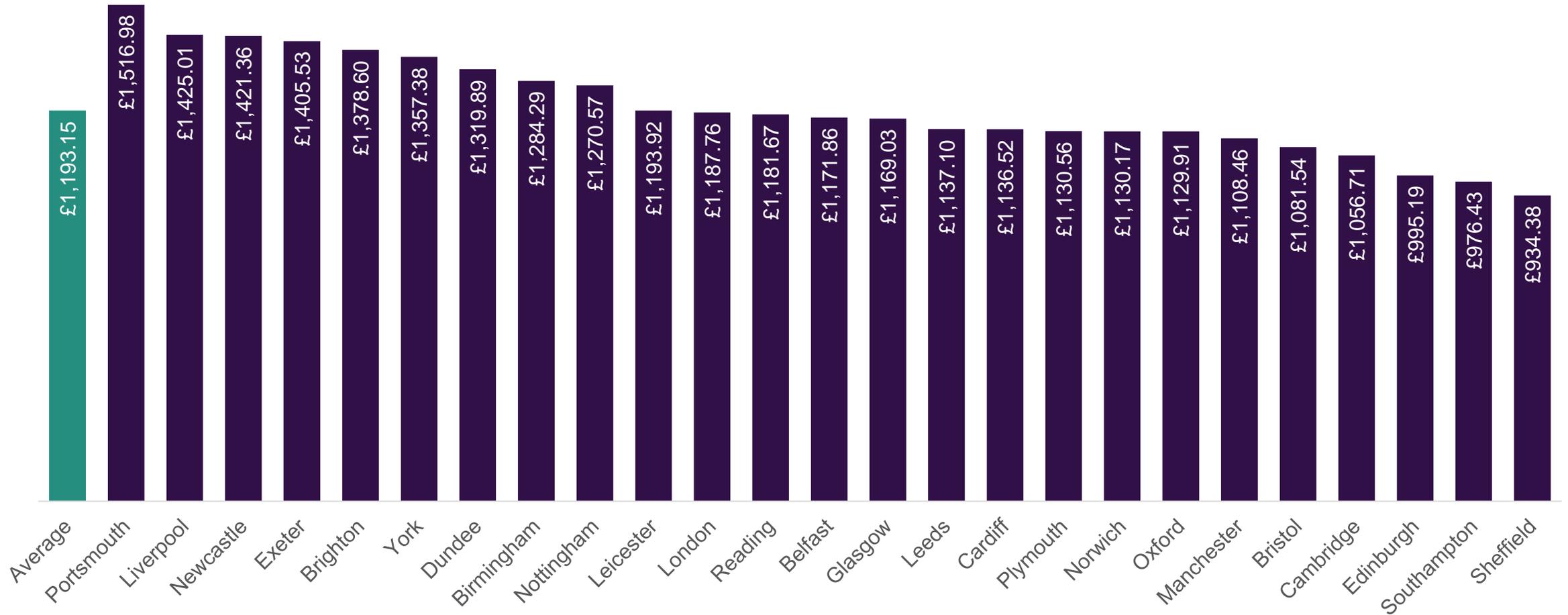
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- WEEKLY INCOME
- TIME SPENT STUDYING VS OTHER ACTIVITIES



# Income across UK cities is varied as students get income from various sources (parents, banks, etc.)

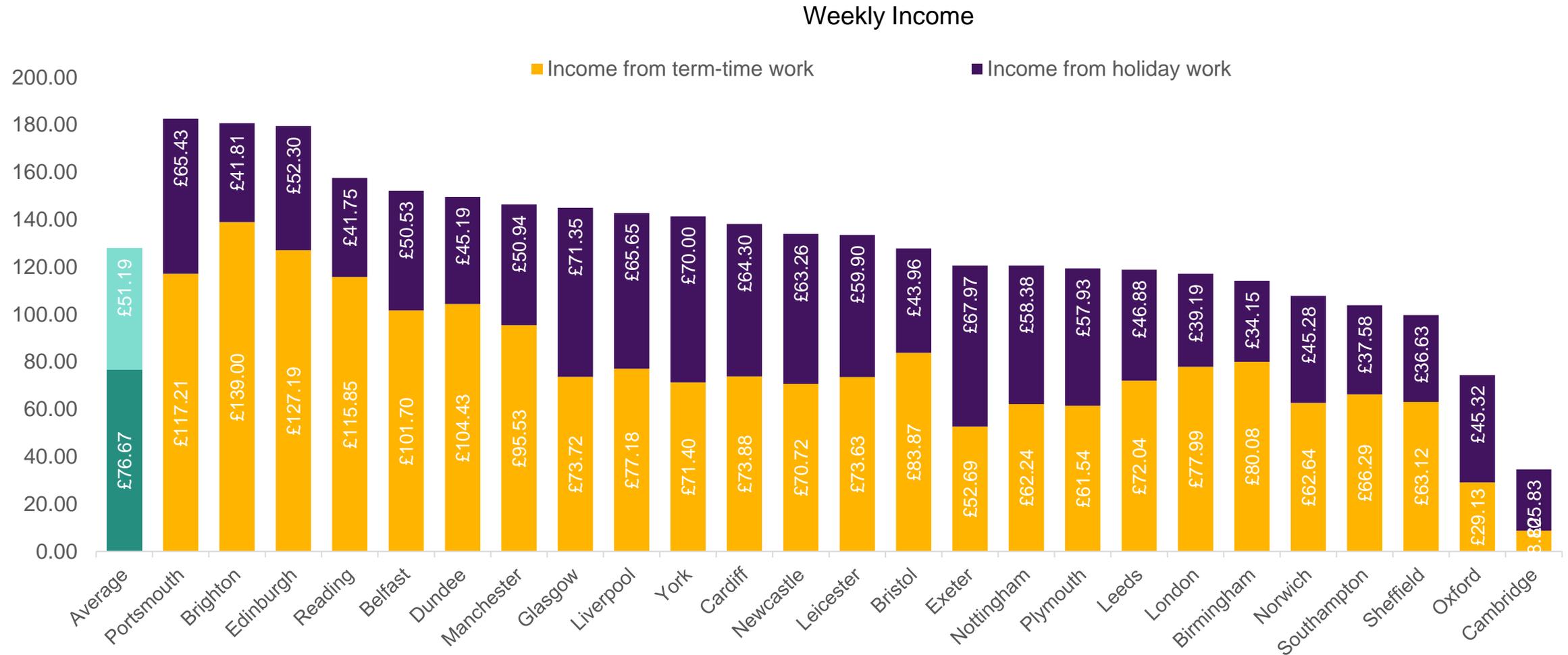
Term Time Income



Base: N = 2,514; Student Living = average local weekly student expenditure on living and accommodation costs divided by average local weekly income for working students.

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# Students make most of their money during term time work.



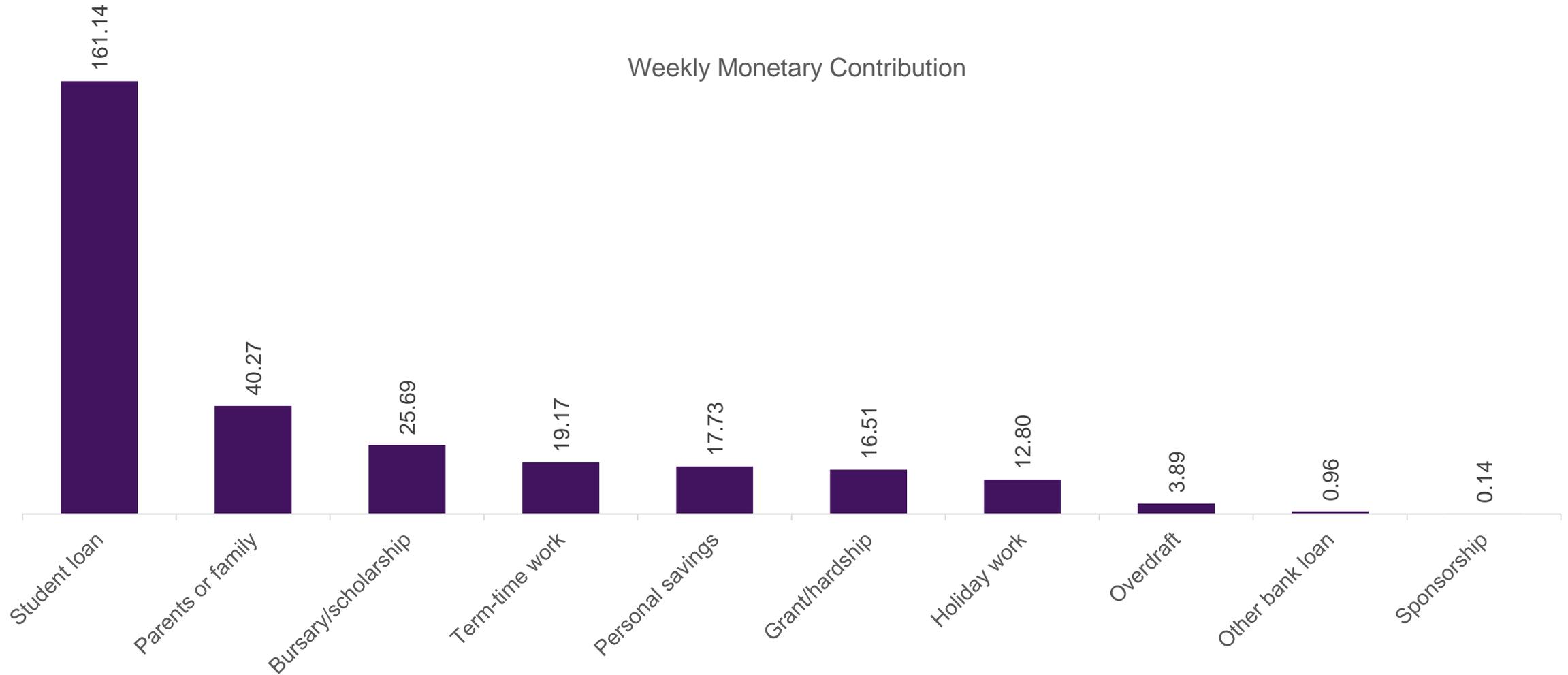
Q. "On average, how much does each of the following sources contribute to your income during term time each month?" (Income term-time and holiday work)

Q. "On average, how many hours per month do you spend on the following activities?" (Hours spent in part-time work).

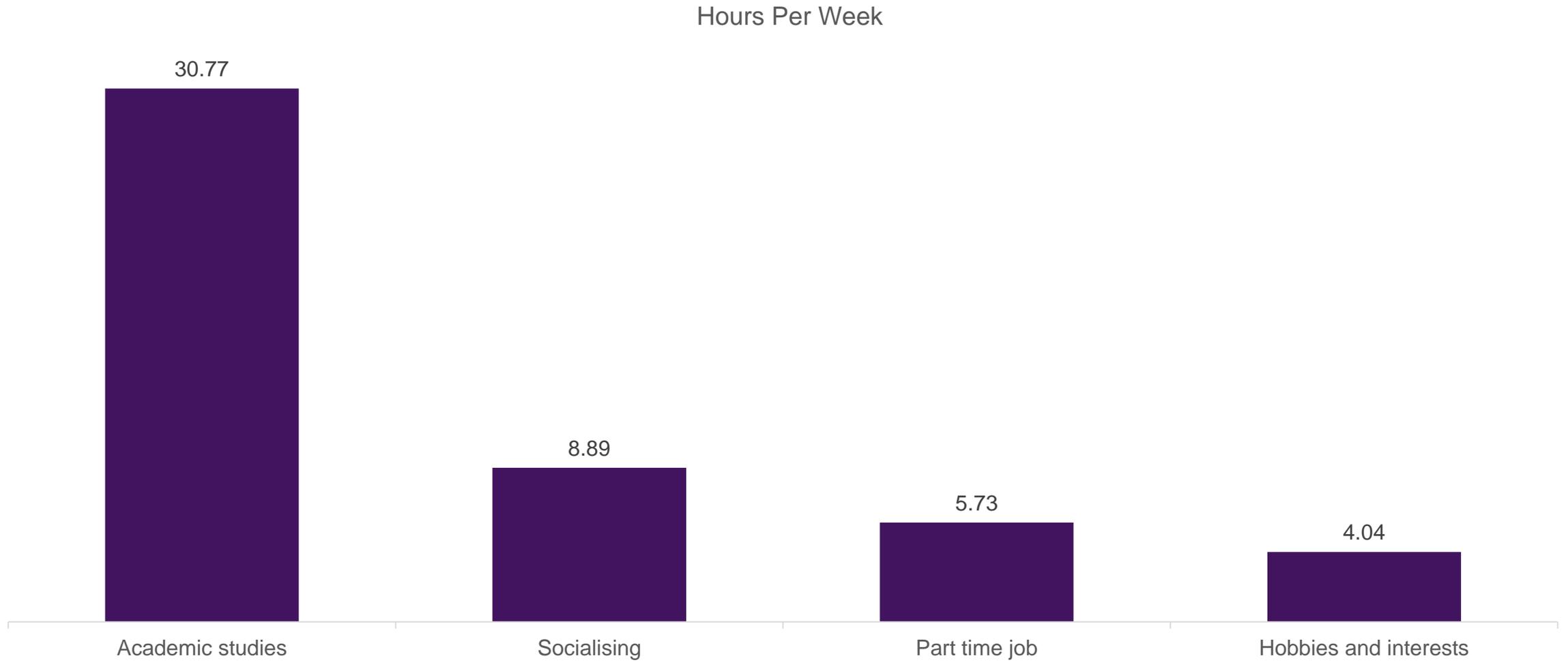
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# Student loans are contributing the most to student income. Parents are the second largest source of income.

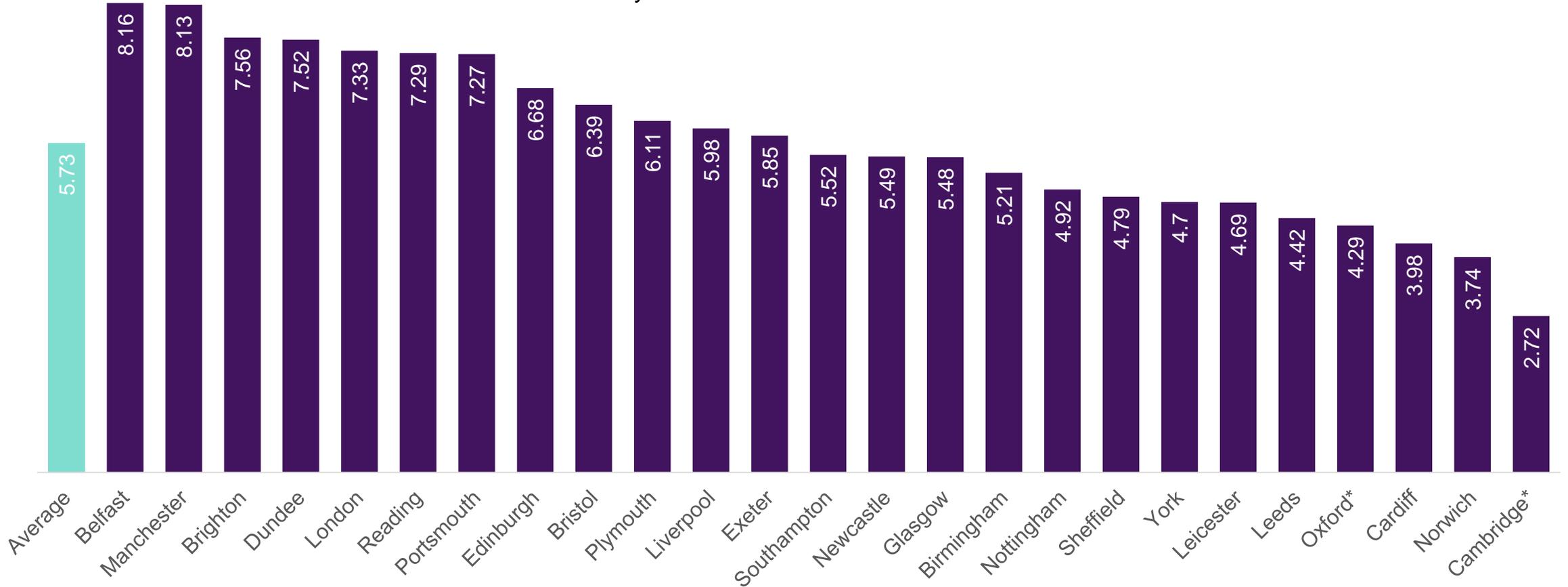


# Students spend the majority of their time on academic studies, followed by socialising.



# Those in Manchester and Belfast work the most hours part-time.

Weekly Hours – Part-Time Work



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

\*Oxford and Cambridge students are advised against undertaking part-time work during term time

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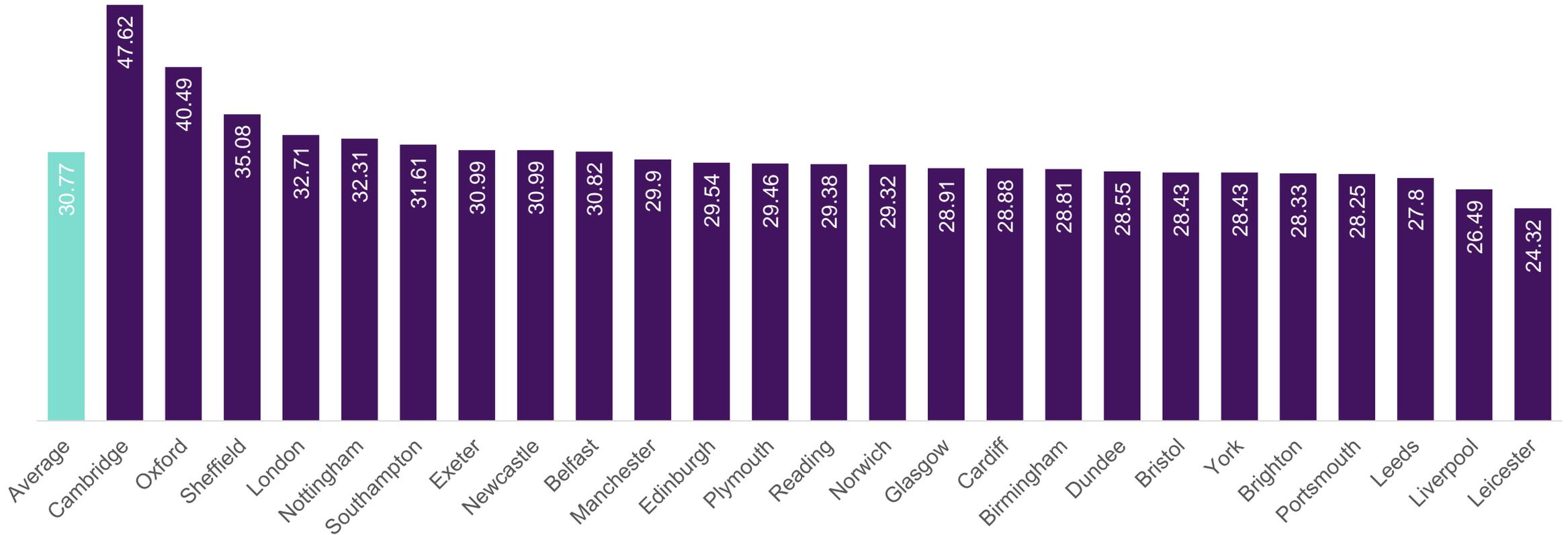
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Source: ZenithOptimedia

# Those at Oxford and Cambridge spend the most time studying out of all UK universities.

Weekly Hours - Academic Study



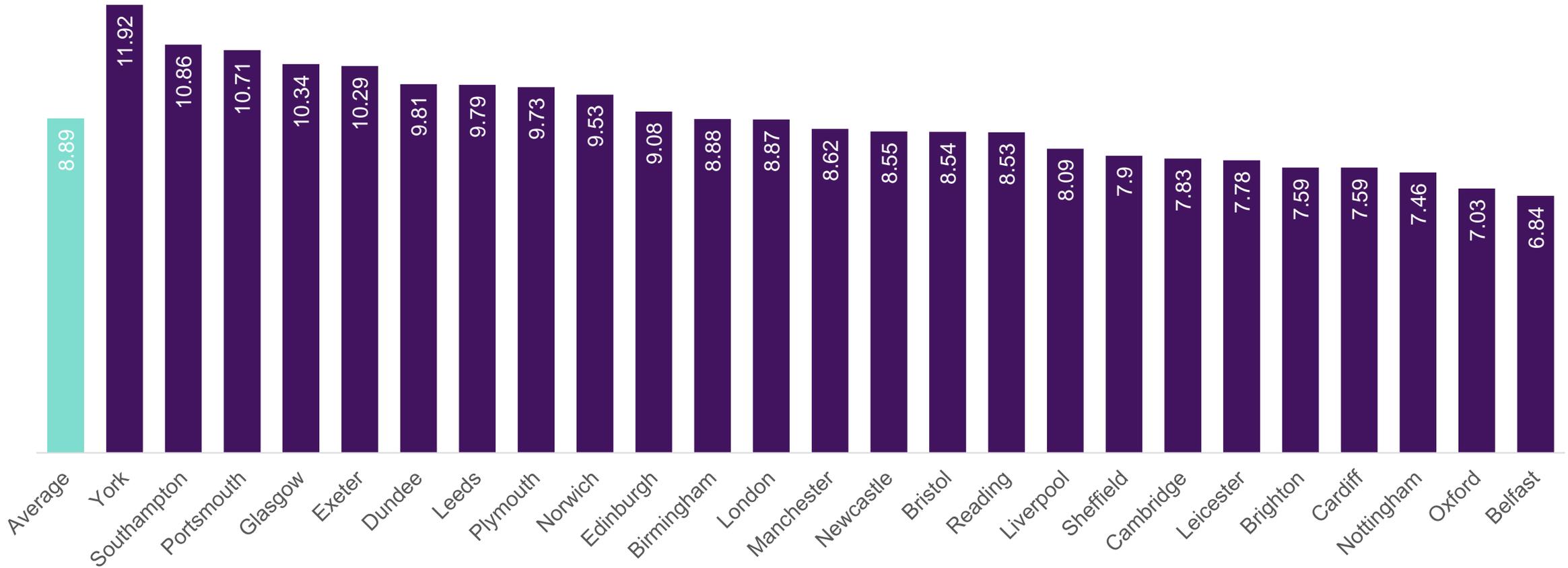
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# Students at Belfast and Oxford spend the least time socialising.

Weekly hours – Socialising



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

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## 2. MOTIVATIONS AND EXPECTATIONS

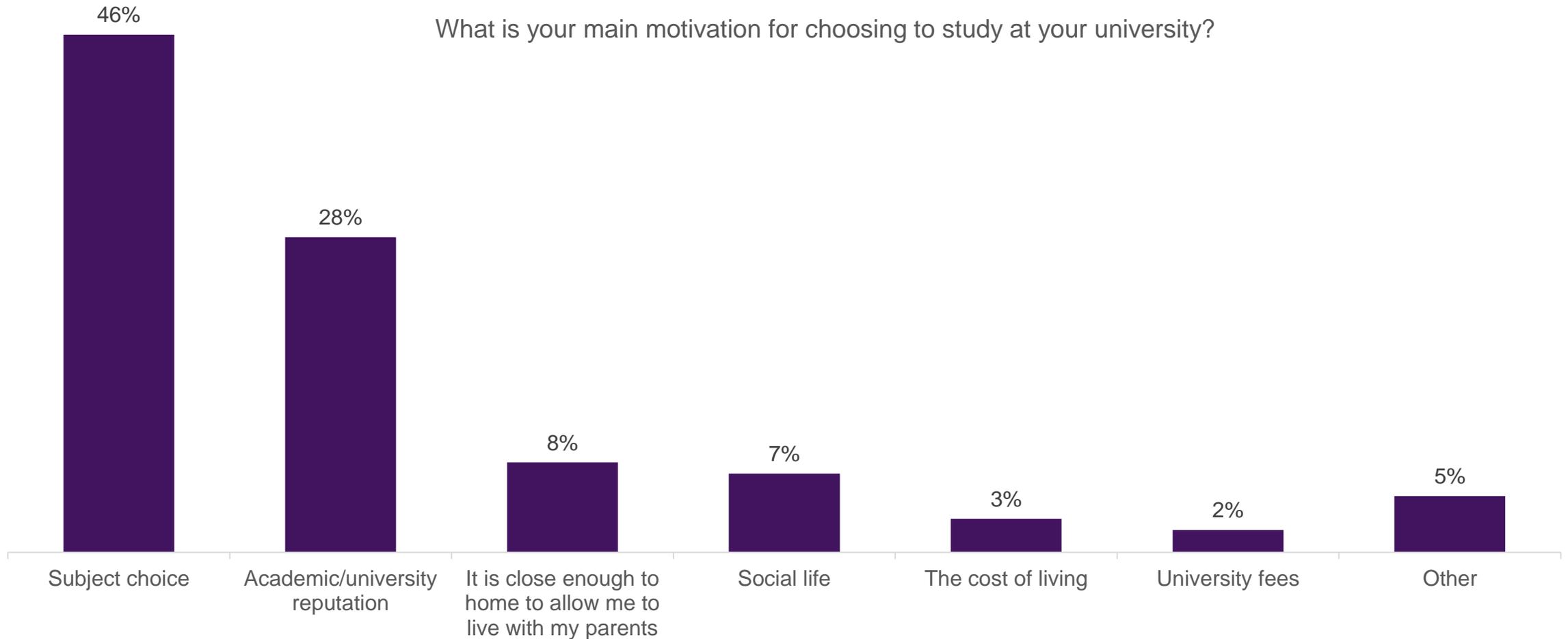
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- CHOOSING A UNIVERSITY
- ATTITUDES TO MONEY MANAGEMENT



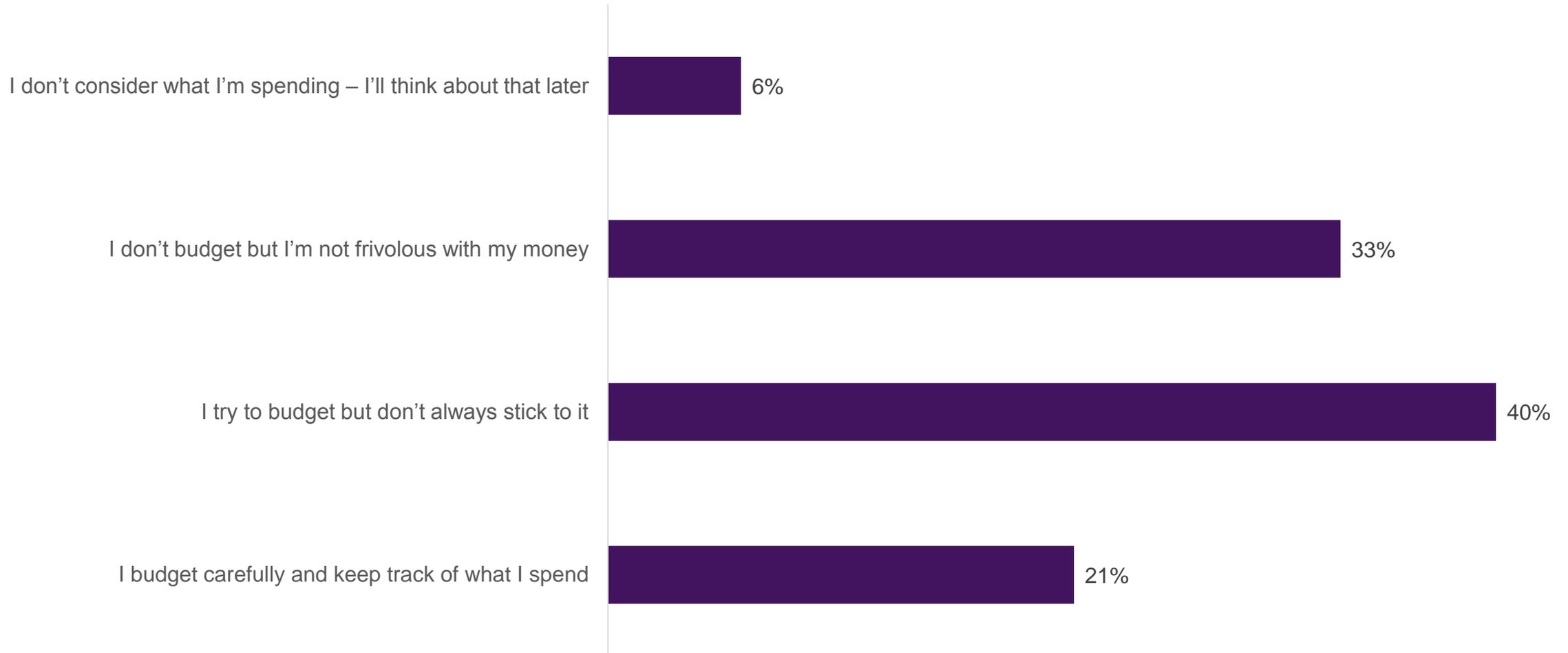
# Subject choice is the leading factor when considering a university, followed by academic reputation.

What is your main motivation for choosing to study at your university?



# 39% of students don't budget when it comes to managing their money.

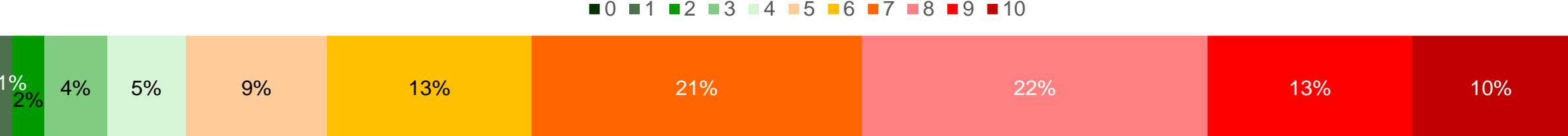
How good are students at budgeting?



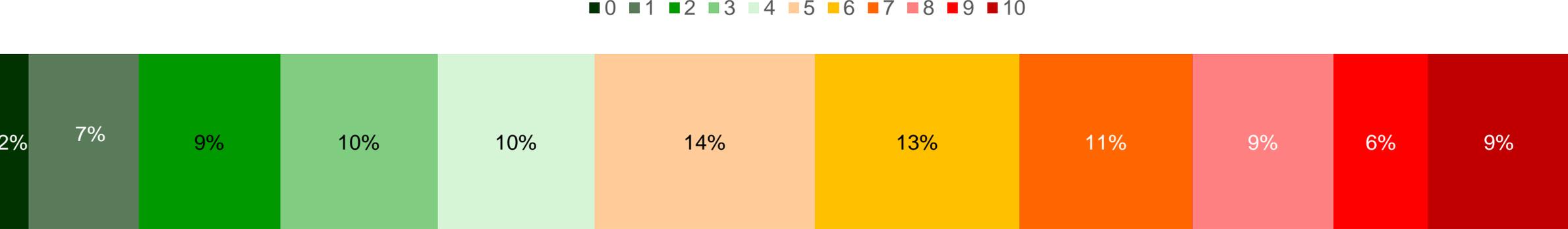
# Studying for a university degree is much more stressful than managing money for students.

On a scale of 0-10, where 0 is not stressful at all and 10 is extremely stressful, how stressful do you find studying for your university degree/managing money?

Stress of university degree



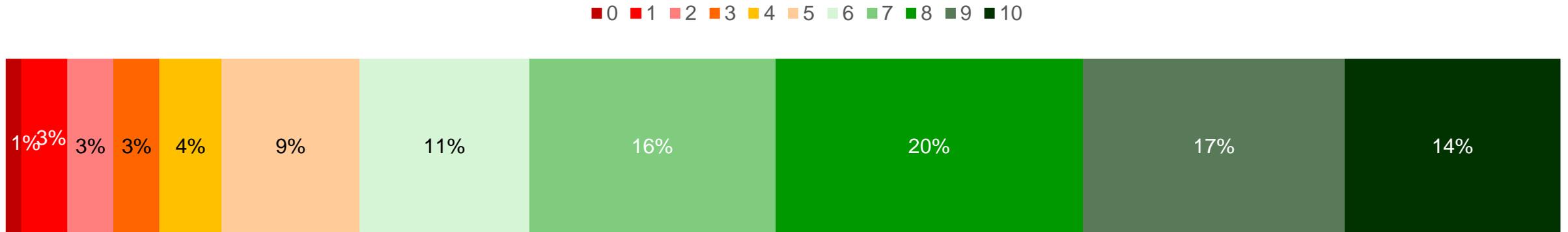
Stress of managing money



Base: N= 2,514

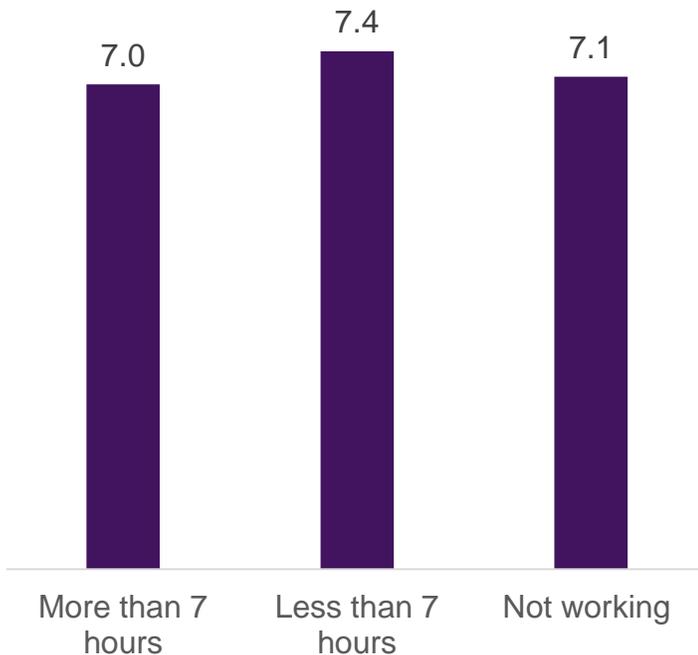
# However, 50% of students highly enjoy studying for their university degree.

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?

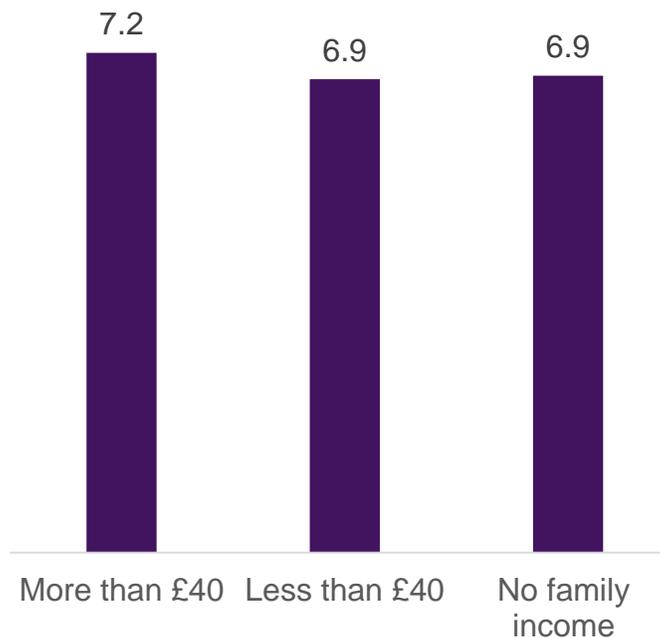


# Hours spent socialising had the largest impact on enjoyment of course.

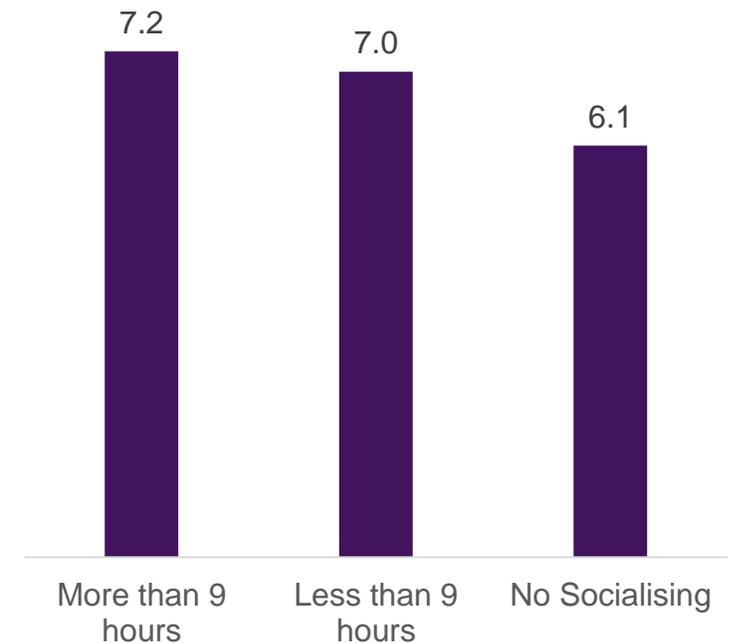
Average score of enjoying study by weekly hours working



Average score of enjoying study by weekly family income



Average score of enjoying study by weekly hours socialising



Base: N= 2,514. Weekly hours working: More than 7 hours (N = 804); Less than 7 hours (N =258); Not Working (N = 1452). Weekly Family Income: More than £40 (N = 1176); Less than £40 (N = 135); No family income (N = 840). Weekly hours Socialising: More than 9 hours (N = 1453); Less than 9 hours (N = 896); No Socialising (N = 165)

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# 3. WEEKLY EXPENDITURE

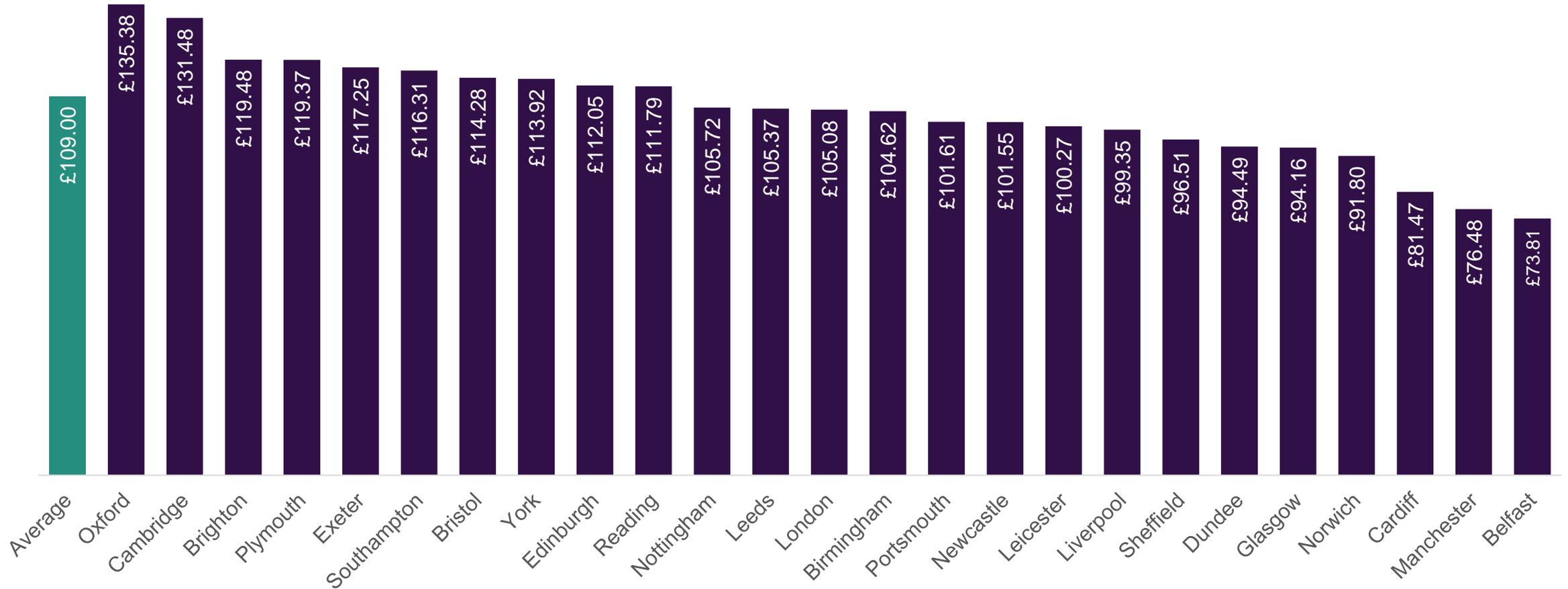
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- LIVING EXPENSES
- SPORTS AND HOBBIES



# Students in London are paying below the national average for rent. Students in Oxford and Cambridge pay the most.

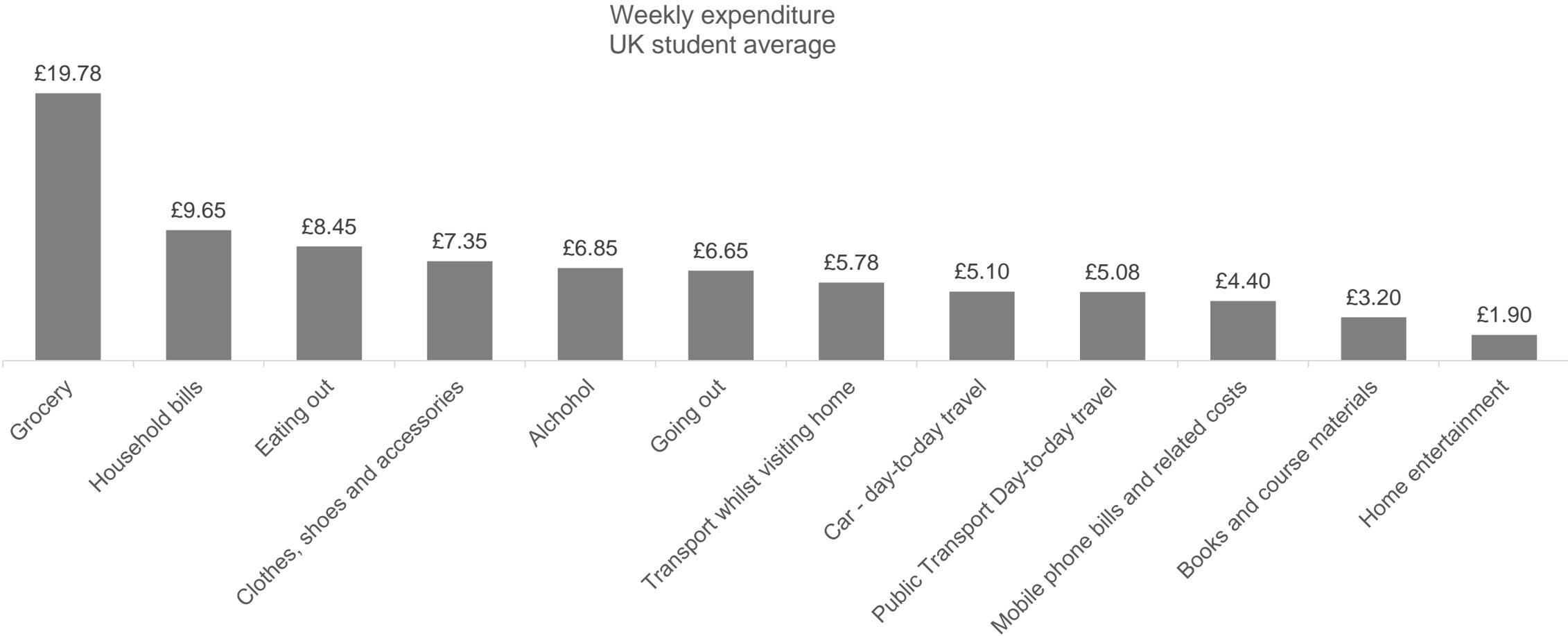
Weekly Rent



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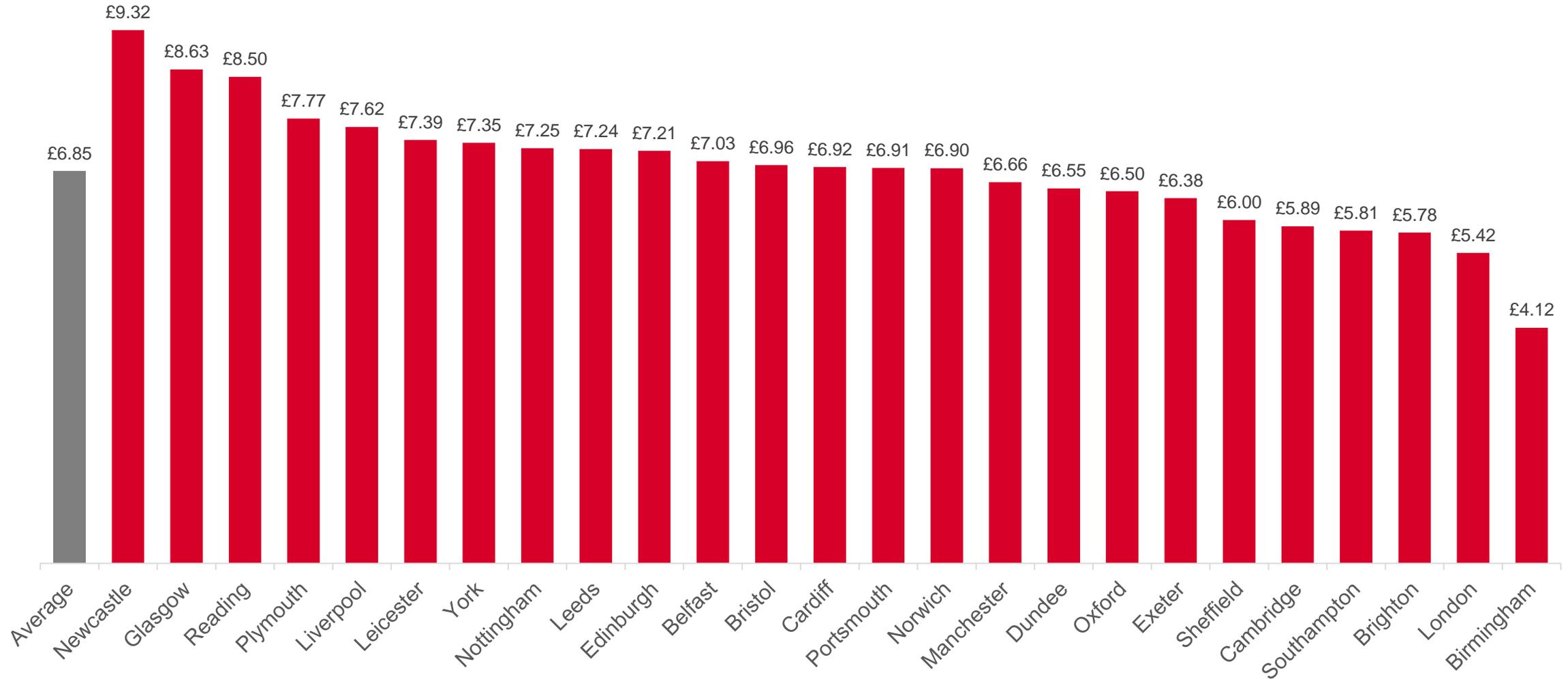
# Students spend more on groceries than on any other item. Spends per category for regions are varied.



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

Base: N= 2,514

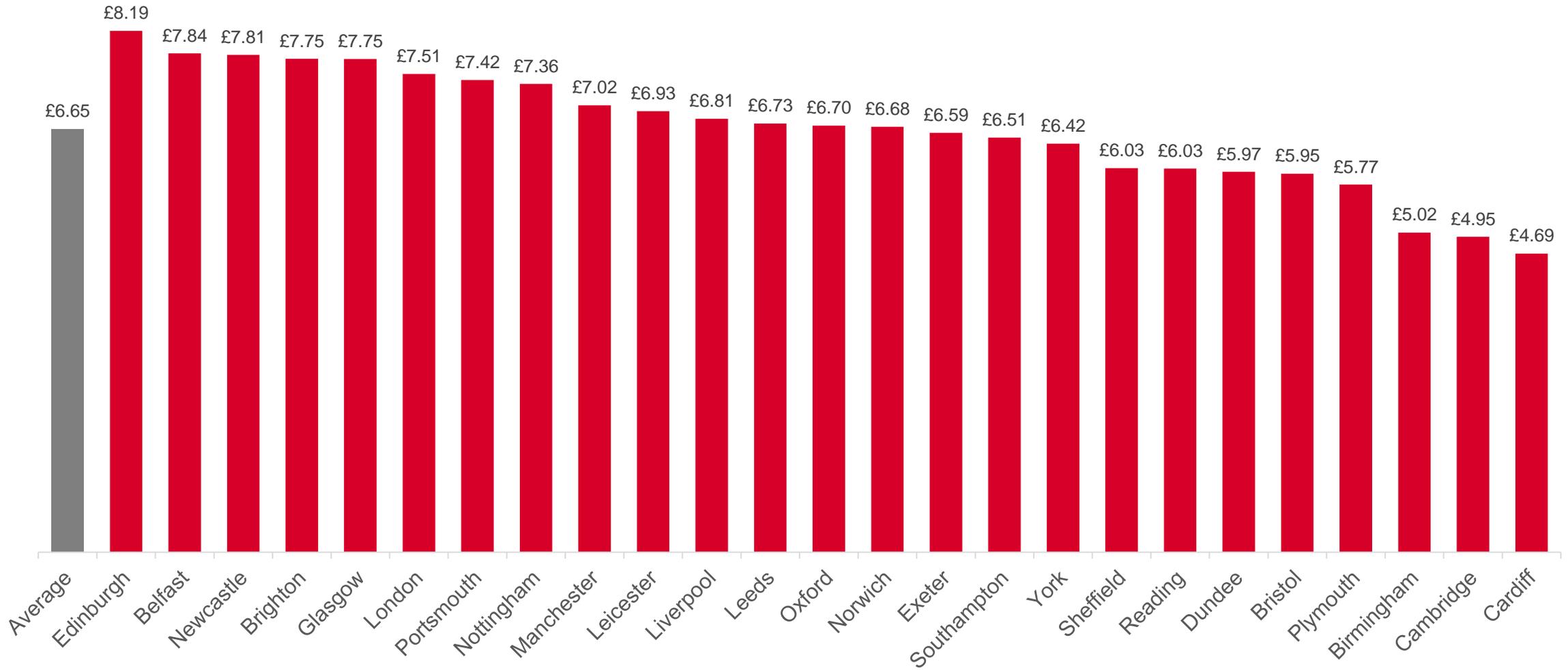
# Alcohol – weekly expenditure



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

Base: N= 2,514

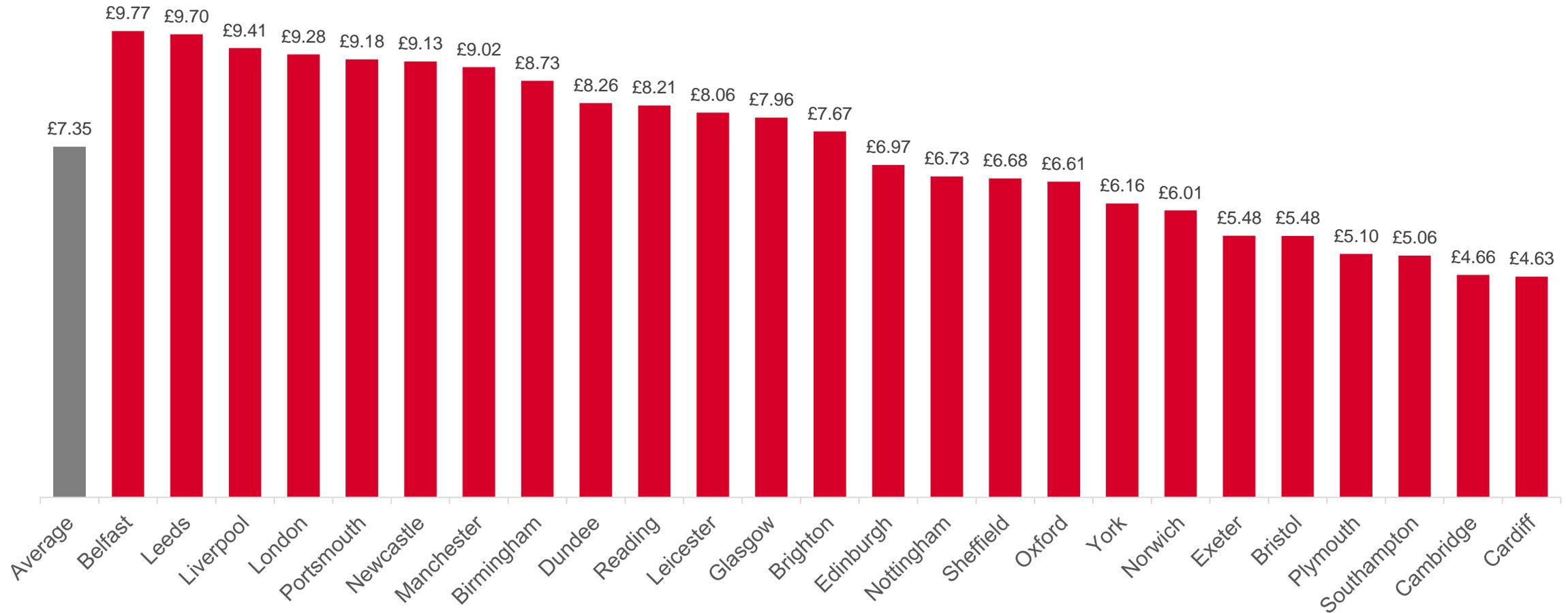
# Going out - weekly expenditure



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

Base: N= 2,514

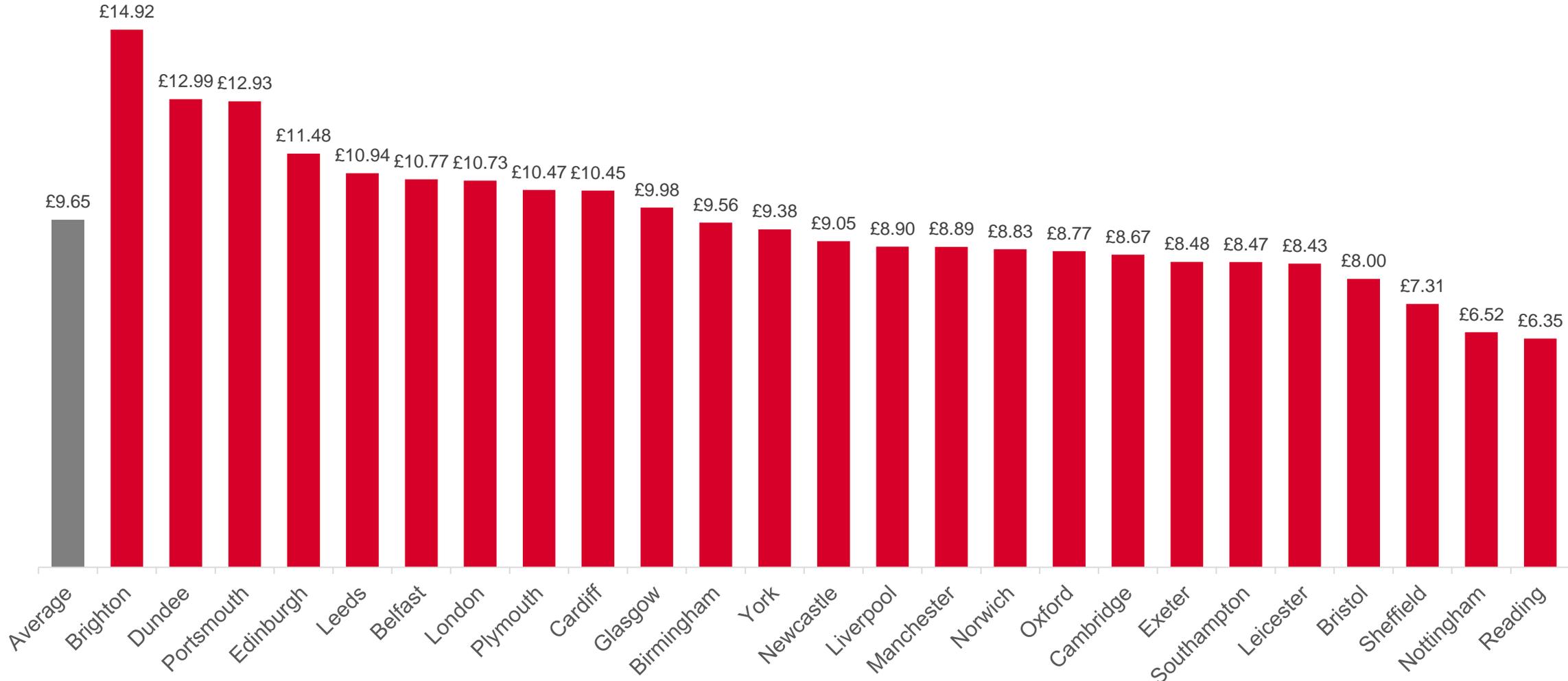
# Clothes, shoes and accessories - weekly expenditure



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

Base: N= 2,514

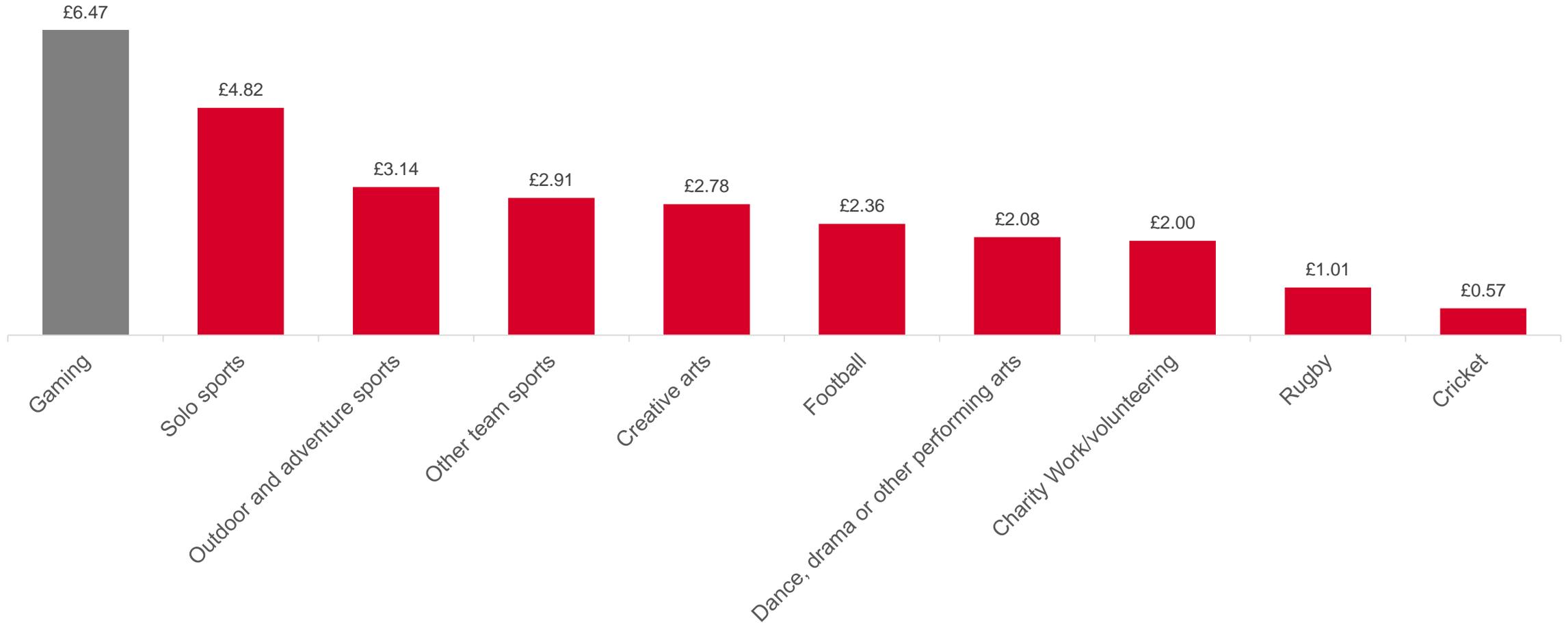
# Household bills - weekly expenditure



Base: N= 2,514

# Student hobbies - weekly expenditure

Weekly expenditure  
UK student average



Q. "On average, how much do you spend each month on the following sports, interests or hobbies?"

Base: N= 2,514