

# Student Living Index

August 2022



NatWest

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# Summary



**After a rise of 7% in 2021, the Student Living Index has fallen by 22% in the UK over 2021, meaning students are better off this year. [1]**

**Average student incomes have increased by 65%[2] this year, exceeding rising student costs, which are 29%[3] higher than last year.**

Edinburgh, Glasgow, Leeds and Canterbury replace London as the regions with the highest student cost of living, while Cardiff offers the best value for money.[1]

- **Edinburgh** is the only city in the UK where student spend/costs outweigh their income [3,2]
- The lowest, or best, student living index this year goes to **Cardiff[1]**, which moved from the top third of cities in last year's rankings, to achieving best place this year. The city's index halved from 2021 to this year.
- **London** has seen a drastic improvement in living index over the past year – while **Cambridge & Oxford** have maintained relative improvements and still rank in the lowest half of our index.[1]

- **Edinburgh and Glasgow** have seen the highest increase in their indexes compared to the rest of the UK [4] – largely due to a lower average monthly income in these regions (students here receive amongst the lowest monthly income). [5]
- **London, Bristol, York and Cambridge** have all seen great improvements in their positions in the SLI rankings this year. [4]
- **Average student monthly rents have fallen 12% this year [6].** This is likely to have been caused by the increased popularity of university accommodation.
- There's been an increase in students living in university accommodation year on year, with more than half now choosing uni accommodation. [7]
- 1 in 3 still choose privately rented accommodation. [7]
- Term time income has increased by 65%[5], whilst costs are further behind at 29% [8] higher than last year, making our index stronger than last year.
- **Coventry** shoots to the top of the list for income, followed closely by **Leicester**, with **Manchester** solidifying its gains of the last two years. [5]

# Summary: Sources of income



**Student loans make up 49% [9] of students' monthly income** – however this a slight reduction from 2021, as parents/personal revenue have gained importance in financing student lives this year.

- Less than 1 in 5 students rely on their own income to pay for their rent.[10]

- **Scottish** students in Edinburgh rely far less heavily on student loans than those at other Scottish unis [11] – which could be linked to tuition fees being free for students from Scotland.
- However, Edinburgh students in 2022 are more reliant on financial support from parents or family than they were last year, with average figures up 19%. [12]

# Summary: Sources of income

- Students in prestigious universities – namely **Durham & Bristol** – still rely mainly on their parents/family for income (over 50% more than the average). [13]
- Compared to 2021, **Oxford & Cambridge** are relying less on their parents/family and more on bursaries and scholarship to pay their rent in 2022. [13,14]
- They spend more time on academic study but are more likely to feel stressed as a result. [15,16,17] Students in more prestigious universities are more likely to spend more time studying on campus vs. at home compared to the national average [15,16]
- **Oxford** has the most dedicated students (+53 hours per month studying overall than average, almost two thirds more than the time on campus vs UK average)[15, 16] ...but 34% of students there find studying for their degree highly stressful (compared to 31% UK average) [17]
- Students in **London** rely less on student loans and personal savings than the average, and more on parents/family – this may be a result of having more students living at home in London. [18, 13,19]

# Summary: Activities



Time spent on going out and socialising has increased considerably, while more traditional hobbies have taken a step back. [20]

As expected there has been a significant reduction in hours spent studying at home due to the end of lockdown restrictions, down one third year on year. [21]

- Overall, the average time students spend **working in a part-time job has doubled since 2021.** [21]
- **Time spent socialising has increased** overall, with all types of socialising increasing by 31 hours a month thanks to the lifting of lockdown restrictions. [21,20]



# Summary: Activities

- **Time and money spent on home entertainment (gaming, video on demand) drastically increased in 2022**, with the average time spent achieving a four-fold increase from 2021. [22]
- Students in **Newcastle** spend the most money on going out. Students here spend an average of 65% more on going out, than the national average. [23]
- 42% of all UK students spend £10 or less on self-care and wellbeing (gym, meditation, massage, beauty) – showing this is not a priority within the student population. [24]
- Students in **Newcastle, Leicester** and **Manchester** spend the most on self-care and wellbeing – on average, **Newcastle** spent over £25 more than the lowest spenders (**Cardiff**). [24]

# Summary: Monthly expenditure

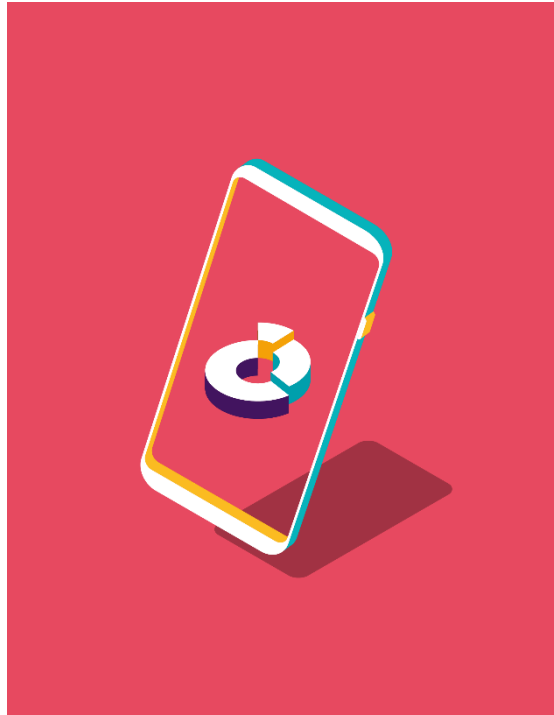


**Supermarket spend** remains the top monthly cost this year for UK students at an average of £76.29 per month, while spend on household bills has more than doubled since 2021. [25]

- Spending on going out has increased by 63% since 2021, a reflection of COVID restrictions being fully lifted across the UK by mid-way through the academic year. [25]

- Monthly spend on fashion has increased by 39% since 2021. [25]
- This year students in **Liverpool** spent £30.50 more than the average UK student on alcohol per month, with **Cambridge** students spending the least. [26]
- **Oxford** students spend the most on takeaways, at £20 more than the UK average. [27]

# Summary: Money management



**35% of students** have found themselves running out of money by end of the term – this is 8 percentage points higher than last year. [28]

- Students in **Cambridge** are likely to save the most each month (+82% vs UK average). [29]
- Just under 1 in 5 UK students find managing their money stressful [30]
- This is most pronounced in **Coventry**, where stress is 30 percentage points higher than average.

- Stress of managing money has increased overall by 4 percentage points year on year. [30]
- More than a third of students find themselves running out of money before the end of the month, up from 25% in 2021. [28]

# Summary: Motivations and expectations



The top reason to pick a university is still **subject choice**, however the importance of university fees has grown drastically in 2022. [31]

**University reputation** and **being close to home** also continue to be key reasons. [31]

- **Canterbury** is the university most likely to be chosen for subject choice followed by **Glasgow** and **Cardiff** this year [32]

- **Leeds** has moved to top choice of university chosen for its reputation. [33]
- **Durham and Oxford** rank second and third choice due to reputation. [33]
- **Cambridge** takes the top spot for university fees as the number one motivator, followed by Coventry and Leicester. [34]

# Summary: Wellbeing

**31% of students rate studying for university as being very stressful, a slight decrease of 12 percentage points YoY. [35]**

**Glasgow and Coventry students had the highest level of stress. [35]**

- 36% of students enjoy studying for their degree, which has been a slight increase YoY. It's likely that this is down to more face-to-face lectures and pandemic restrictions lifting. [36]
- Students are most likely to use exercise and sports as stress-coping mechanisms. [37]
- 38% of students said exams taken in summer 2021 were more stressful than expected. [38]



# Summary: Cost of Living and the Future



1 in 4 students feel their universities do nothing to help with the cost-of-living crisis [39]

- **Durham** had the highest number of students who felt they had no support from their universities at 56% - over 133% up on the UK average. [39]
- Most universities have performed poorly when it comes to supporting students through the cost-of-living.

- 88% of UK students on average have made lifestyle changes to live within their budget. Reducing the number of items bought online is the most widely-adopted change. [40]
- Grocery and food shopping habits have also changed for students, with 46% swapping to supermarket own-brands [41] and 43% buying fewer takeaways. [42]

# Summary: Cost of Living and the Future

- 91% of students expect the cost of living to rise further in the next academic year. [43]
- 40% of students expect the cost of living to rise in line with inflation, while 51% expect it to rise at a higher level than inflation. [43]
- When it comes to plans after university, the most popular options considered by students are renting their own living space, and taking an extended holiday or break. [44]
- **Exeter** students are most likely to plan to rent their own living space after university. [45]
- **Cardiff & Glasgow** students are most likely to plan to take an extended holiday/break. [46]
- **Nottingham** and **York** students top the list of those planning to move back in with their parents/guardians after university. [47] This coincides with the fact that these are two of the cities in the UK where students rely more heavily than average on financial support from parents/family. [48]



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# Methodology and Sample



## Audience

N=2964 University students living in the UK

## Survey period

27<sup>th</sup> June – 11<sup>th</sup> July 2022

## Panel provider

Youthsight are experts in student and young professionals research

### Objectives:

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



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# Student Living Index

Per student region

# Edinburgh, Glasgow, Leeds and Canterbury replace London as the regions with the highest student cost of living, while Cardiff offers the best value for money

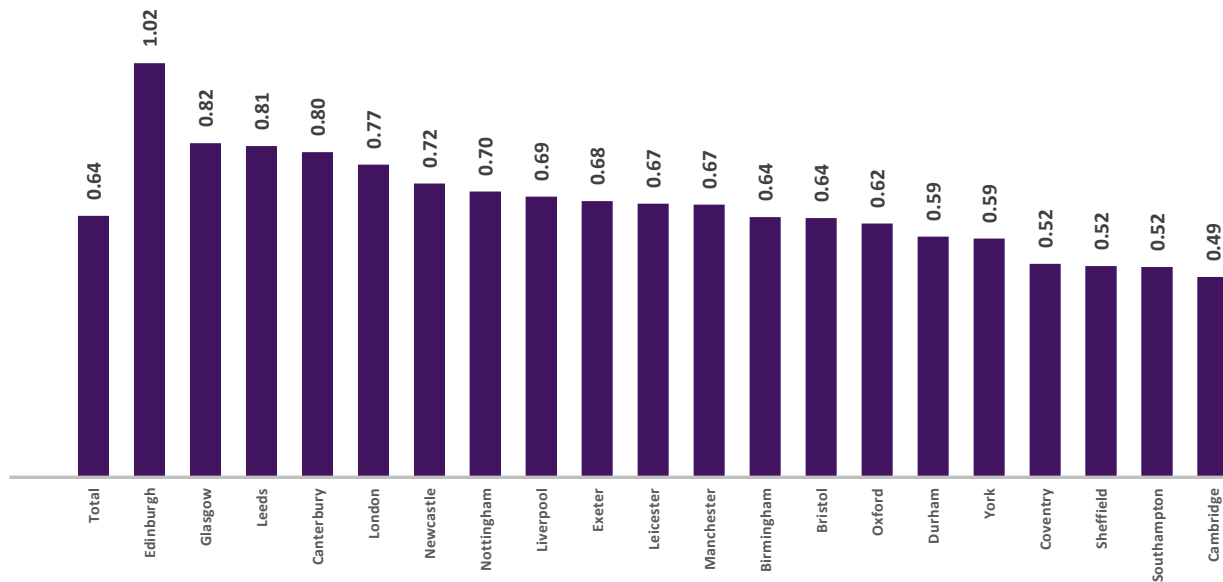


## Student Living Index

= average monthly living costs + accommodation costs  
 ÷ average monthly income

The average student living index fell by 22% this year

## Student Living Index



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



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# Sources of Income

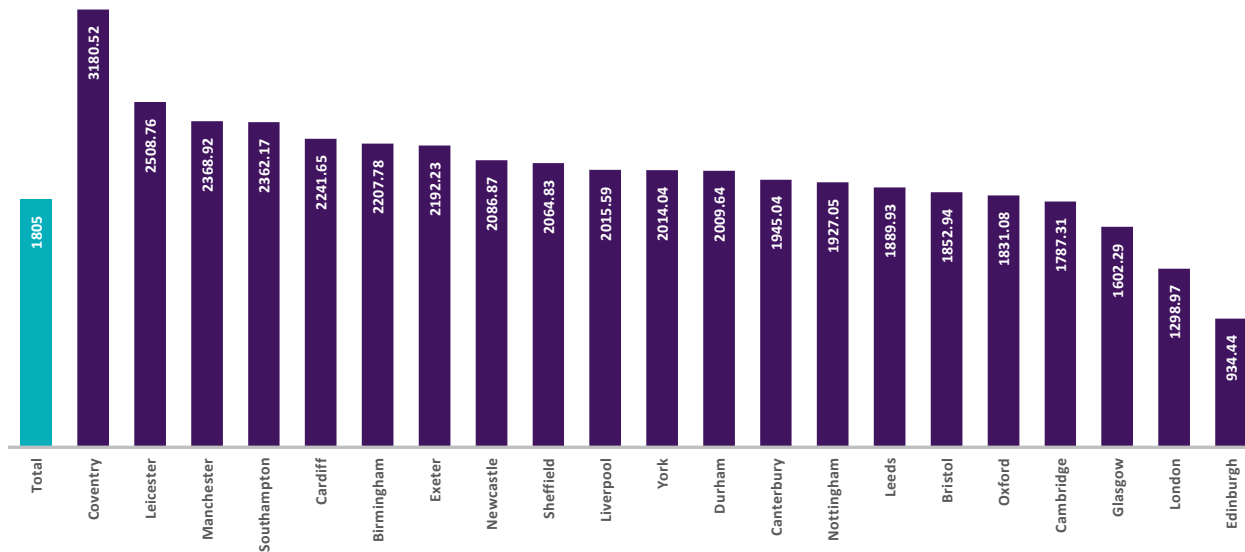
Average term time income has increased by 65% in 2022. Students in Coventry, Leicester and Manchester have the highest term time income, while those in Glasgow, London and Edinburgh have the lowest.



## Average monthly income 2022

## Term Time Income

Includes all sources of  
income



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

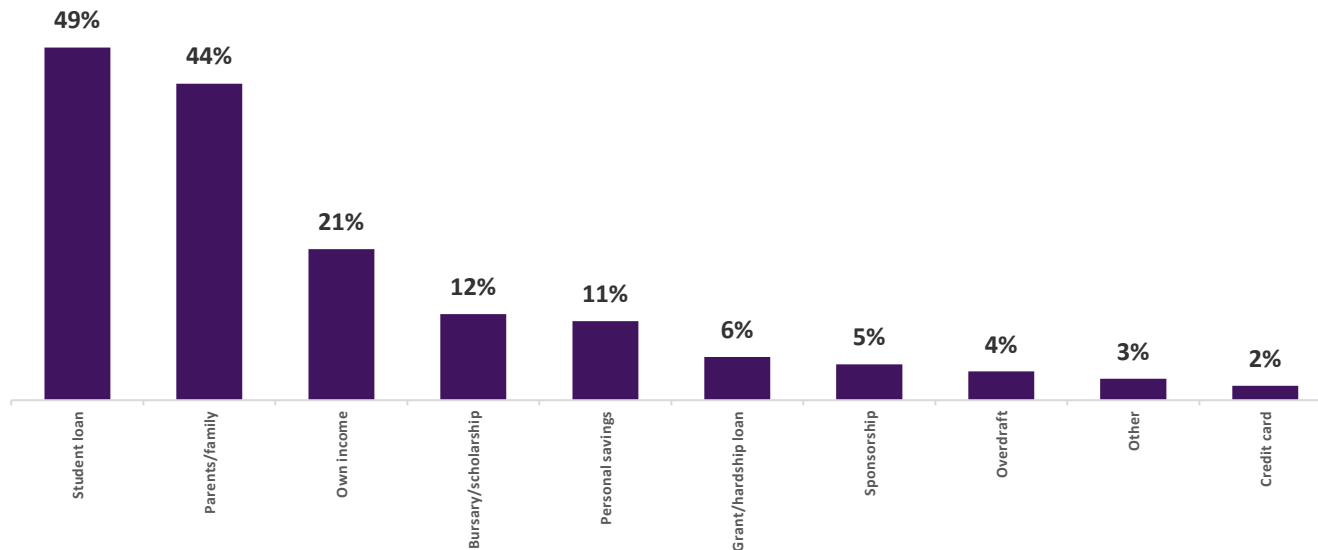
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Students continue to be most reliant on their loan to fund the cost of living followed by family – with less 1 in 5 reliant on their own income.

Q8

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

Method of paying



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

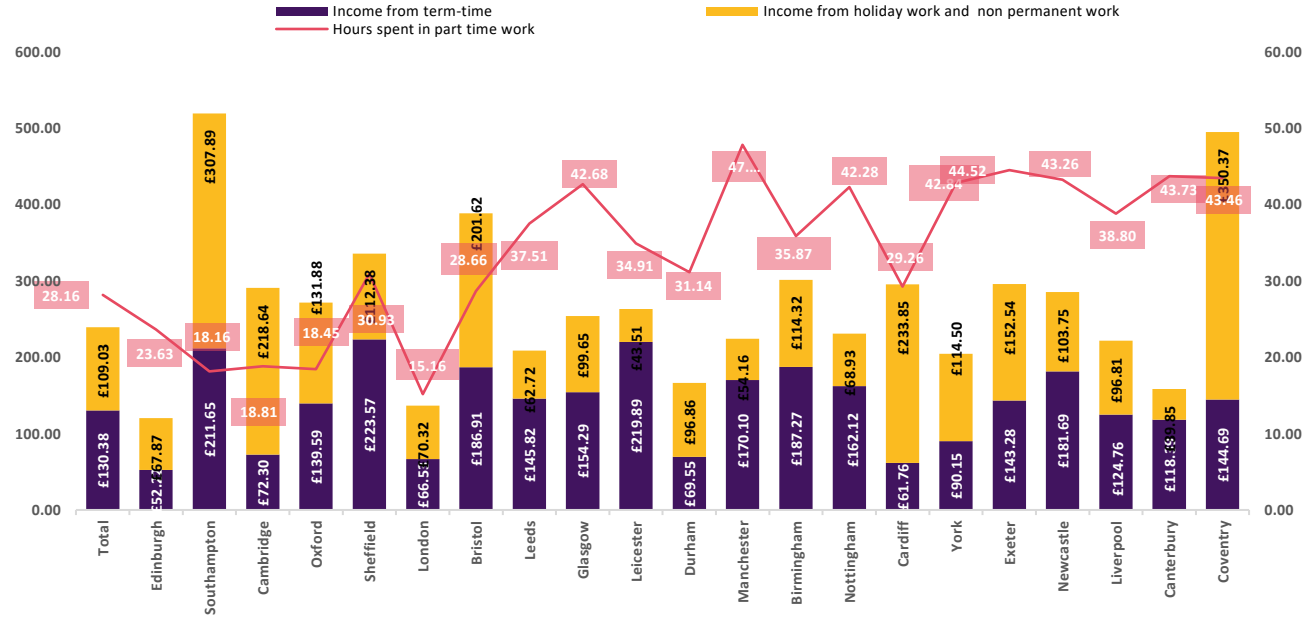
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Income from work increased by 35% from 2021, and hours spent in part time work have doubled since last year. Students in Manchester and York spend most 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?

Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

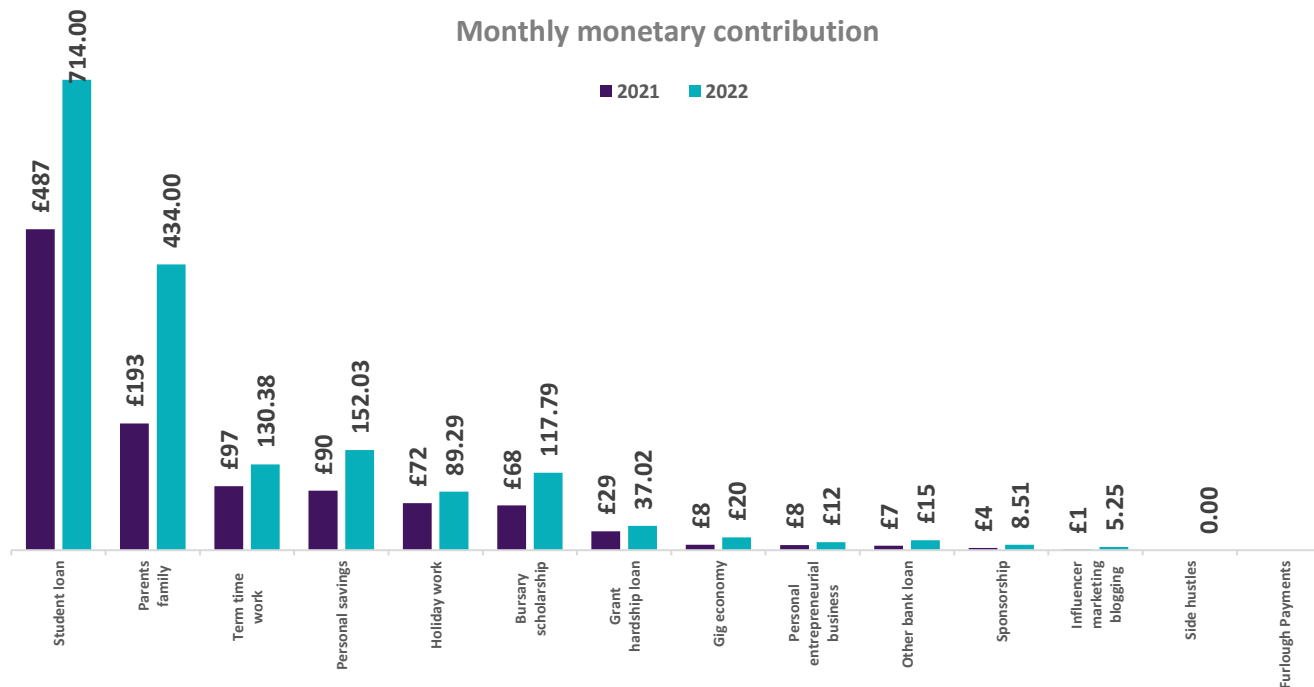
Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

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

Q7

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



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

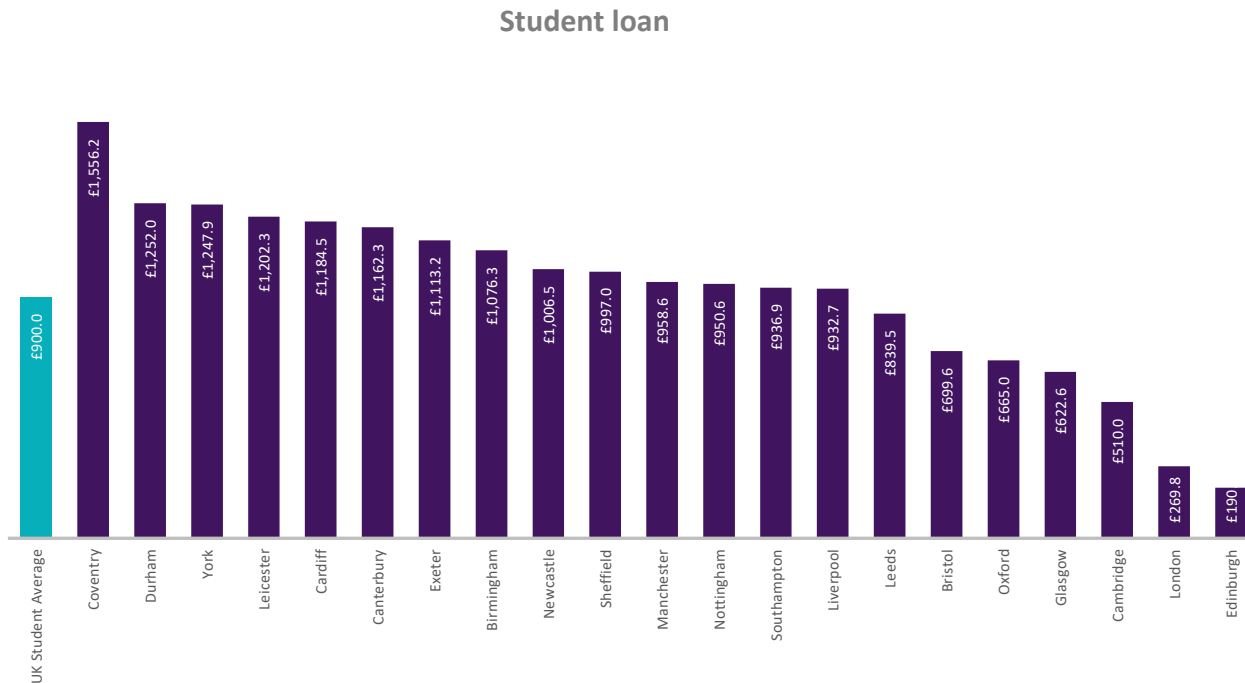


# Students studying in Edinburgh and London are the least reliant on loans.



## Q7

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



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Students in London rely most on parents or family to contribute to their income. London-based students' contributions from parents or family are 88% higher than the UK average.

## 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 =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

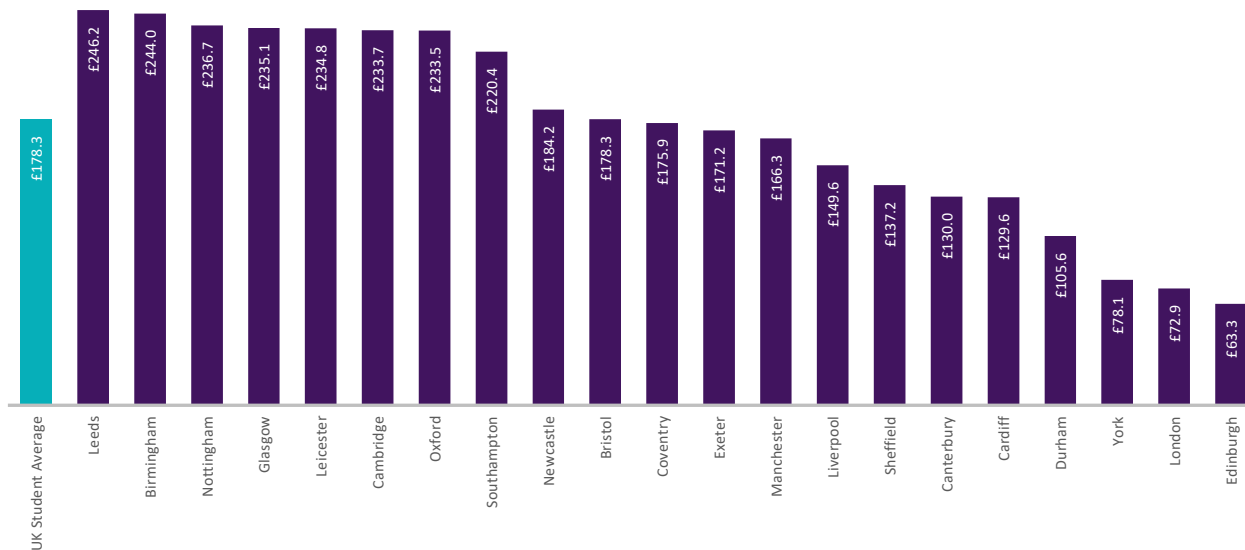
Leeds students are the most reliant on personal savings to fund their lifestyle, while Edinburgh students rely the least on savings.



## Q7

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

### Personal savings



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

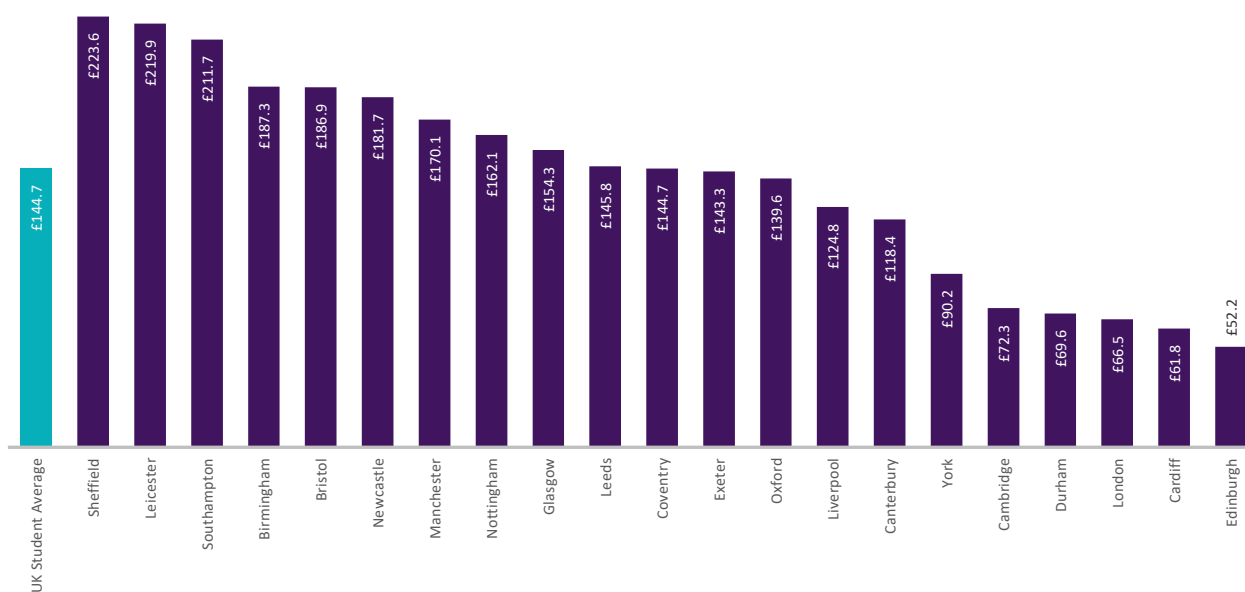
# Students studying in Sheffield are most likely to rely on term time work income.



## 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 =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

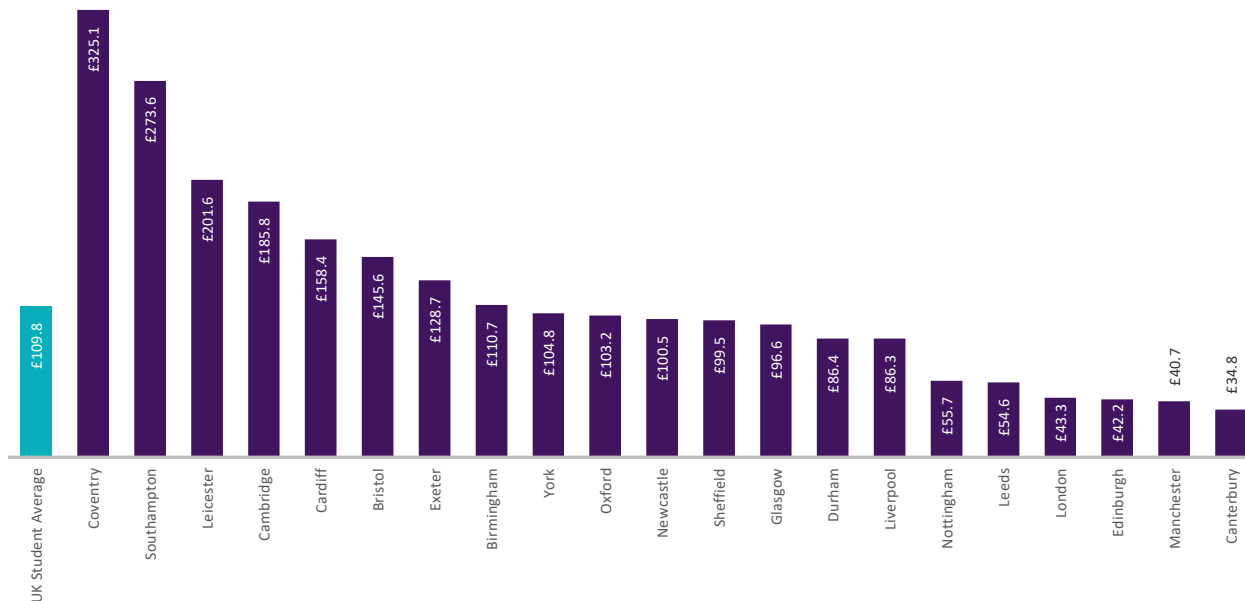
# Coventry students rely the most on income from holiday work.



## Q7

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

## Holiday work



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

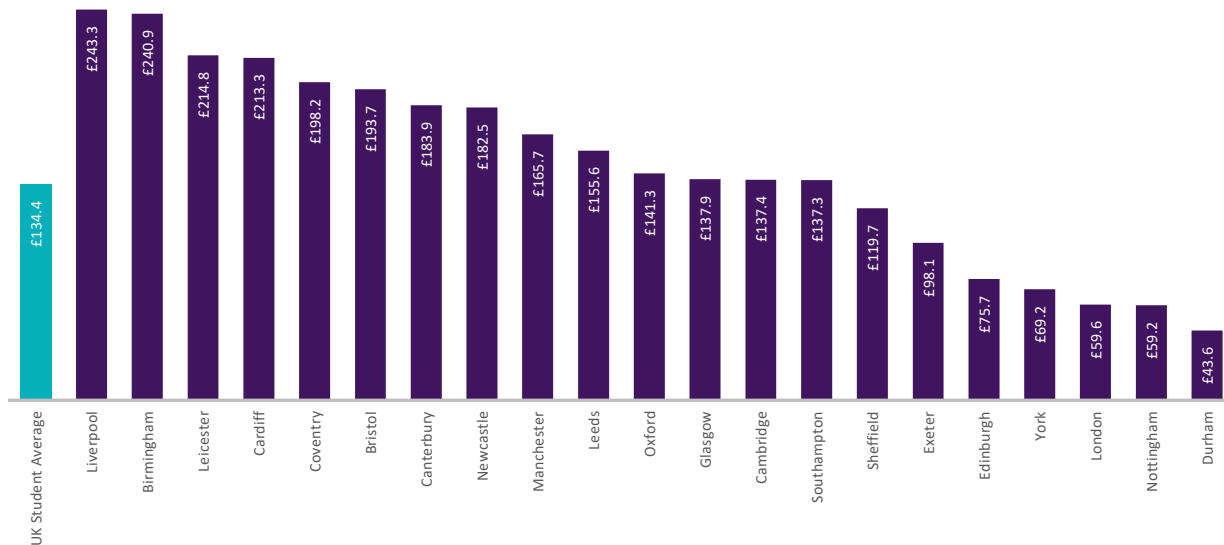
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Liverpool students rely the most on contributions from bursaries/scholarships than those in other university cities, closely followed by those in Birmingham.

## Q7

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

### Bursary/Scholarship



Bursary/scholarship contributions for Cambridge have decreased 24% since 2021.

Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



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# Activities

Time spent studying has decreased slightly from last year but it's still the most time-consuming activity. Home entertainment has seen the largest increase, replacing other hobbies.

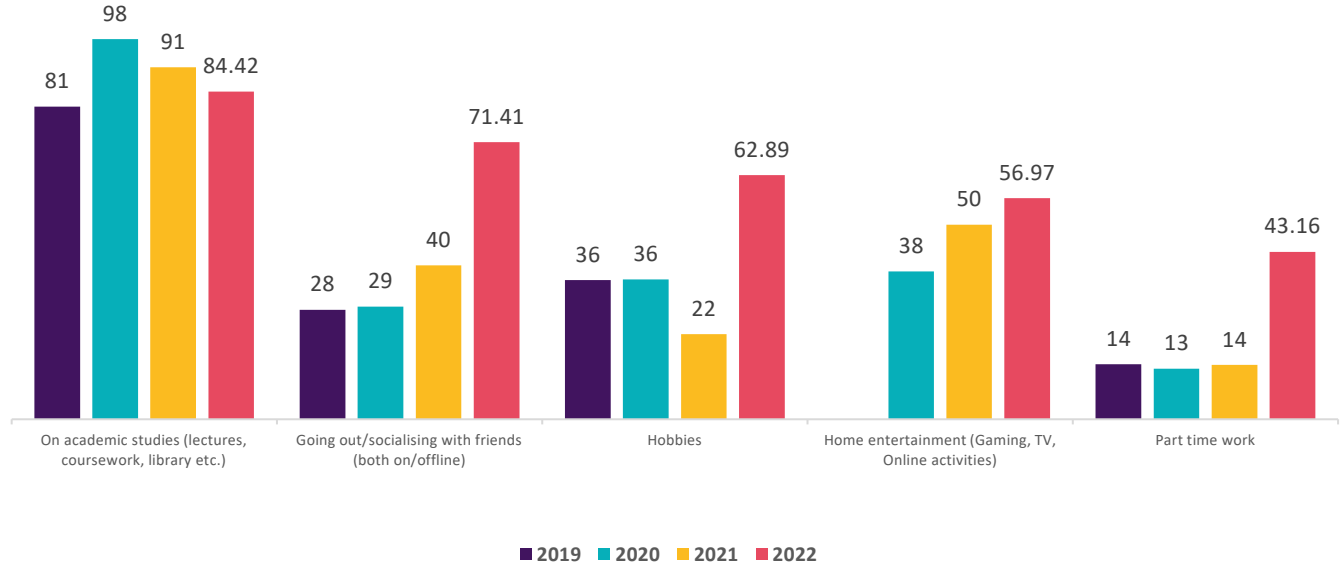
## Q10

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 going out and socialising has increased considerably, while more traditional hobbies have taken a step back.

## Hours per month



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



Spend across all categories has seen a vast increase on previous years.



## Q11

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

### Activities spend per month



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Outside of necessities, the majority of students' income is spent on going out with friends, closely followed by money spent on studying on campus, video game streaming, and studying at home.

## Q11

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

### Activities spend per month



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

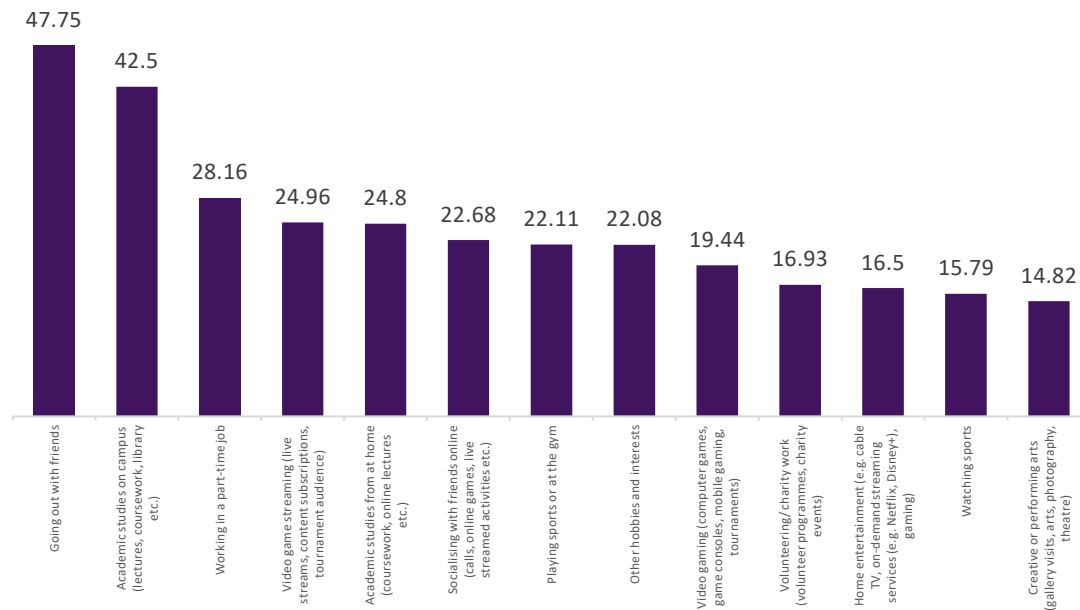
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

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?

Hours per month



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

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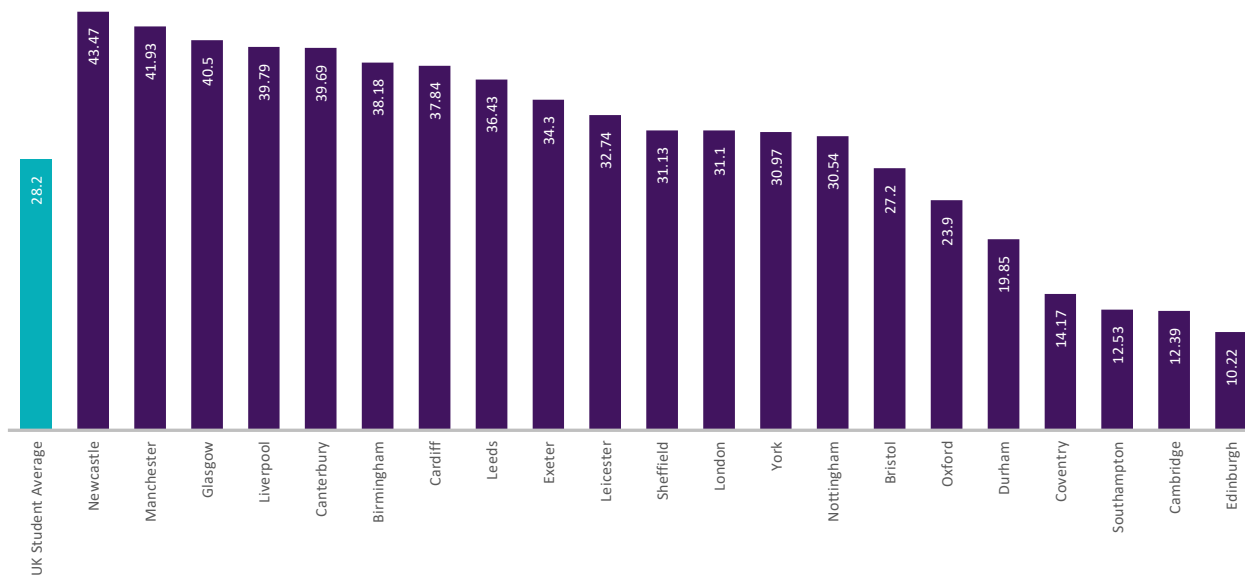
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Average time spent working in part time jobs has more than doubled since last year, coinciding with the removal of lockdown restrictions.

## Q10

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

### Monthly Hours Part Time Work



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

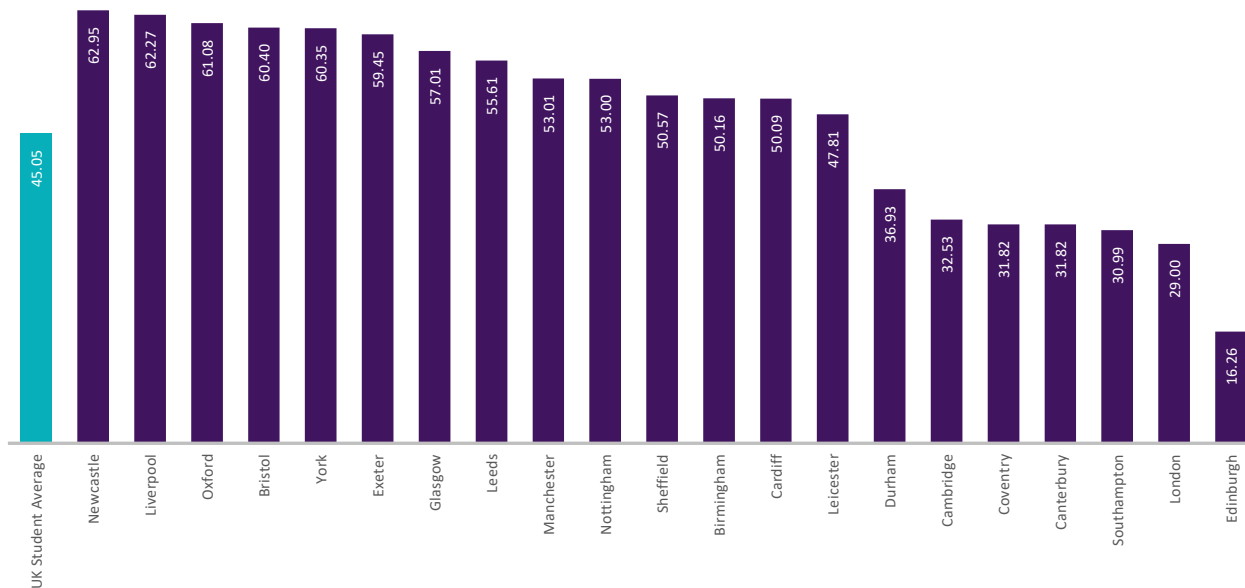
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Those at studying in Newcastle, Liverpool, Oxford and Bristol spent most time studying on 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 has more than doubled coinciding with the lifting of lockdown restrictions.

Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

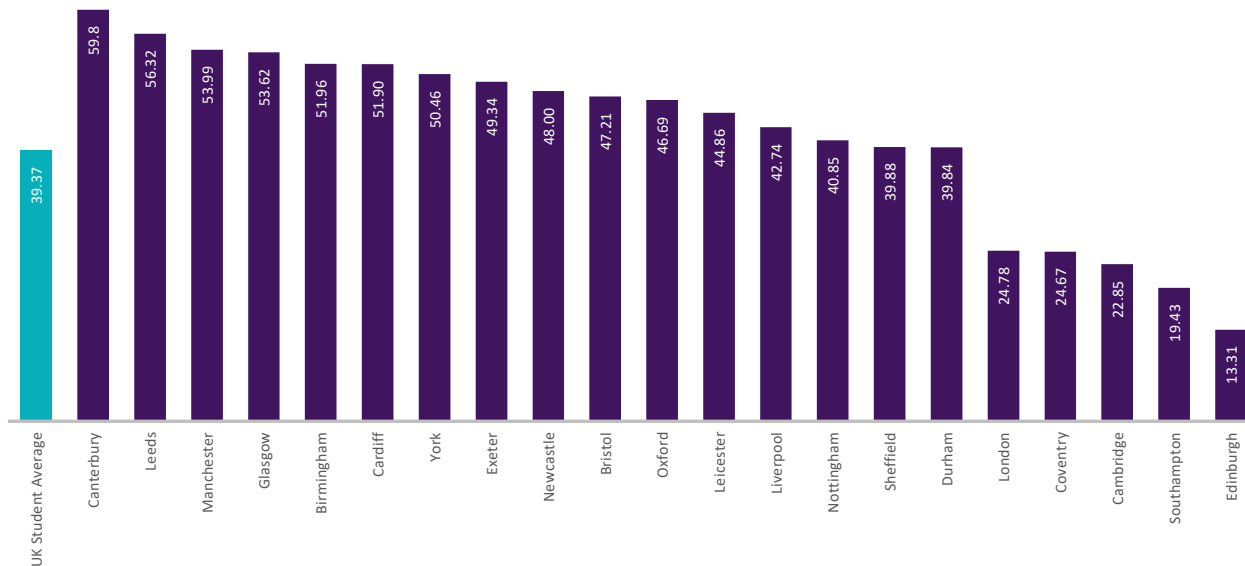
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

As expected there has been a significant reduction in hours spent studying at home due to the end of lockdown restrictions, down one third year on year.

## Q10

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

### Monthly Hours Academic Study at home



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

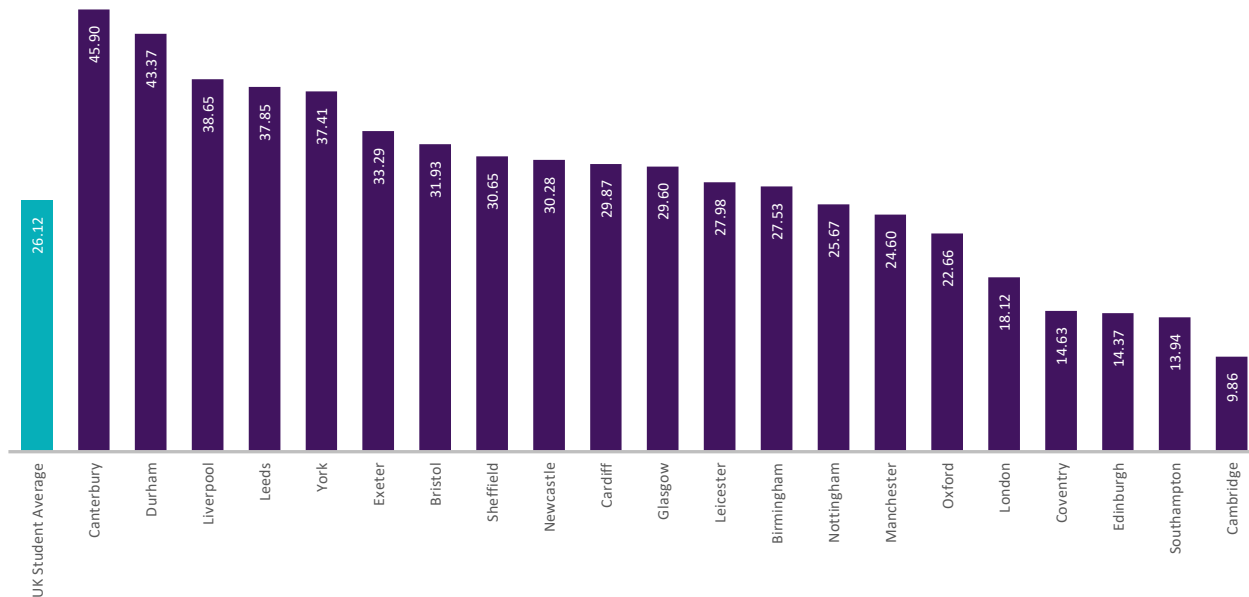
# Students studying in Cambridge spend less time on home entertainment.



## Q10

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

### Monthly Hours Home Entertainment



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



NatWest

# Monthly Expenditure

Living expenses



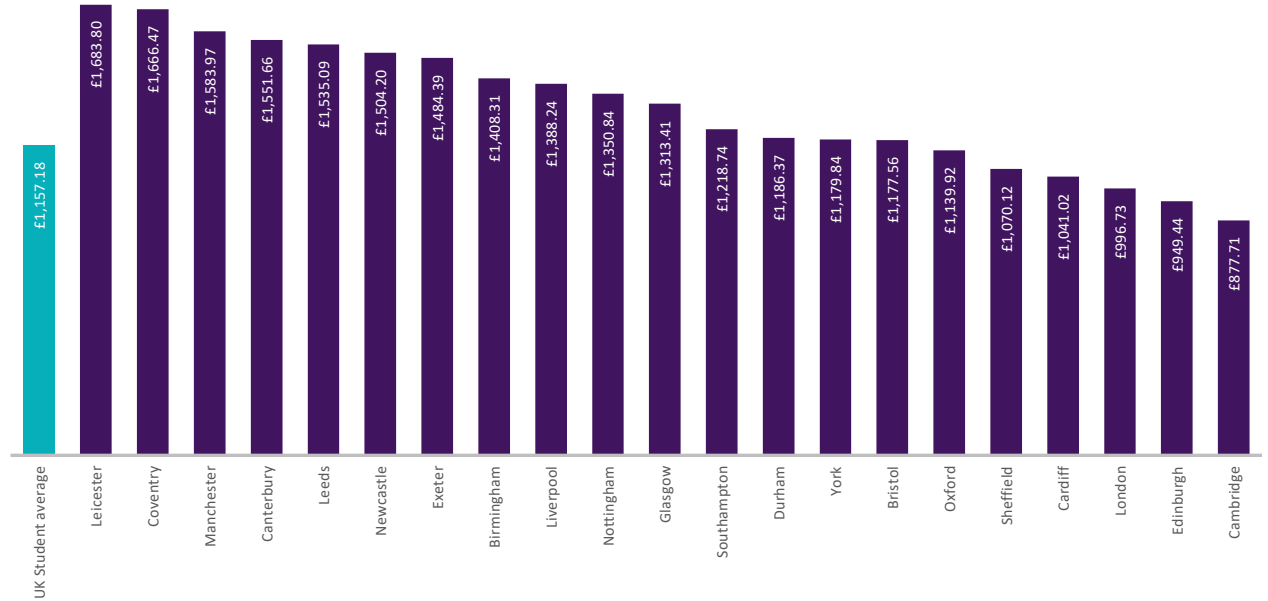
TOTAL MONTHLY EXPENDITURE. Monthly living costs are highest in Leicester, Coventry and Manchester. London, Edinburgh and Cambridge are at the bottom of the ranking.



Q9

On average, how much do you spend each month?  
 Figures include rent and all other outgoings

TOTAL MONTHLY EXPENDITURE



TOTAL MONTHLY EXPENDITURE

Base: N =2964 respondents;  
 Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;  
 City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

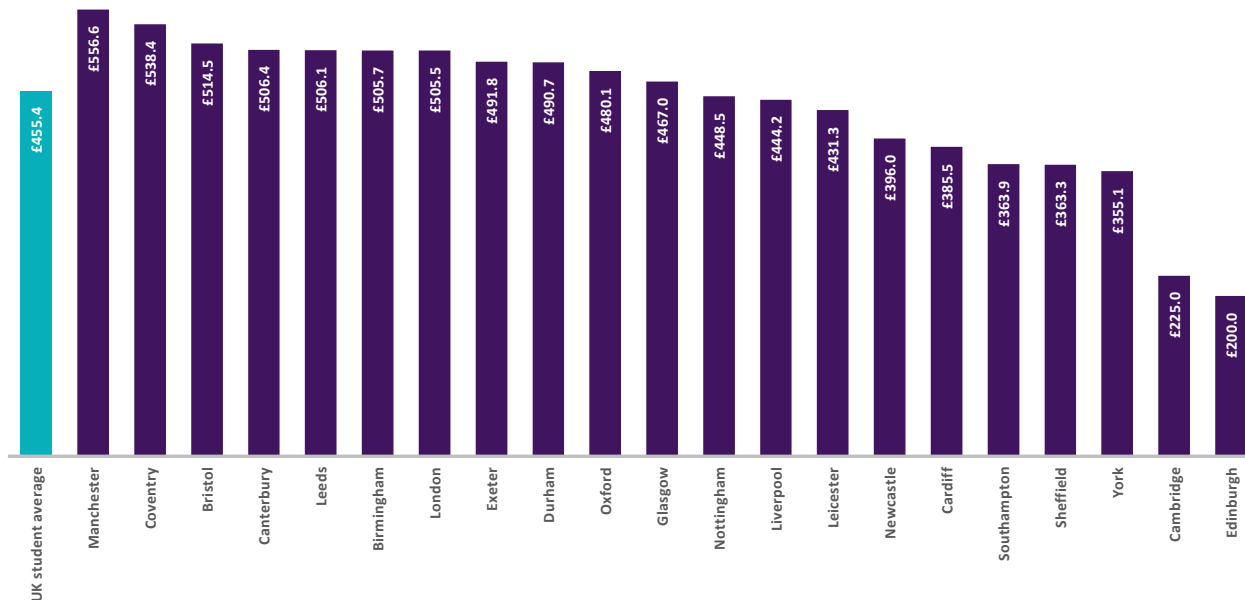
Manchester and Coventry are the most expensive cities for students to rent in the UK, while Edinburgh and Cambridge are more affordable.

Q7

How much is your monthly rent?

2022

Monthly Rent



Average student rents have decreased by 12% since 2021

Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

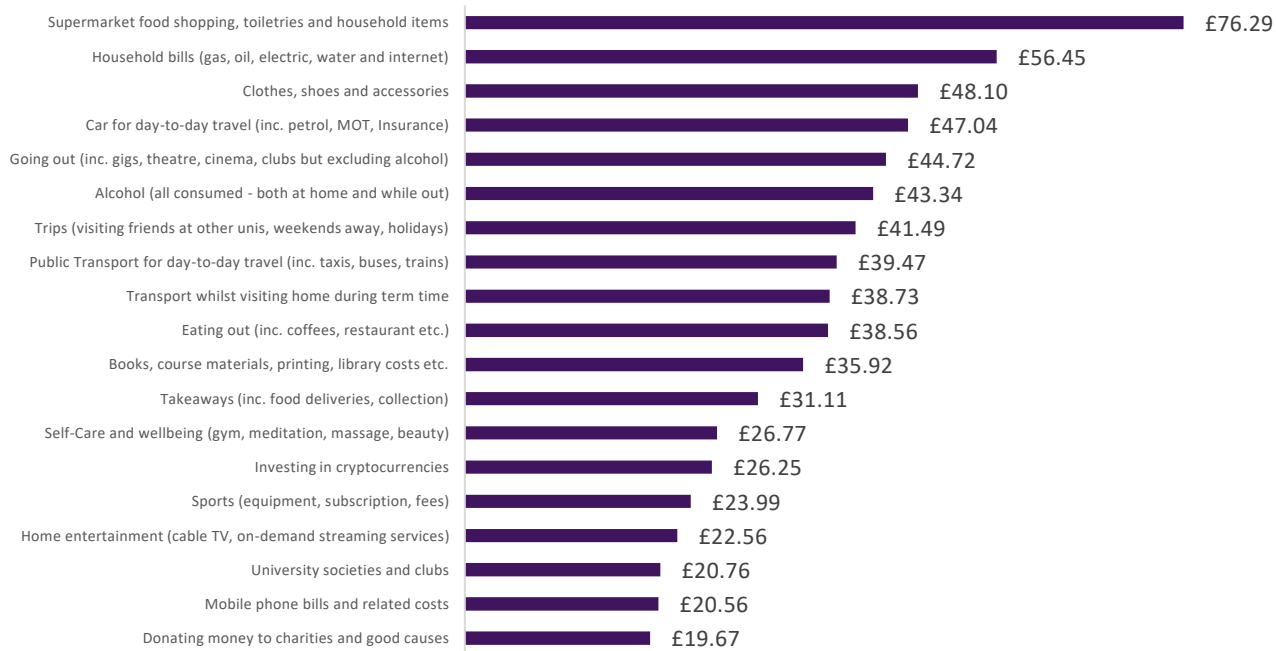
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

# Supermarket spend continues to make up the biggest share of monthly expenditure at £76.29 per month.



## Q9

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



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

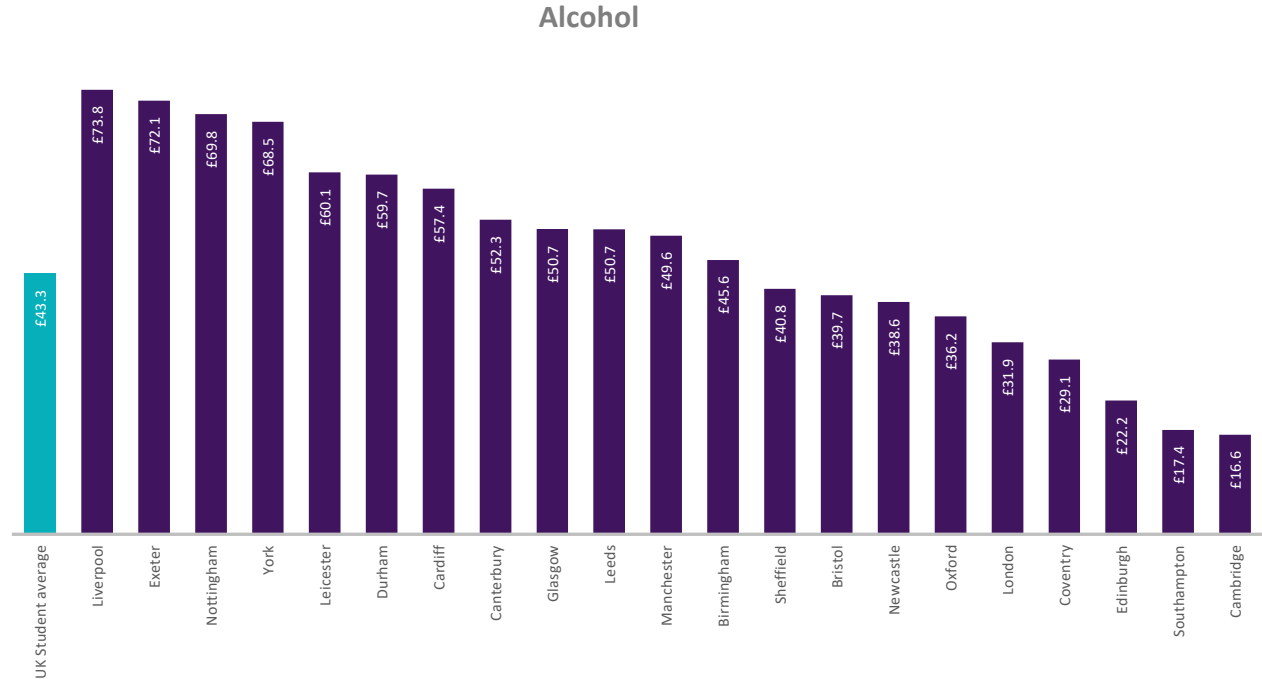
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Average alcohol spend increased by 59%. Liverpool and Exeter came out as the biggest spenders on alcohol, while Cambridge students spend less than half of the national average.

## Q9

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

Students in Liverpool spent almost 50% more than the average UK student on alcohol per month



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

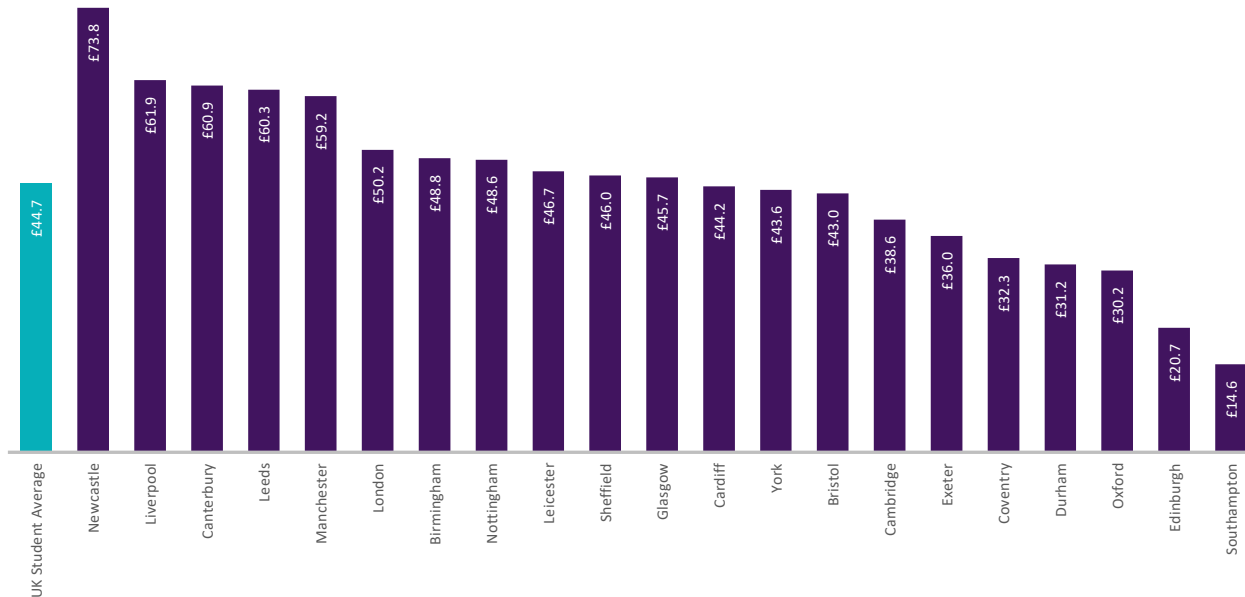
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Overall spend on going out has almost doubled since 2021.

## Q9

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

## Going out



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

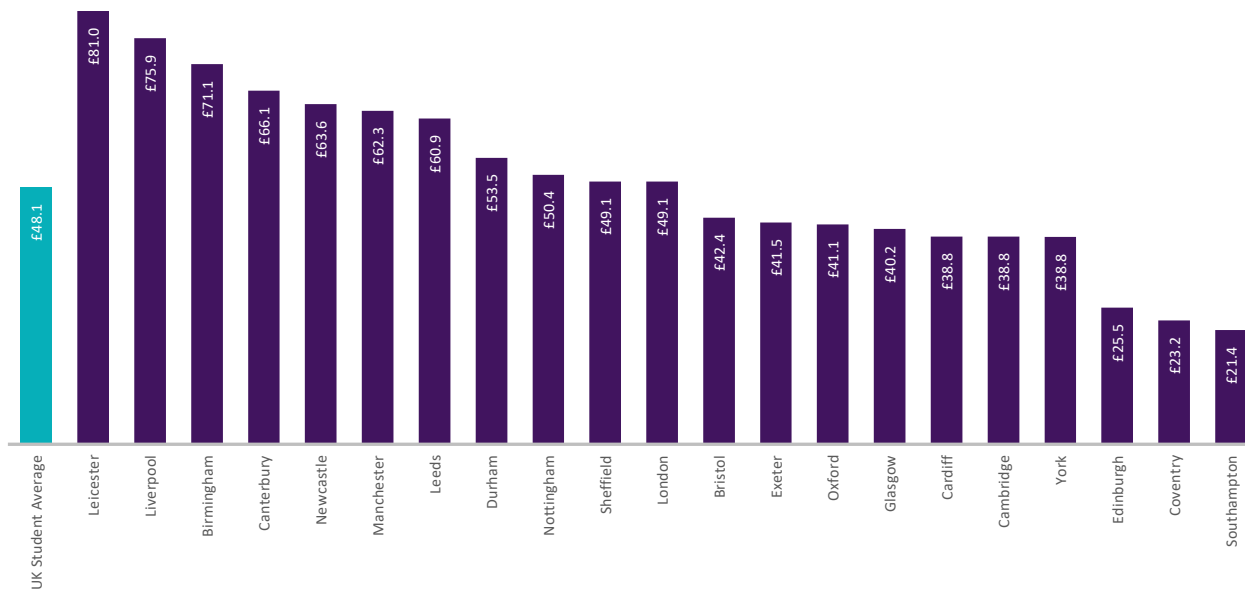
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Money spent on clothes and fashion has grown year on year by 39%, well above the rate of inflation for clothing.

Q9

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

### Clothes, Shoes and Accessories



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Overall spend on household bills has increased more than doubled. Canterbury students spent more than triple the national average.



Q9

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

### Household Bills



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

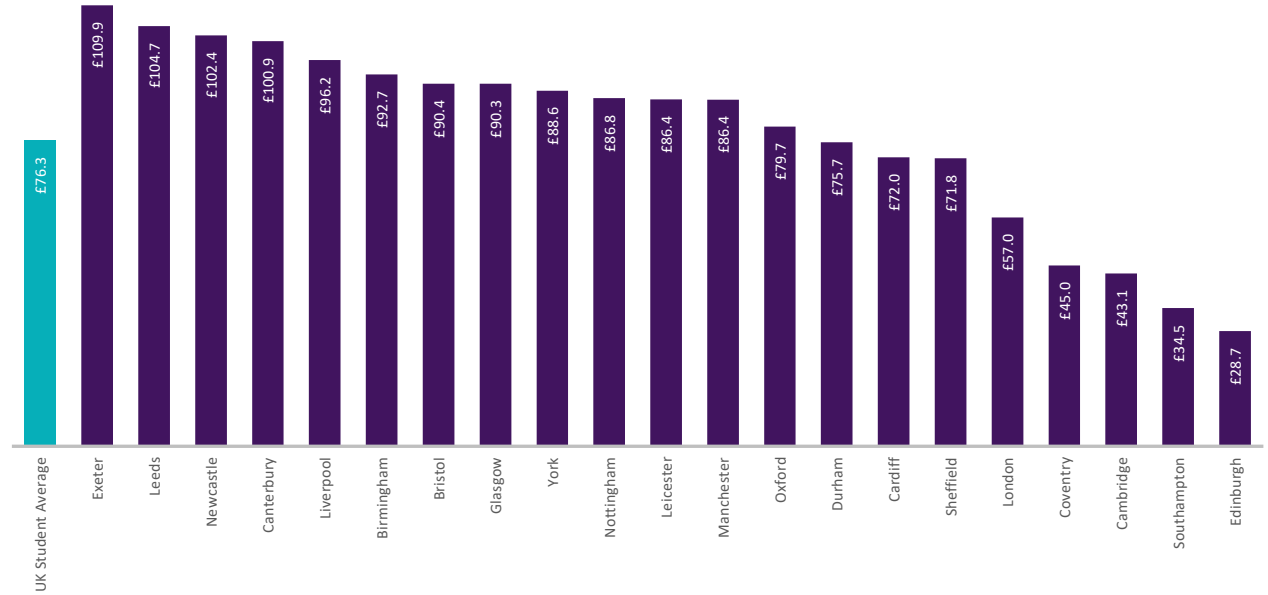
# Exeter and Leeds are the biggest spenders on groceries.



## Q9

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

## Groceries



Coventry students have halved their spend on groceries YoY.

Base: N =2964 respondents;  
Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;  
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



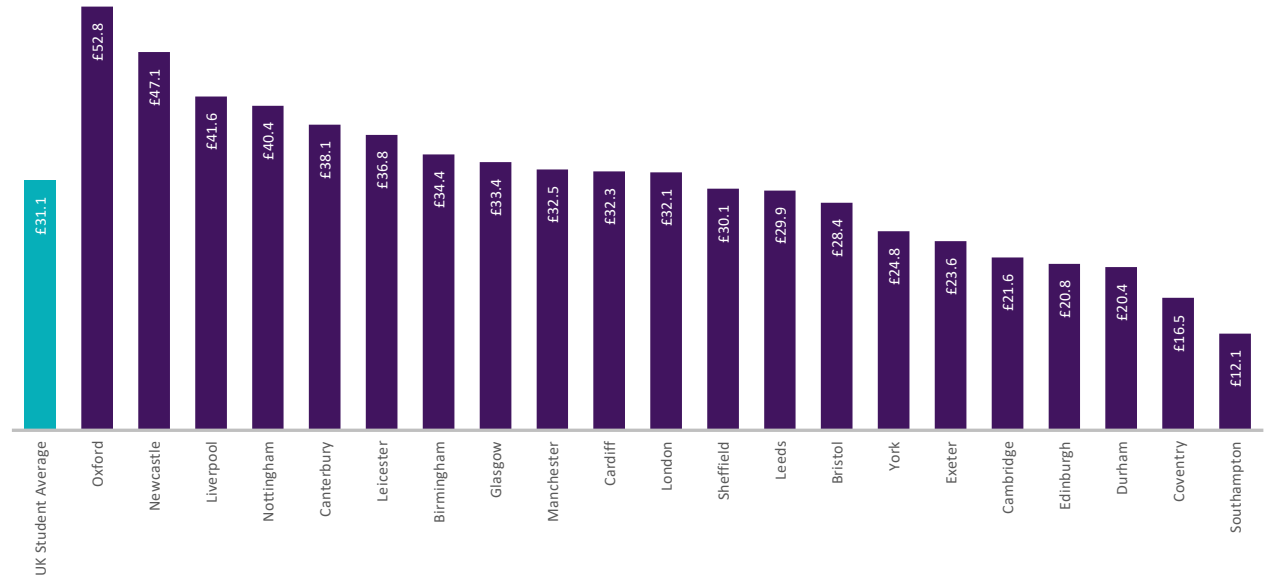
Oxford students are the highest spenders on takeaways, while Southampton spends almost a one third of the national average.



## Q9

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

## Takeaways



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

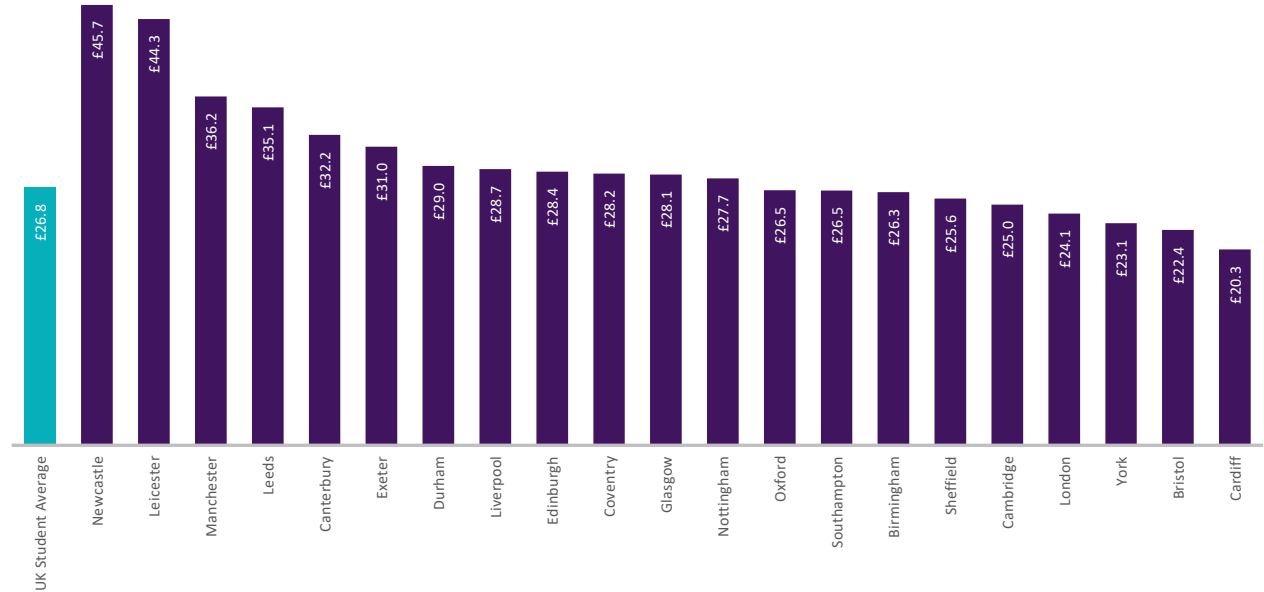
48% of all UK students spend £10 or less on self-care and wellbeing. Newcastle spent the most on average on self-care and wellbeing, and Cardiff the least – with an average difference of £25.40.

### Q9

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

### Self-Care and wellbeing (gym, meditation, massage, beauty)

48% of students spend less than £10 on self-care and wellbeing each month.



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

# Expected Costs

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

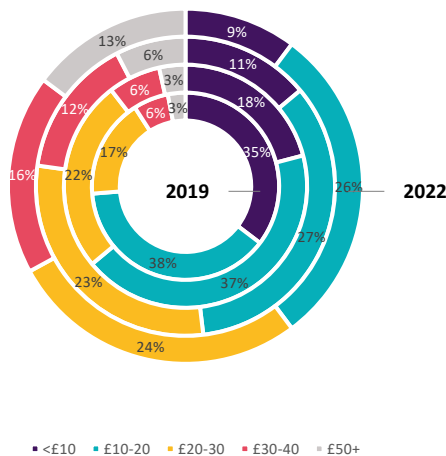
Expected spend on leisure has decreased since 2021, with students spending 23% less on night out on average and 19% less on takeaways.

Q22

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

Last spend on a night out

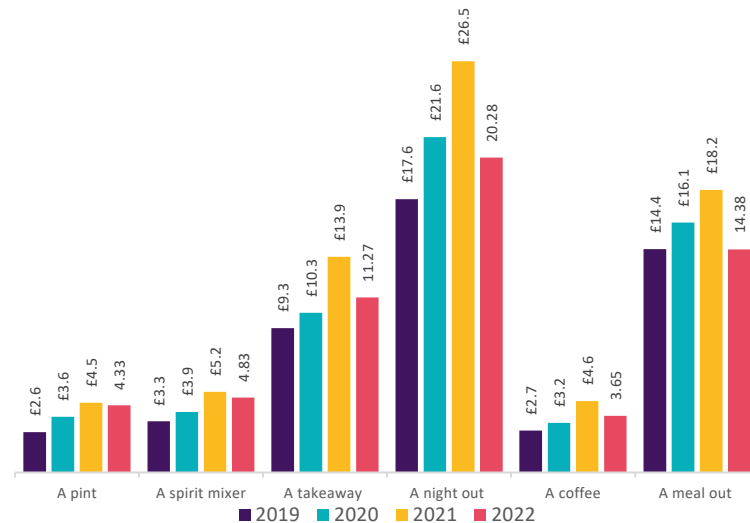
2019 - 2022



Q22

How much would you expect to spend on a ..."

12% don't go out (-10 percentage points YoY)



Base: N =2964 respondents;  
Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

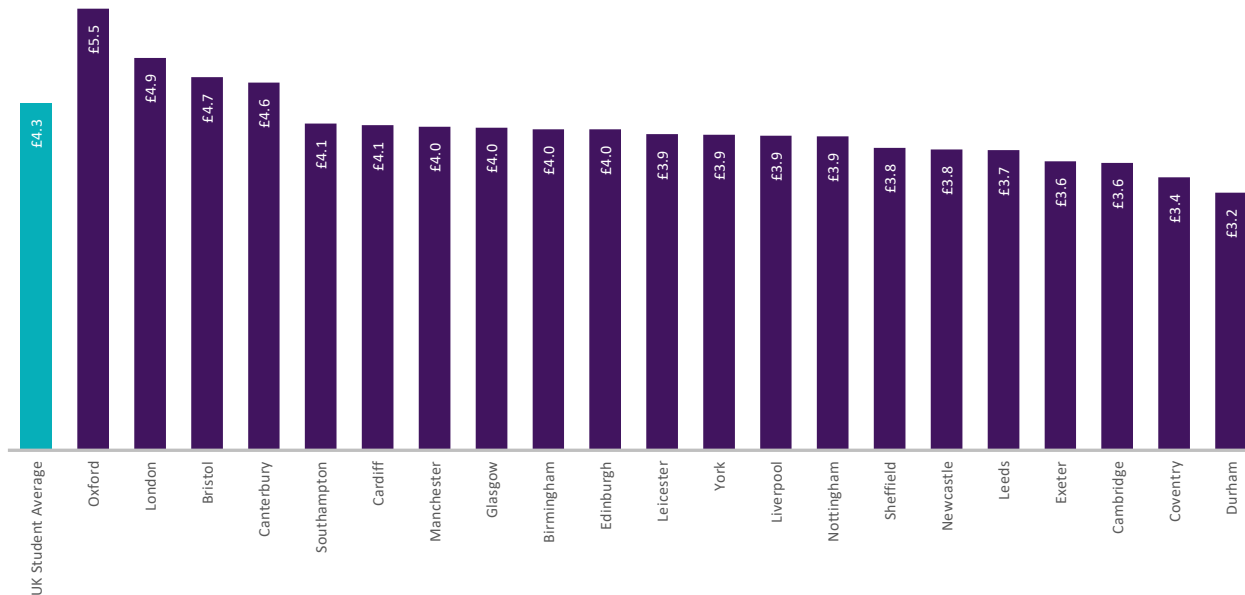
Base: N =2964 respondents;  
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Southern England remains the most expensive place for students to buy a pint in the UK, with Oxford having the highest priced pints.

## Q22

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

Pint – expected cost



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

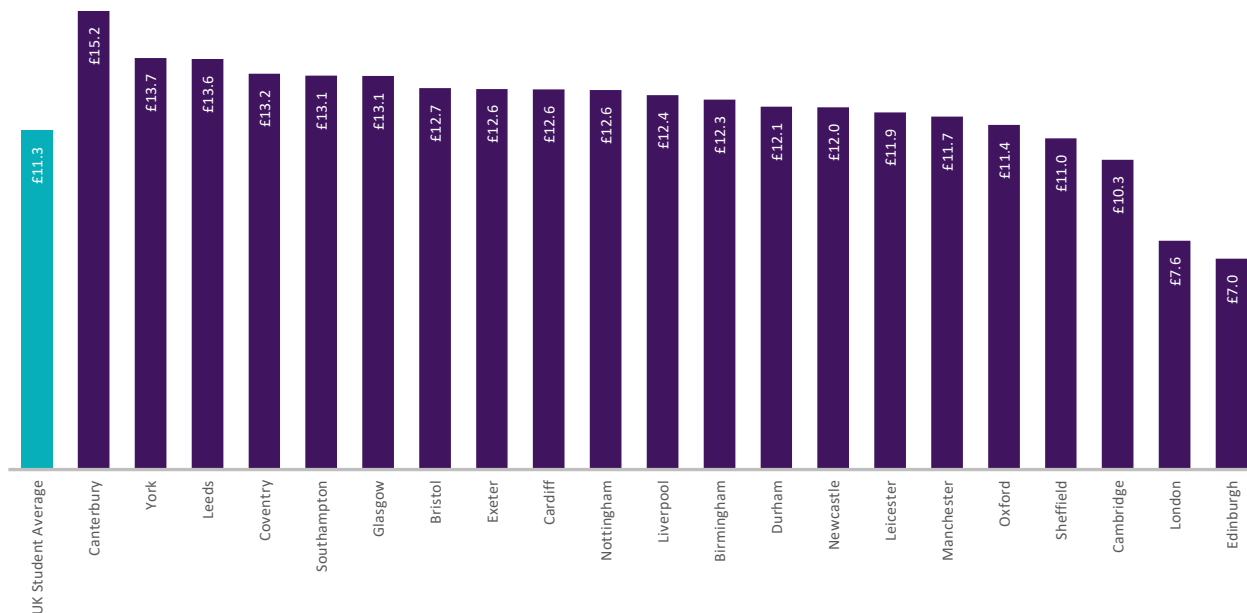
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

For takeaways, students in Canterbury expect to pay the most, while London and Edinburgh students expect to pay less.

## 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).

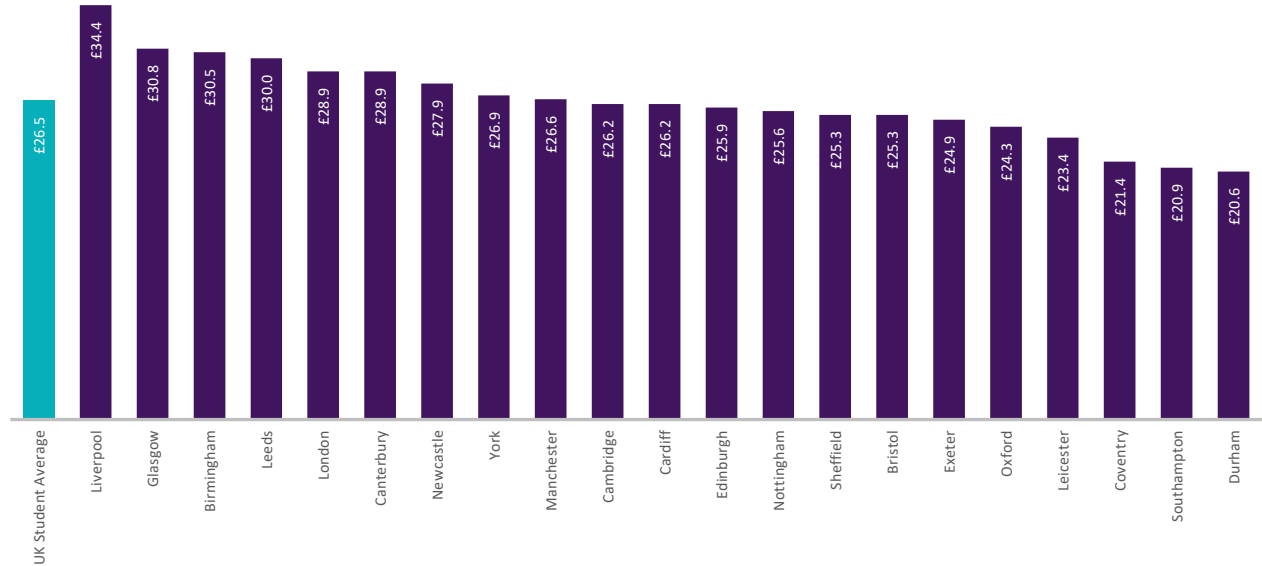
Liverpool takes the first spot for price of a student night out this year, followed by Glasgow – these are cities where students also spend more on going out.



Q22

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

Night out – expected cost



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Half of students who went out spent between £10-£30 on a night out, with average spend slightly higher than 2021.

## Q22

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

Including alcohol/club entry etc.

### Spent on last night out



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).





NatWest

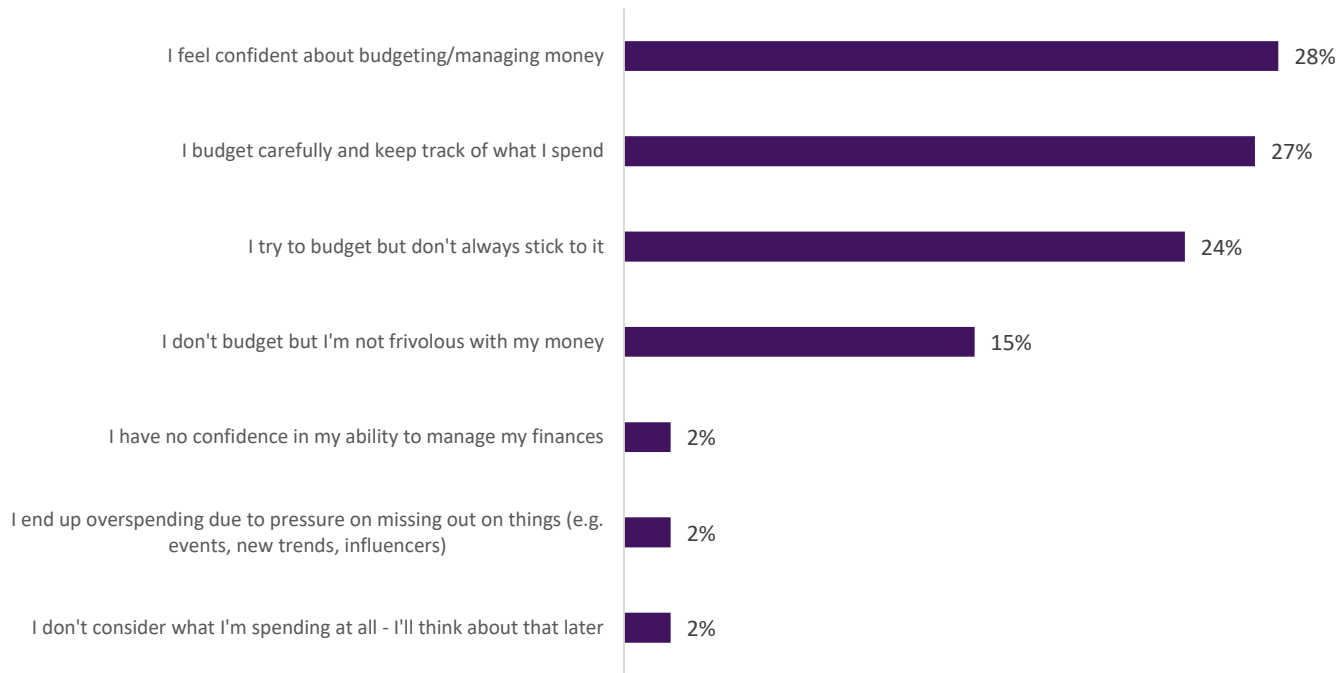
# Money Management

# More than 1 in 4 students feel confident in budgeting/managing their money.



## Q12

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



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

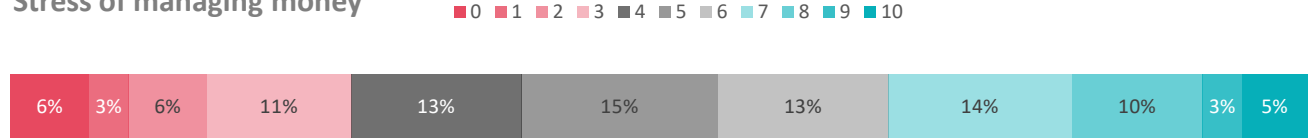
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Overall, financial stress has increased slightly, by 4 percentage points YoY.  
 The number of Coventry students that stress over finances has increased by 36 percentage points.

### Q17

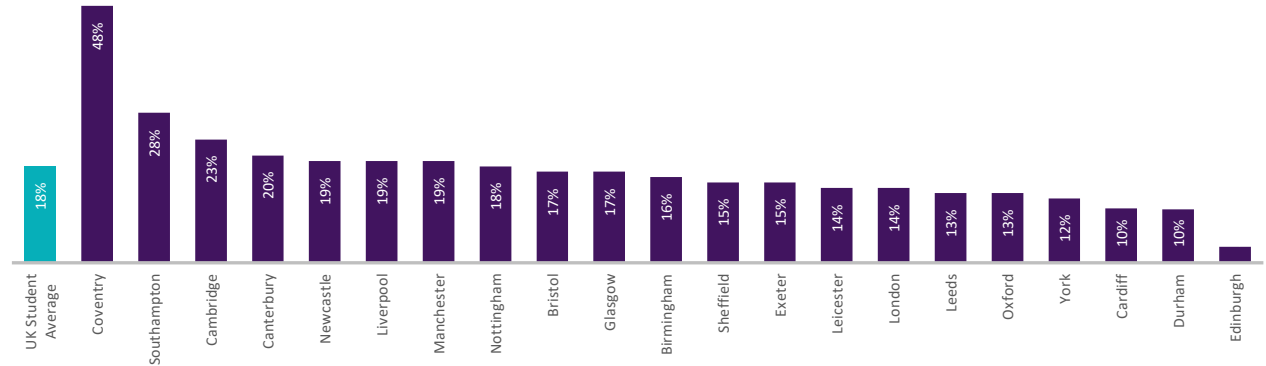
On a scale of 0-10, where 0 is not stressful at all and 10 is extremely stressful, how stressful do you find managing your money?

#### Stress of managing money



#### Total stressed by managing money

Selected 8, 9 or 10 on the scale above



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

# Coventry and Southampton students feel most supported with 1 in 9 students feeling satisfied with how their university helps them manage their finances.

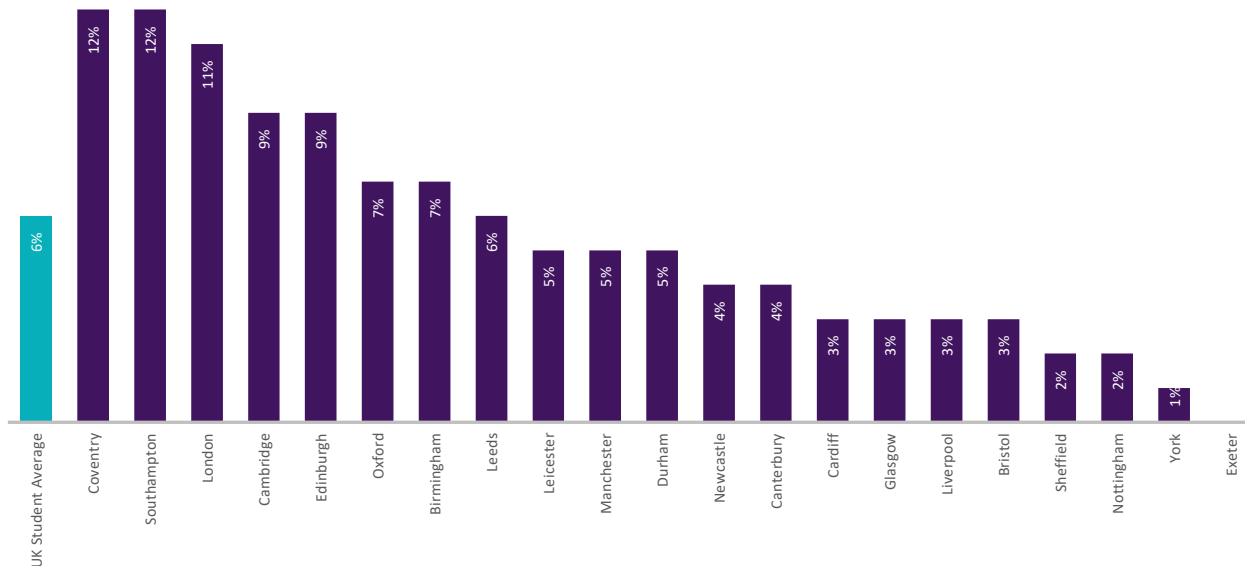


## Q25

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)?

## Total support in financial resources

Selected 8, 9 or 10 on the scale above



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

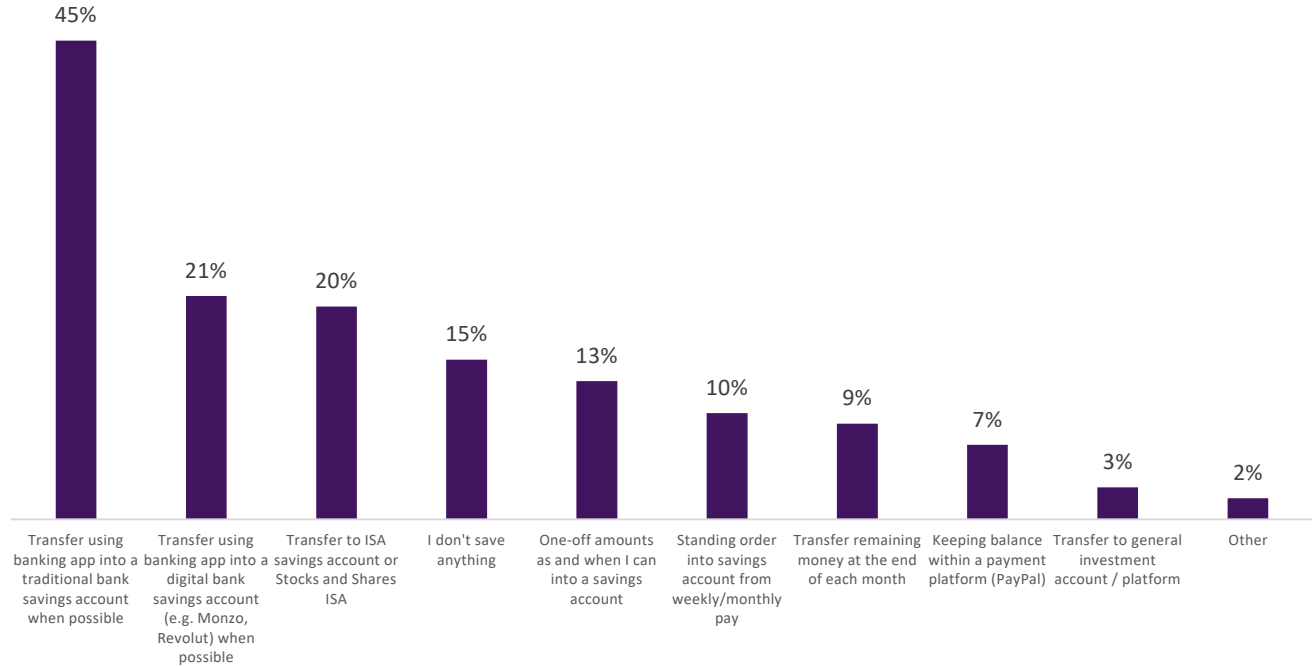
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

45% of students use a traditional savings account with their bank, while 15% of students don't save anything.



Q15

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



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

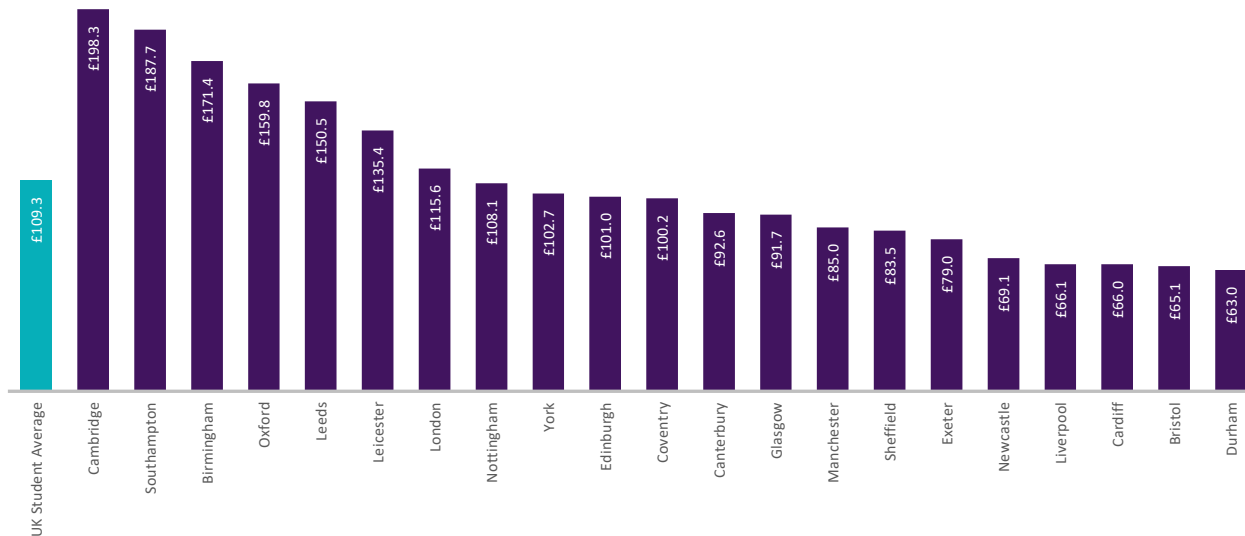
Average student monthly savings are up slightly by £3.50 YoY. Cambridge students save well above the average, putting away nearly £200 a month.



## Q14

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

## Monthly average savings



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

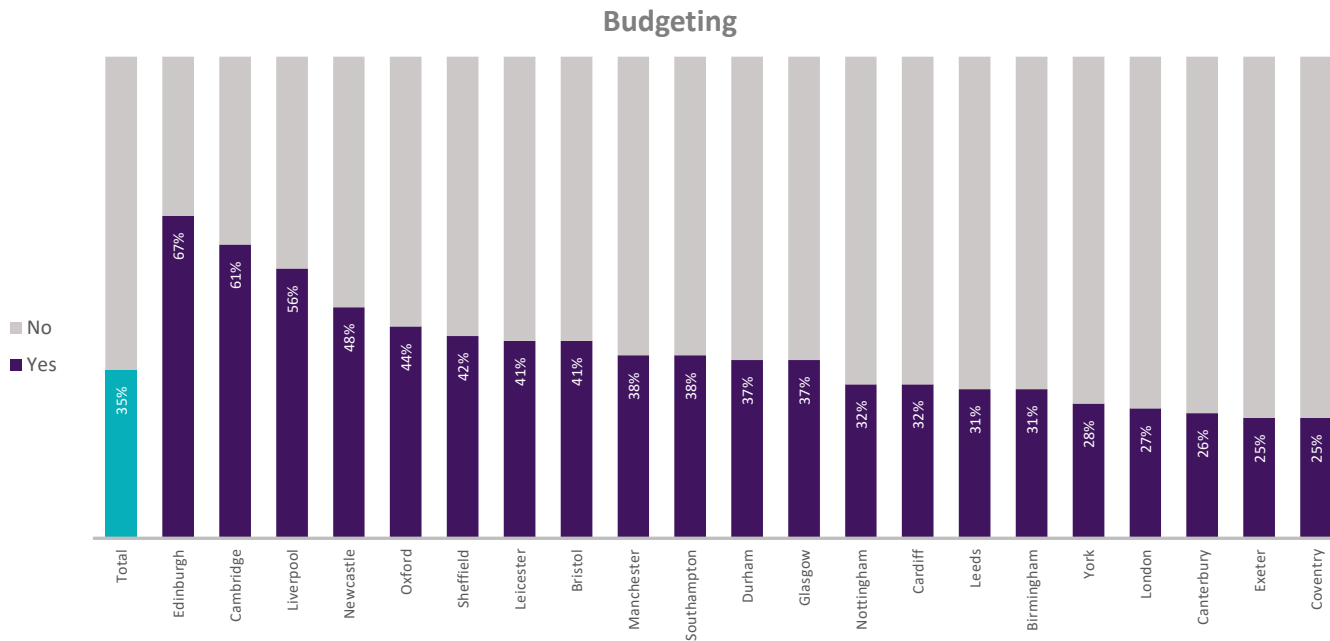
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

More than 1 in 3 students find themselves running out of money before the end of term, with 2 in 3 Edinburgh students experiencing this.



## Q18

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



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

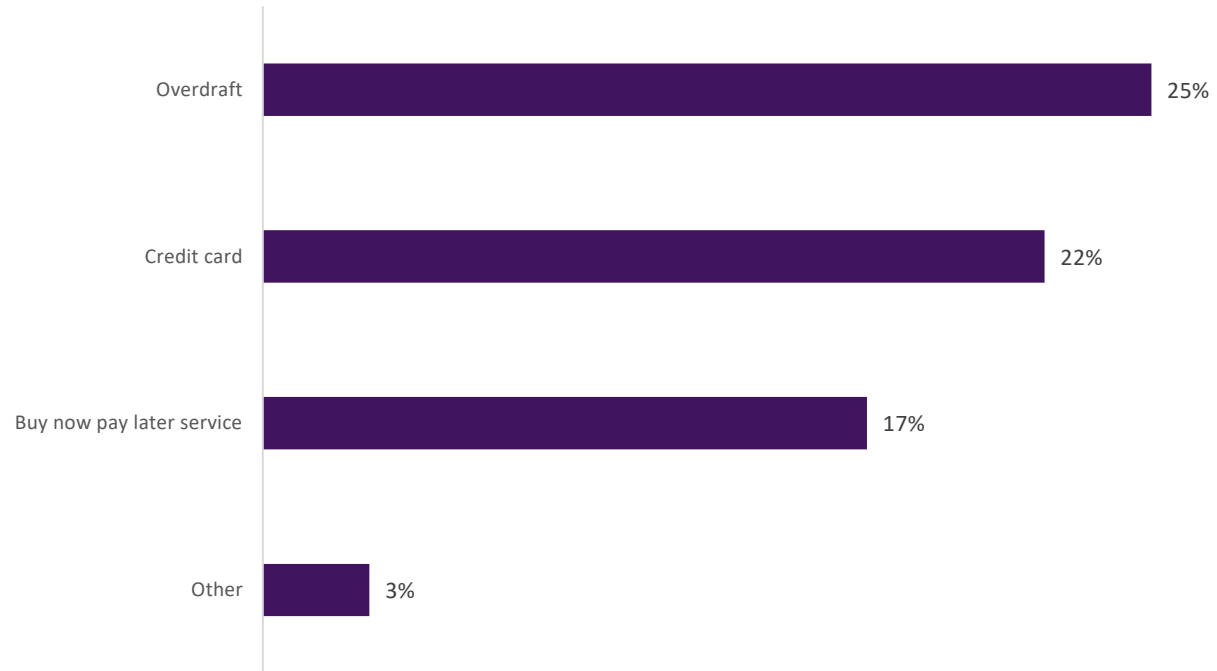
Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

1 in 4 students supplement their income with their overdraft if they run low on money, a 25% increase on those doing so last year. Credit card use amongst students has more than doubled, with a 244% increase since last year.

### Q19

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



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



For students who used a Buy Now Pay Later service, purchases of £100 - £500 were the most common.

## Q20

If you have used a 'buy now pay later' service, what kinds of purchases have you made since the start of term?

### Value of BNPL purchases



57% of students in haven't used BNPL services

Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

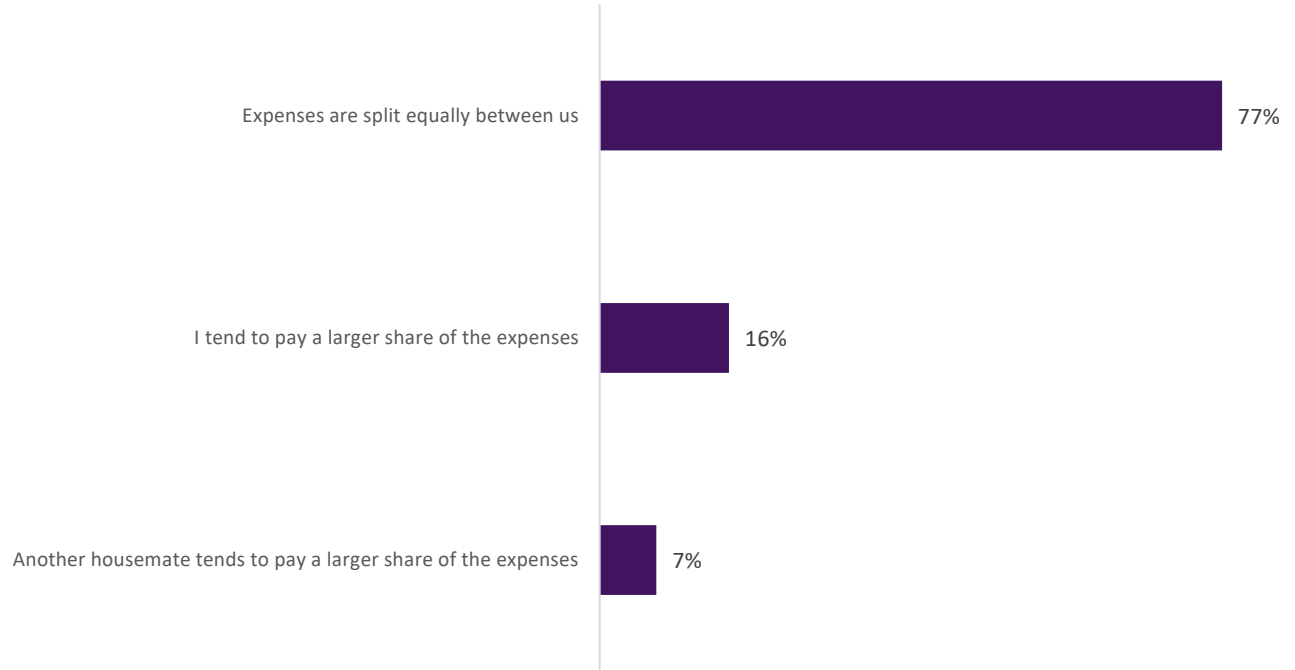
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

77% of students who live with housemates split household expenses evenly.



Q21

If you live with housemates, how do you split shared expenses (i.e. TV licence, rent)?



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



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# Motivations and Expectations

# Subject choice continues to be the biggest motivator for university choice in the UK.

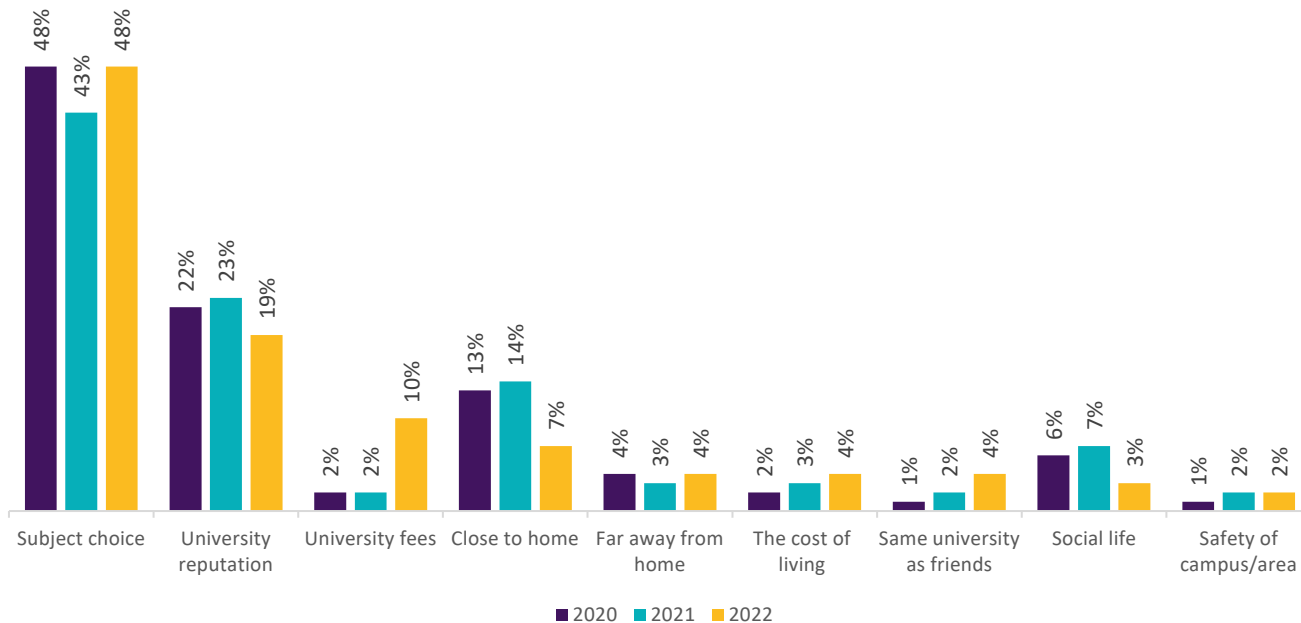


## Q16

### What motivated you to choose to study at your university?

% Strongest motivation

University fees jump from seventh to third place



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

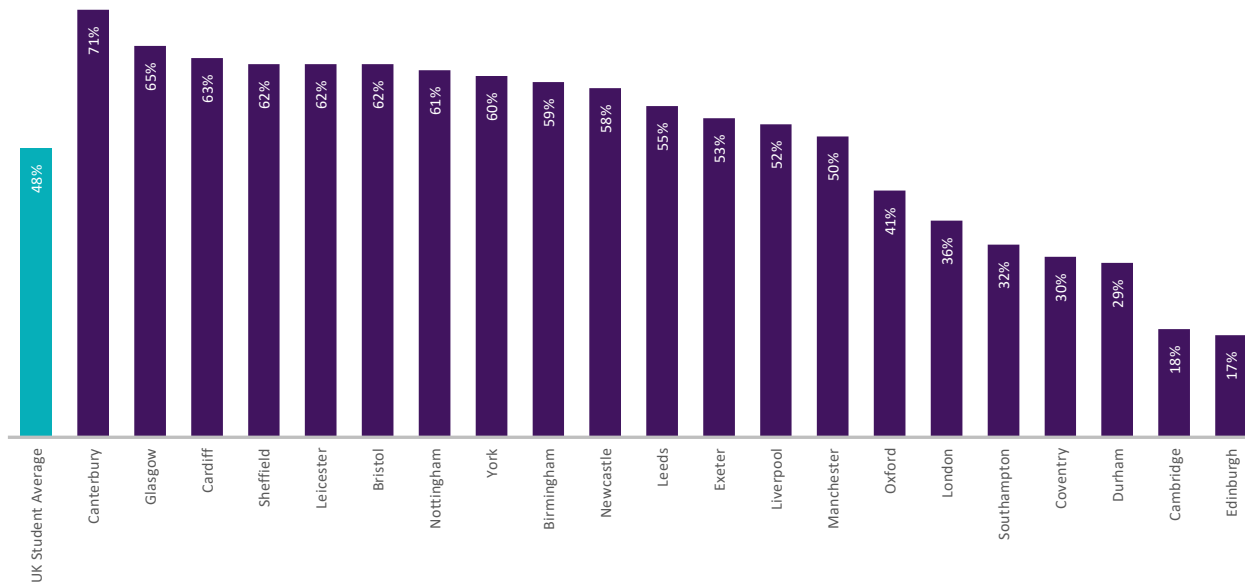
Canterbury, Glasgow and Cardiff are the universities most preferred for their subject choice offering.

## Q16

### What motivated you to choose to study at your university?

Ranked as number 1 choice

### Subject Choice



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Durham has been knocked from the top spot for reputation for the first time in 3 years, replaced by Leeds. Oxford and Exeter continue to rank highly.

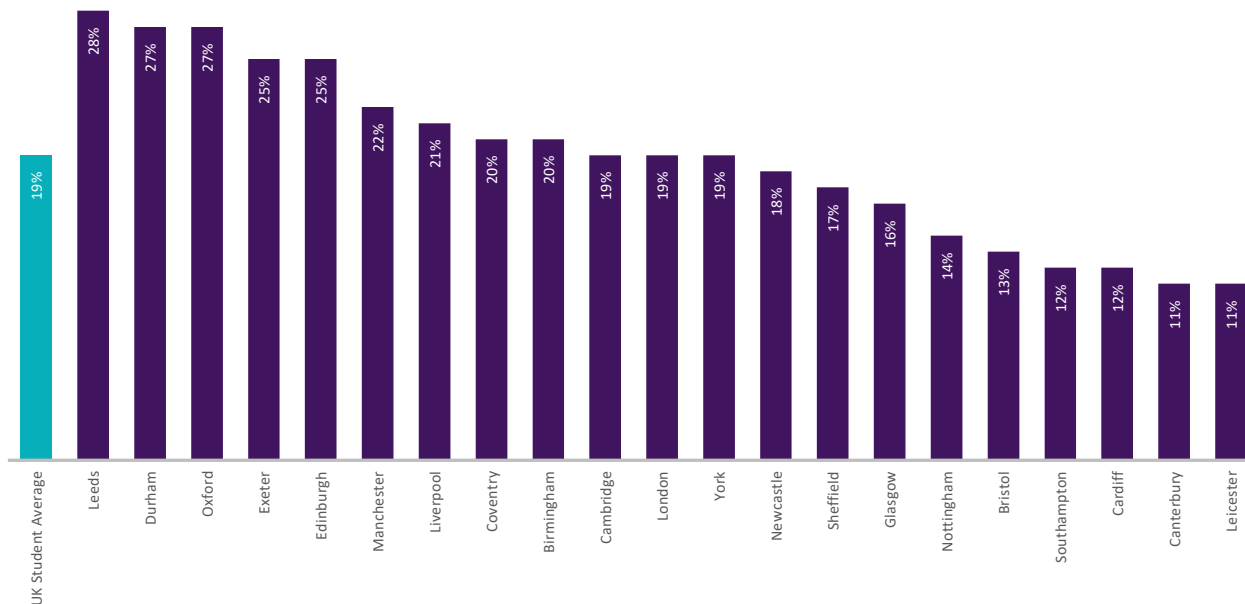


## Q16

### What motivated you to choose to study at your university?

Ranked as number 1 choice

### University Reputation



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Cambridge students were most likely to be motivated by university fees.  
 Students in York, Glasgow and Liverpool were the least likely to consider fees in their choice of university.

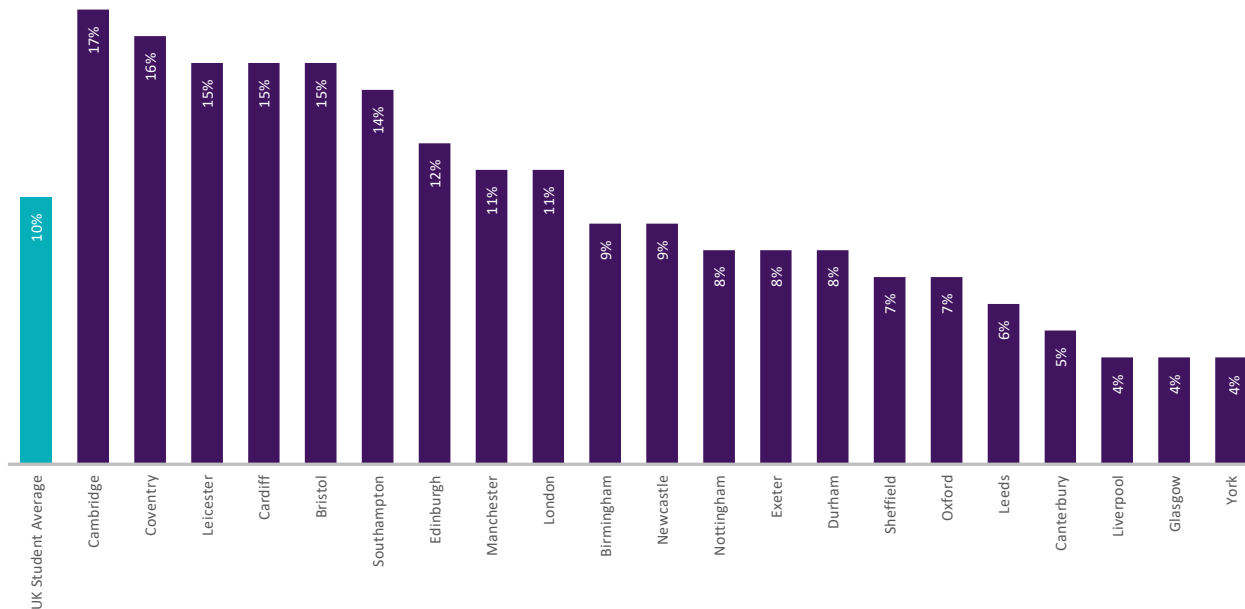


## Q16

### What motivated you to choose to study at your university?

Ranked as number 1 choice

### University Fees



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



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# Wellbeing and Sustainability

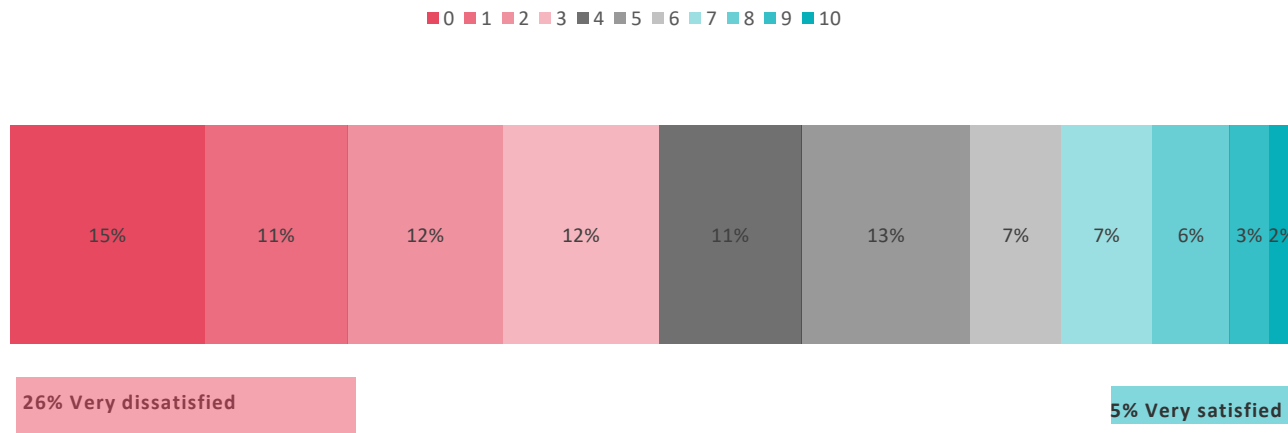


Student satisfaction with university-provided financial support resources is generally low, with more than 1 in 4 feeling very dissatisfied.



Q25

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)?



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Three in ten students find studying stressful, a 12 percentage point drop YoY. Glasgow and Coventry have the highest number of students reporting being the most stressed, whilst Edinburgh has the lowest number.

### Q37

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

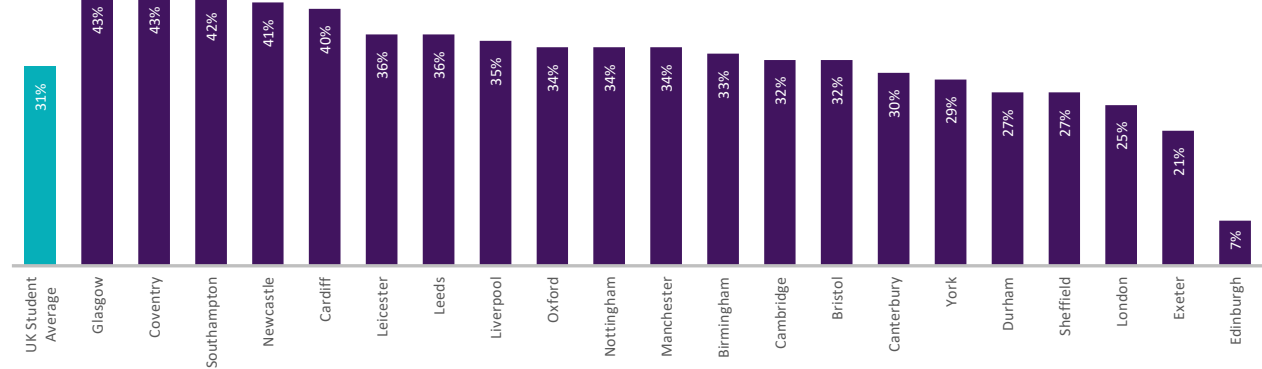
0 1 2 3 4 5 6 7 8 9 10



% Stressed

Total stressed by university degree

Selected 8, 9 or 10 on the scale above



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

There has been a 3 percentage point increase since 2021 of students enjoying their degree.



### 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

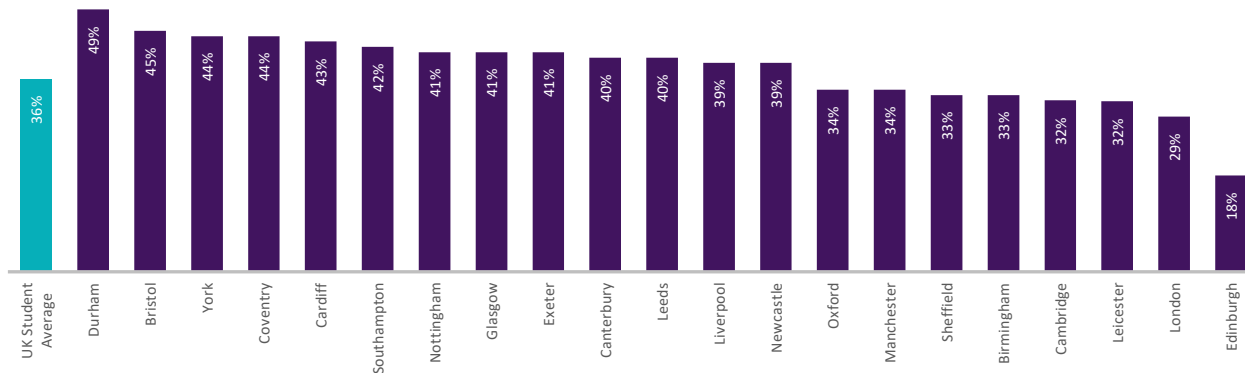
0 1 2 3 4 5 6 7 8 9 10



% Enjoy

#### Total enjoying university degree

Selected 8, 9 or 10 on the scale above



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

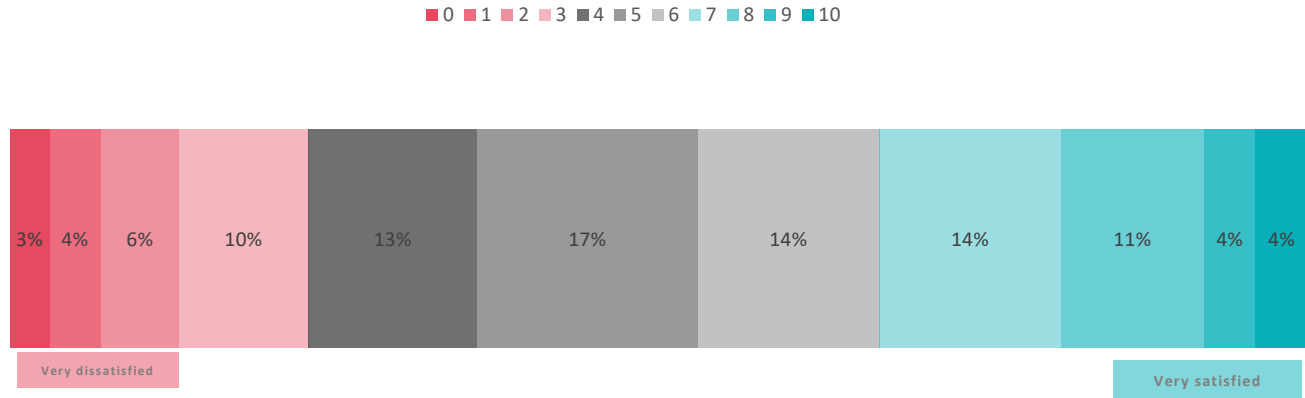
19% of students are very satisfied with the value of their education.



### Q34

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

### Value of education



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

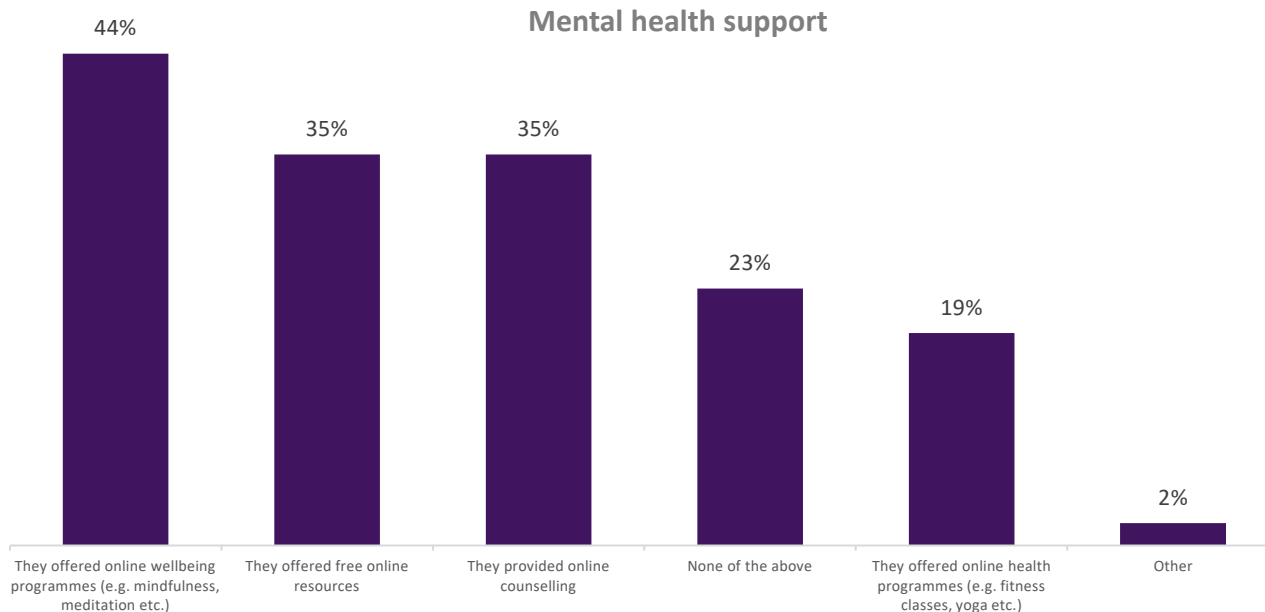
Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

# Universities were most likely to support student mental health with online wellbeing programmes.

## Q38

How well did your university support you and your mental health during the last year?



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

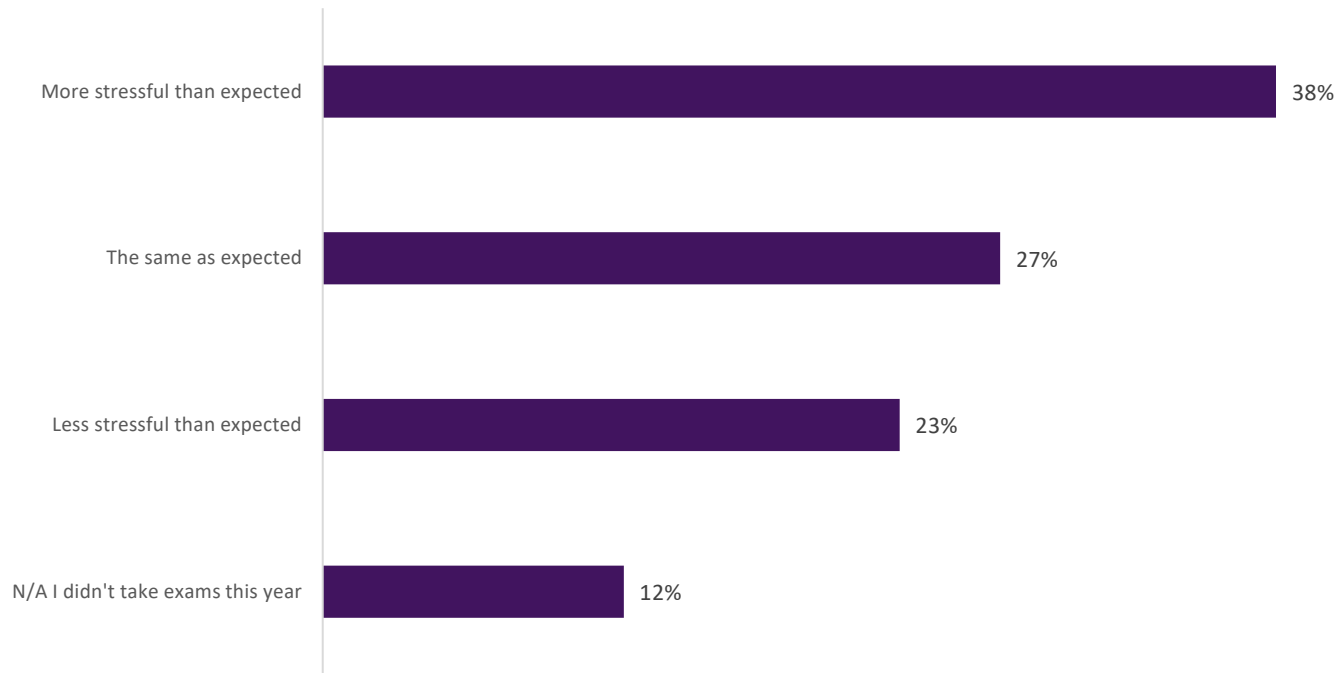
More than 1 in 3 found their exams more stressful than expected in 2022.



Q28

Thinking about exams in summer 2022, how stressful did you find them?

Exam stress



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

# Students' main coping mechanisms for stress and mental health issues caused by money worries are largely focused on exercise and sports.

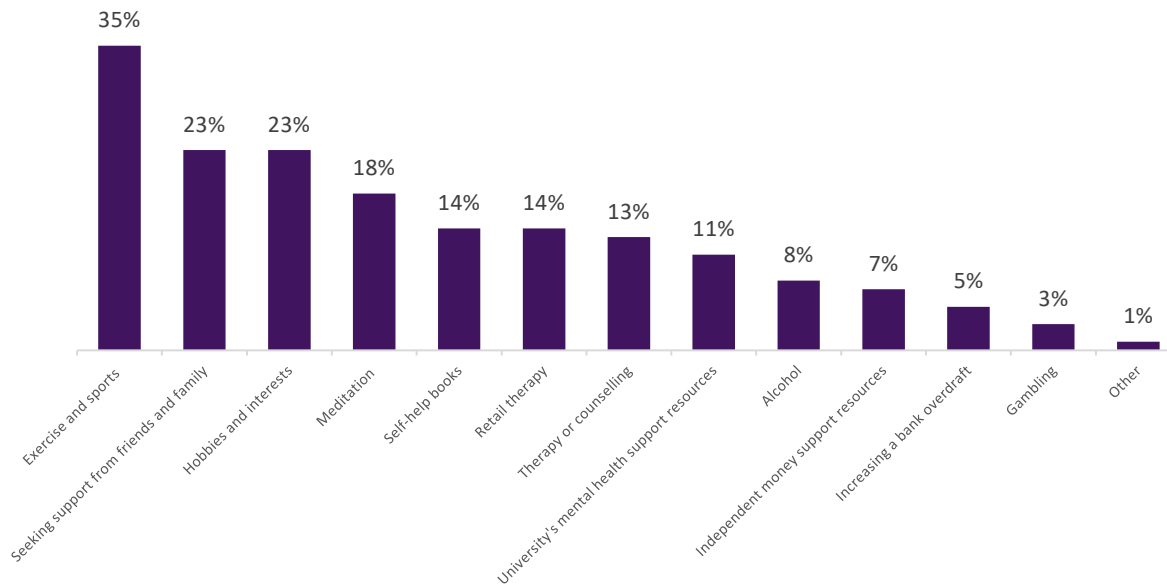


## Q26

Which of the following have you used to cope with stress and/or mental health issues caused by money worries?

26% of students stated that money worries had no negative impact on their mental health

## Stress coping strategies



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

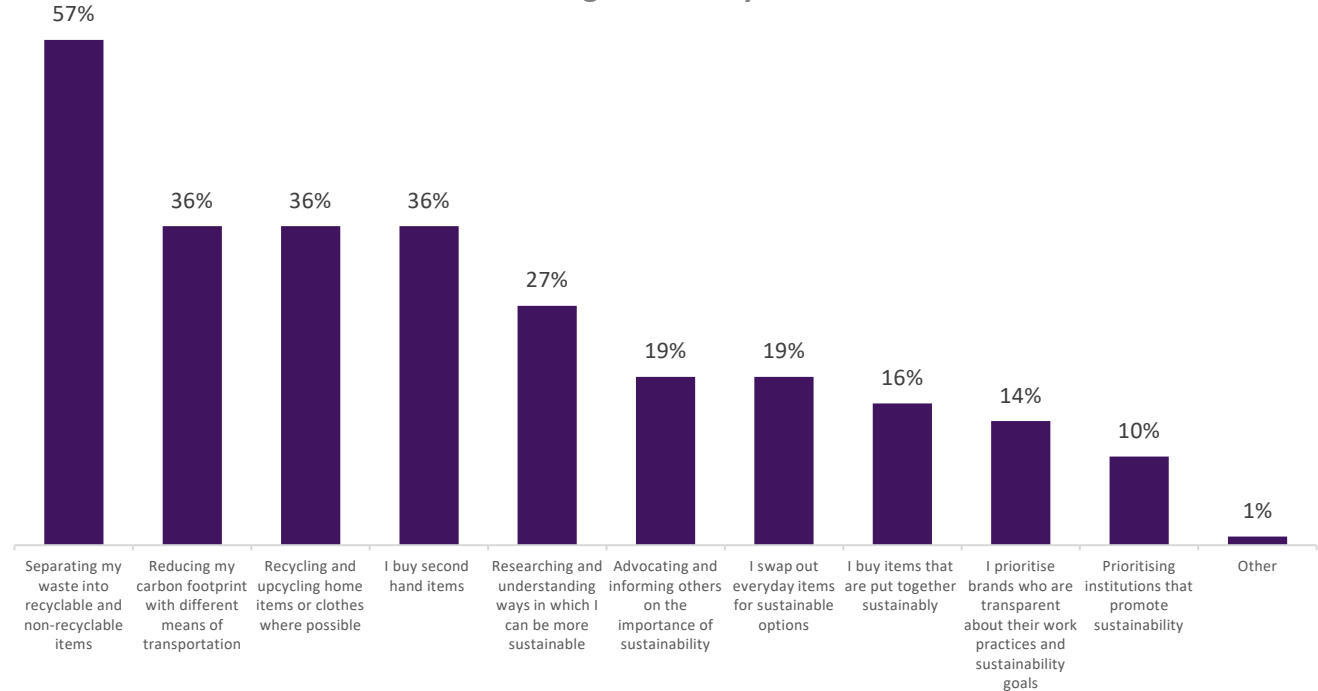
More than half of students recycle their waste, and more than a third use different means of transport in a bid to live more sustainably.

Q27

What efforts are you currently making to live more sustainably?

10% of students reported making no effort to live more sustainably, a 2 percentage point increase YoY.

Living sustainably



Base: N =2964 respondents;  
Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;  
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).





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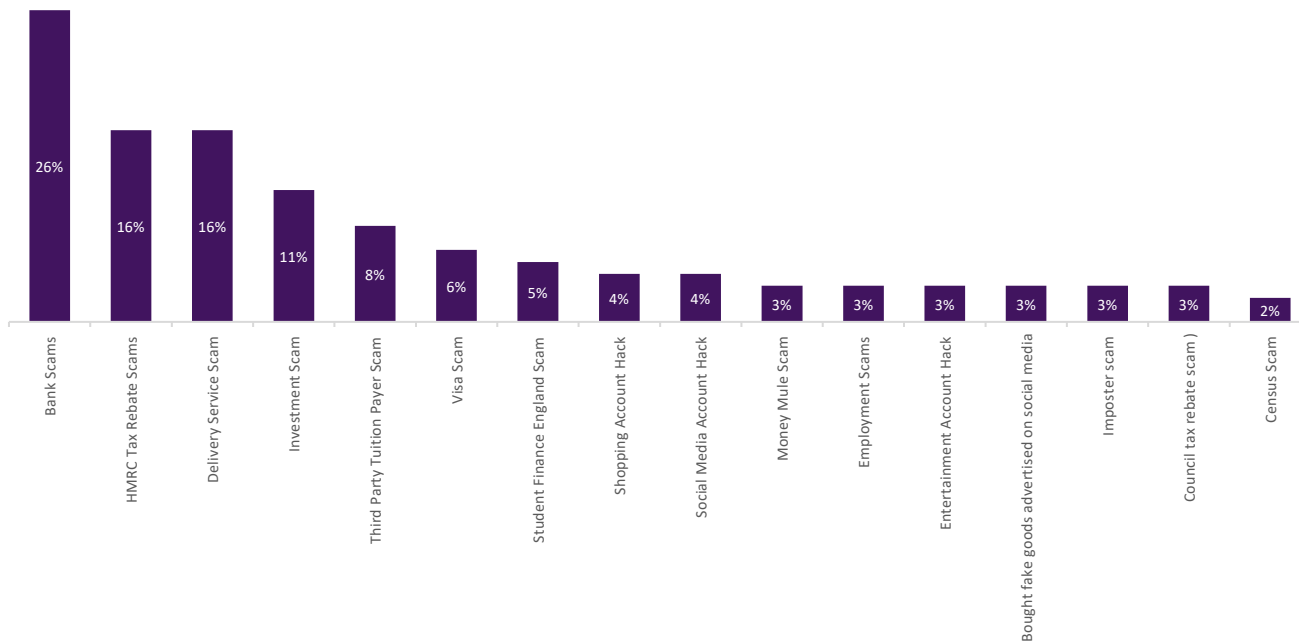
# Fraud and scams

1 in 4 students encountered a bank scam in the past year. The next most common scams are tax rebates and delivery service scams.



### Q31A

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



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

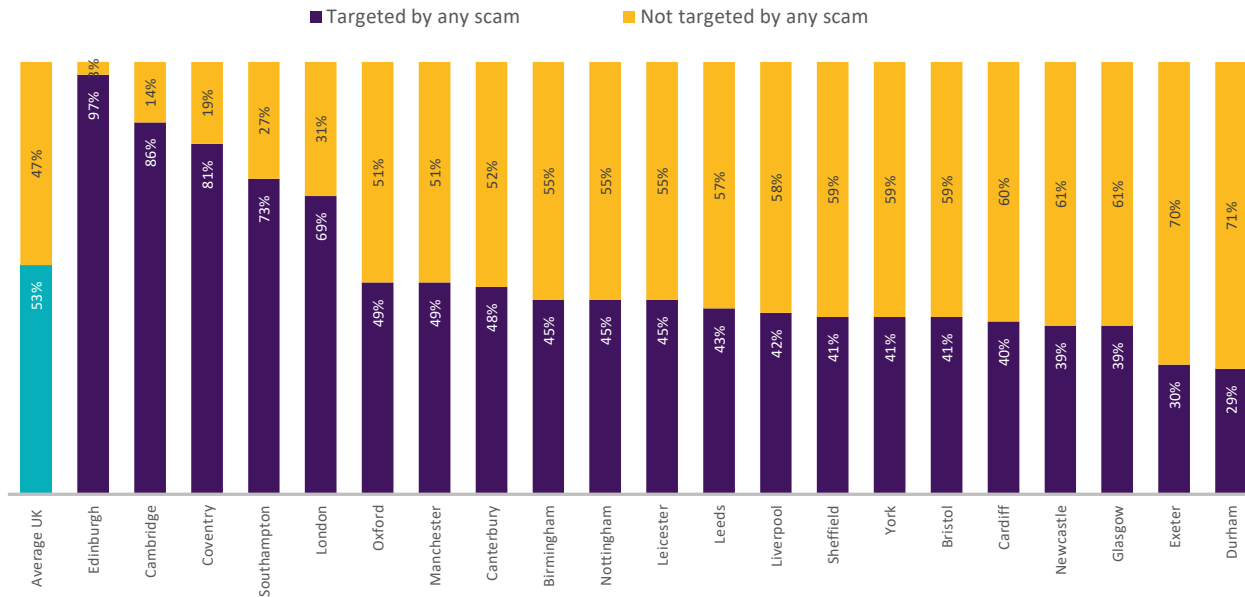
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

The number of students targeted by scams has reduced by 21 percentage points YoY. Students in Edinburgh, Cambridge and Coventry were the most likely to be targeted by scams.



### Q32

Have you encountered or been victim a fraud or scam over the past year



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



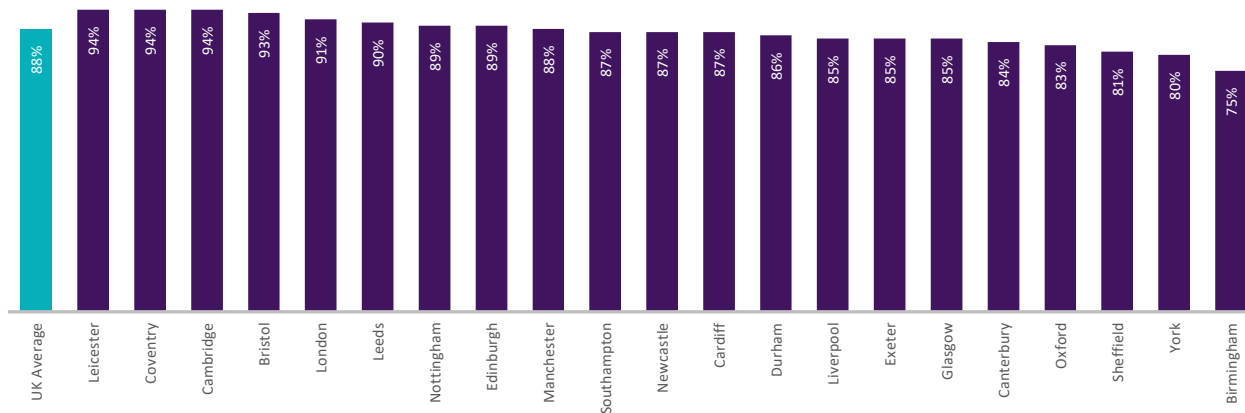
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# Cost of living impact & the future

Across the UK, nearly 9 in 10 students made lifestyle changes in order to live within their budgets. Students in Leicester, Coventry and Cambridge were the most likely to make changes.

**Q27b**  
**What changes have you made to live within your budget this academic year?**

Percentage of students who made changes to their lifestyle in order to live within their budget



Base: N =2964 respondents;

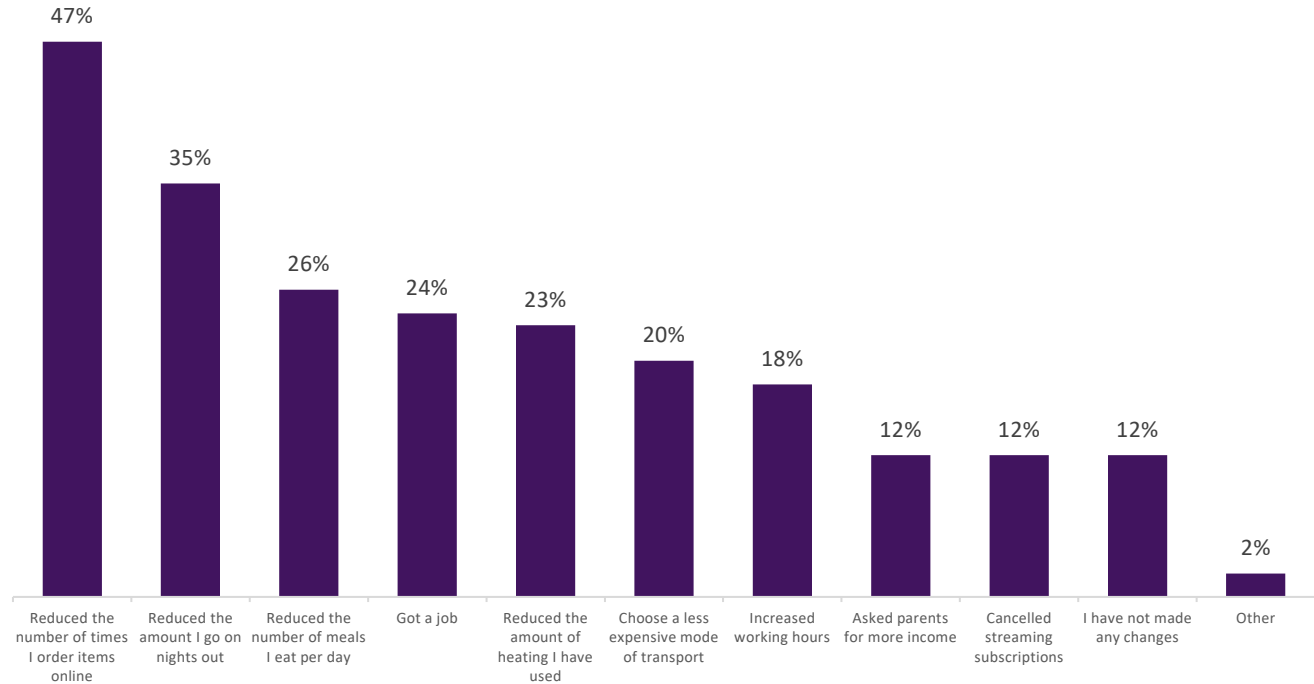
Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

The most common change made to live within budget this year was reducing the amount of online shopping. Students were more likely to get a job or increase their working hours than ask their parents for more money.

**Q27b**  
**What changes have you made to live within your budget this academic year?**



Base: N =2964 respondents;  
 Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

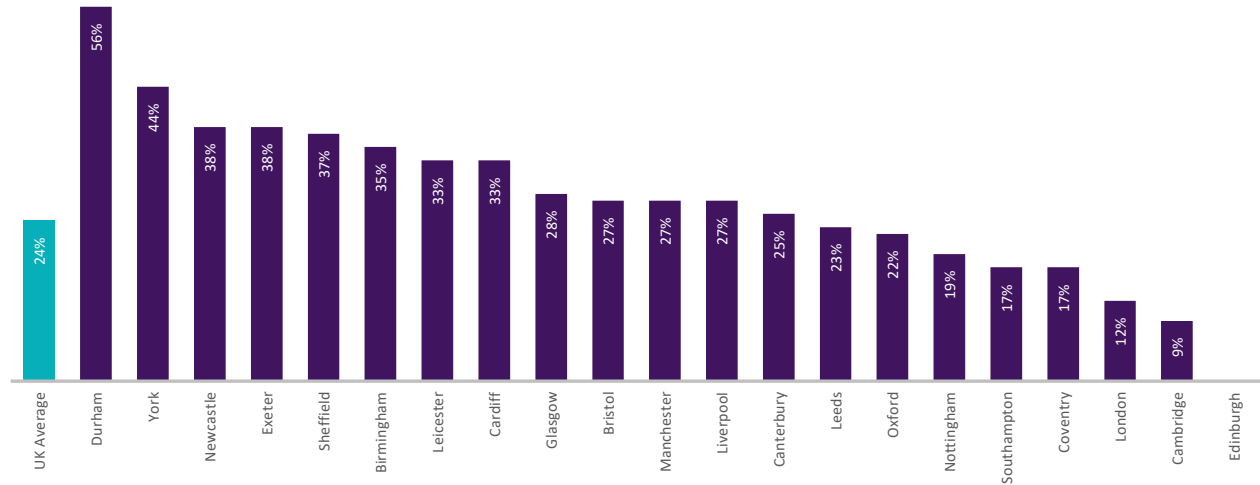
Base: N =2964 respondents;  
 City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Across the UK, 1 in 4 students felt that their university offered no support to help them deal with the ongoing cost-of-living crisis. This sentiment was strongest in Durham, where more than half of students reported receiving no support from their university.

### Q33

In what ways did your university support you during this academic year in the face of increases in the cost of living?

Percentage of students who received no support from their universities



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

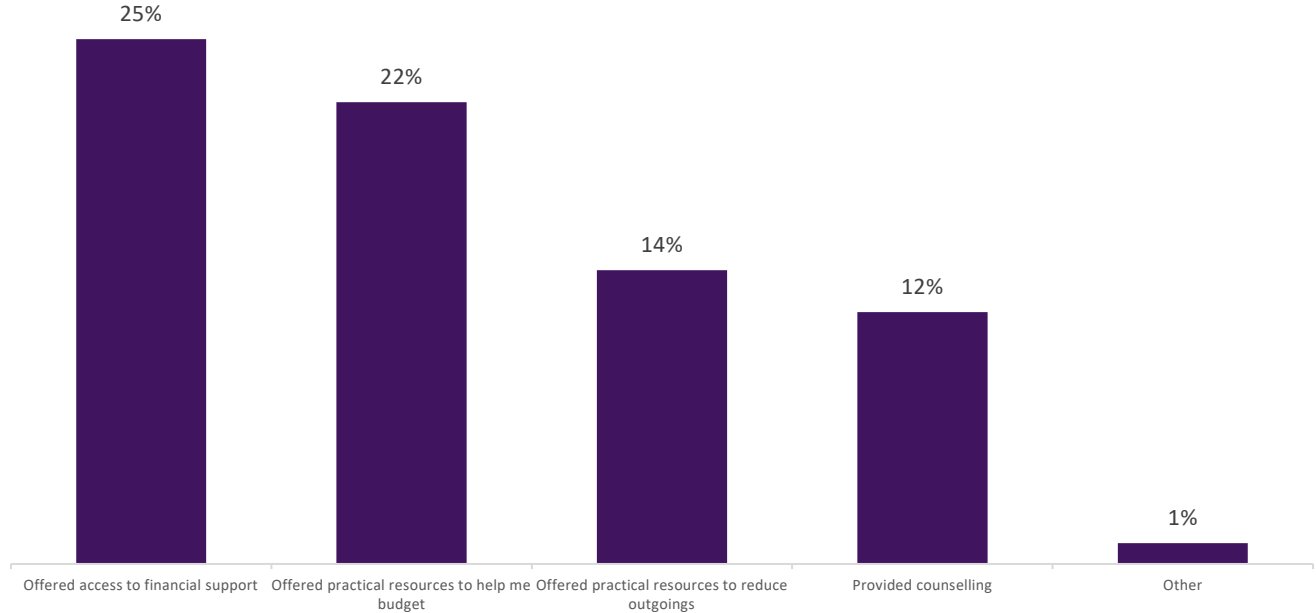
1 in 4 students across the UK were offered access to financial support by their university. More than 1 in 5 were offered practical resources by their university to help with budgeting.



### Q33

In what ways did your university support you during this academic year in the face of increases in the cost of living?

25% of students were not offered any financial support in the face of cost of living increases



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).



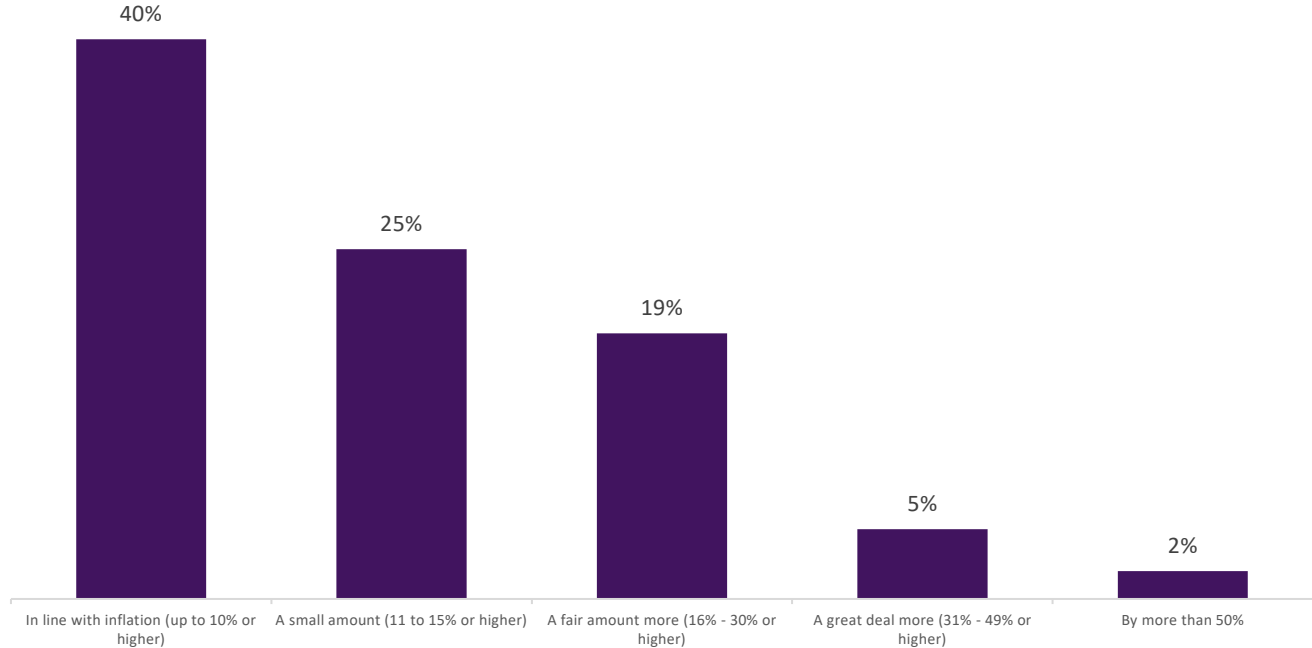
40% of students expect their living costs to rise in line with inflation, but the majority expect costs to outpace inflation.



### Q35

How much do you think your costs will increase in the next academic year?

9% of students expect living costs to stay the same



Base: N =2964 respondents;  
Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;  
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

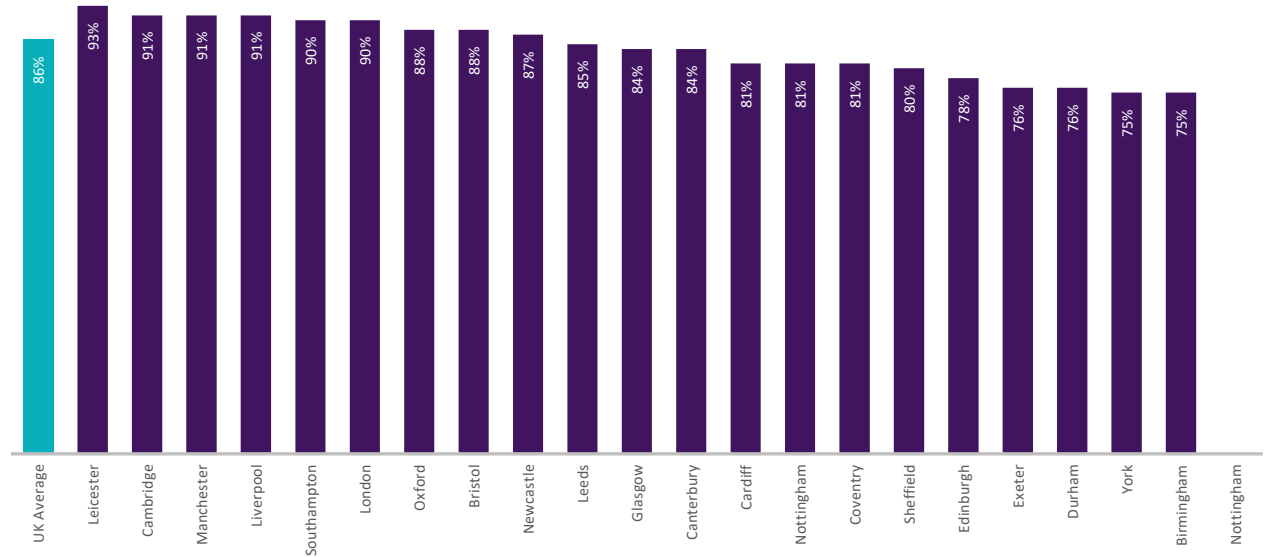
Nationally, 86% of students have changed their grocery and food shopping habits in the last year.

Students in Leicester, Cambridge, Manchester and Liverpool were the most likely to change habits.

Q36

How have your grocery and food shopping habits changed over the last year?

Percentage of students who have changed their grocery and eating habits in the last year



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

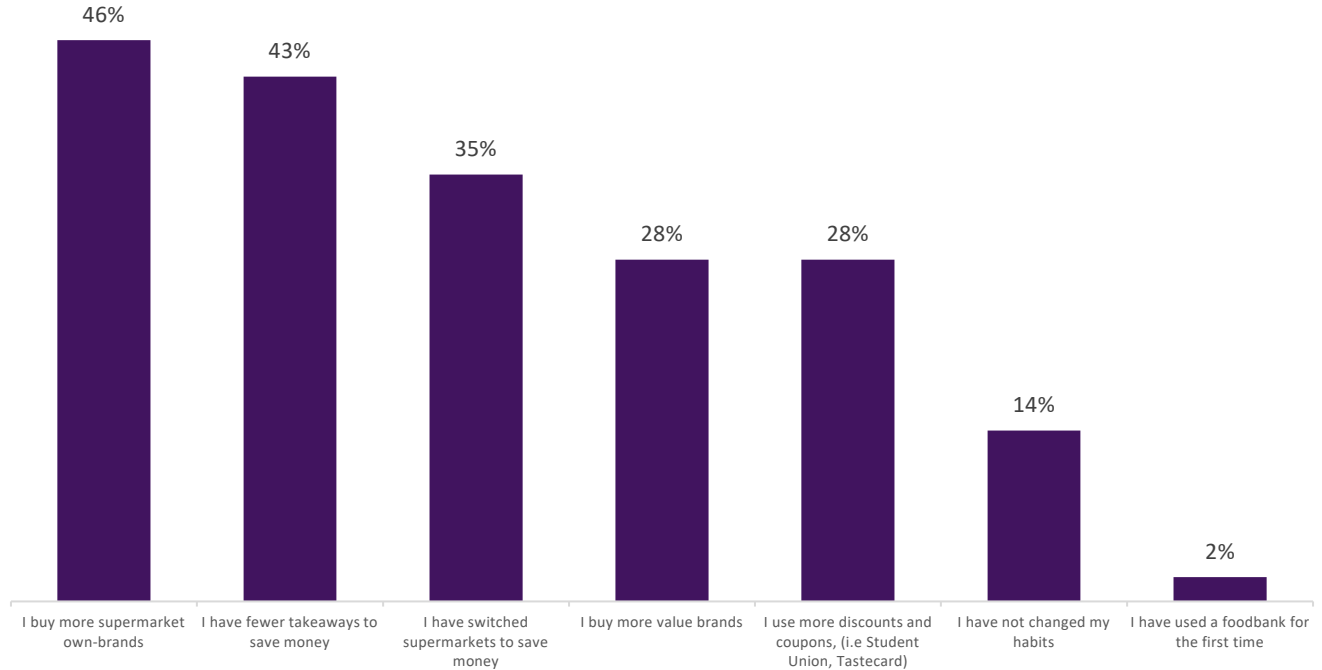
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

The most common grocery and food shopping change was buying more supermarket own-brands, with nearly half of students making this change.



### Q36

How have your grocery and food shopping habits changed over the last year?



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

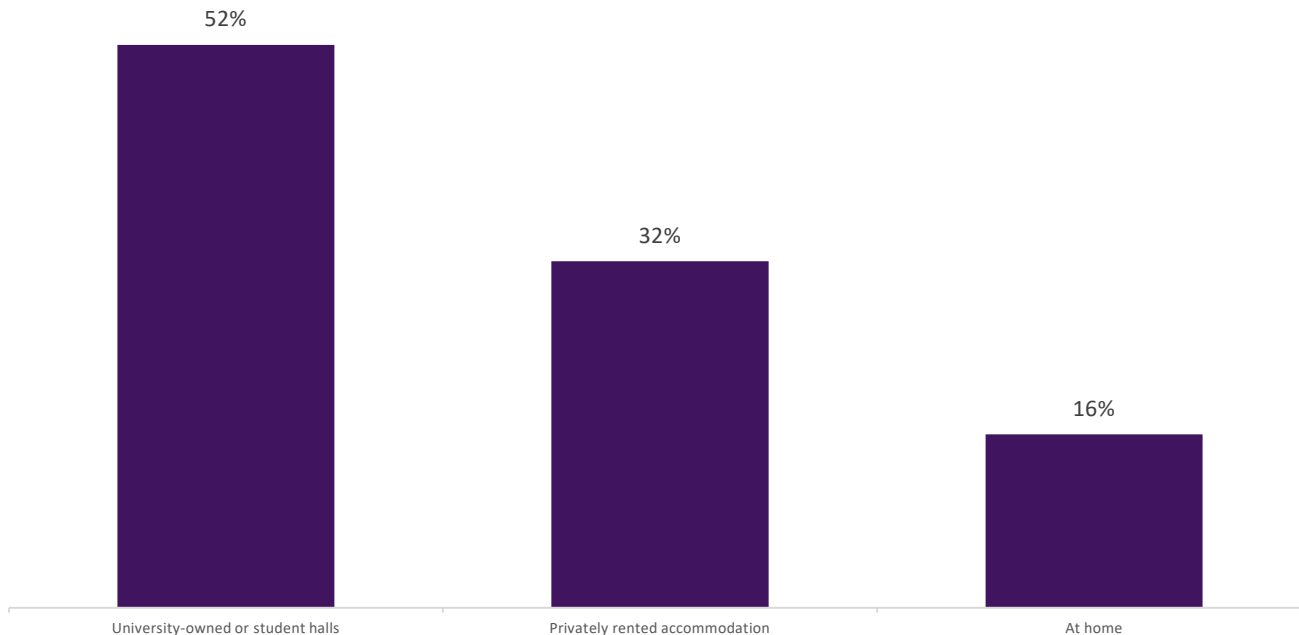
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Over half of students live in university-owned or student halls of residence.



Q5

In what type of accommodation have you spent the majority of the academic year 2021/22?



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

More than 1 in 5 students in the UK report that the pandemic negatively affected their ability to achieve a degree. Coventry, Durham and Southampton have the highest concentrations of students reporting this, with lowest concentrations in Exeter and

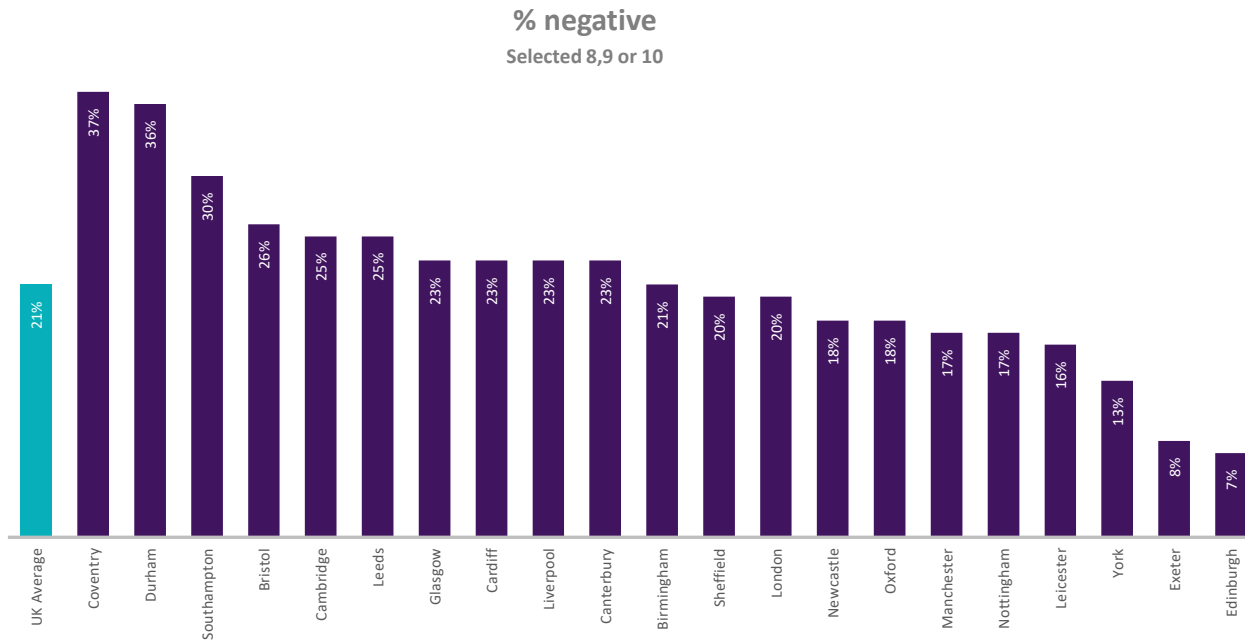
Edinburgh.

Q39

**How do you think the pandemic including lack of in-person teaching and social distancing measures have affected your ability to achieve your degree qualification?**

0=being extremely positively to  
10=extremely negatively

The number of students reporting that the pandemic negatively affected their ability to achieve a degree is up 3 percentage points YoY



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

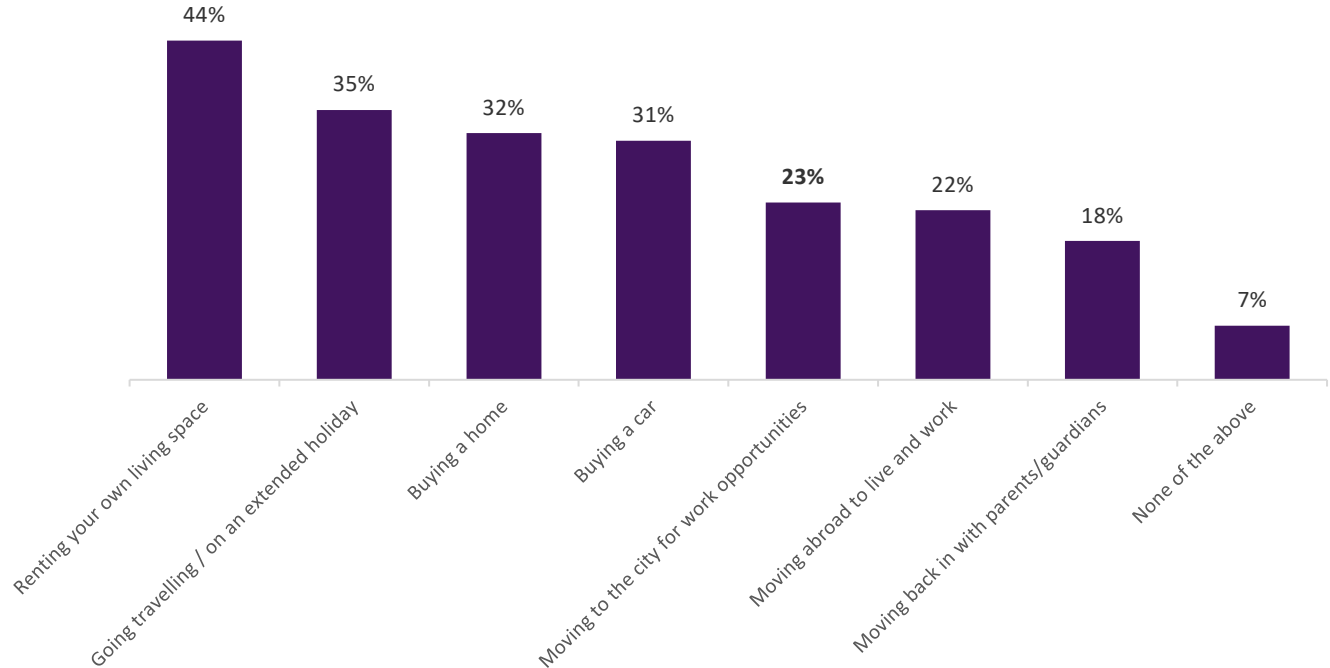
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Life after university: 44% of students plan on renting their own living space after completing their degree, 32% intend to buy a home.

## Q29

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

More than 1 in 3 plan to go travelling or take an extended holiday.



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

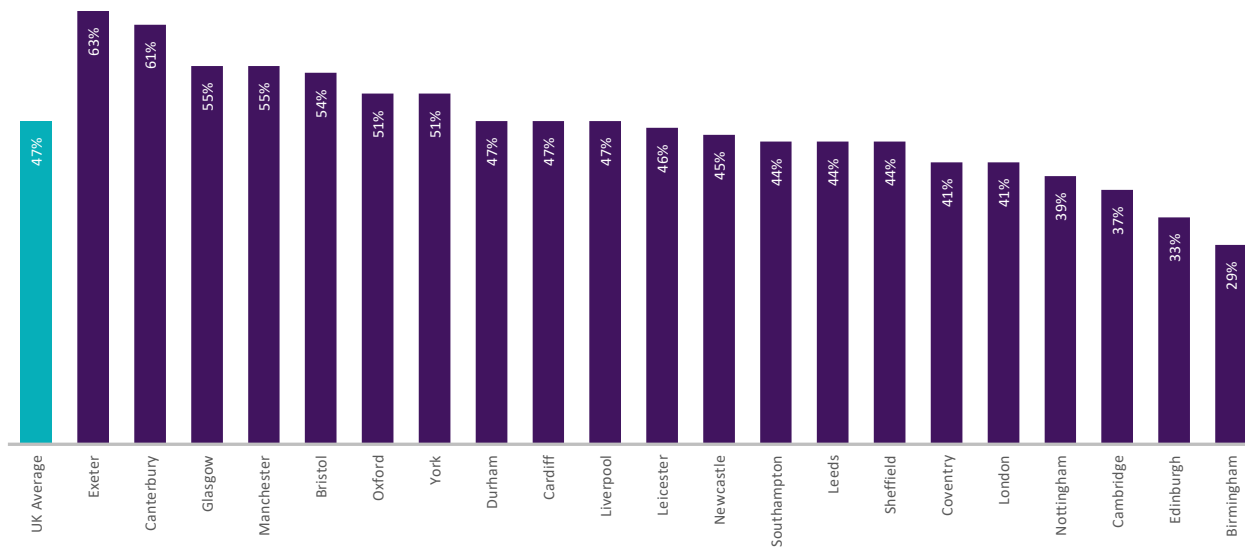
City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

Exeter students are most likely to plan to rent their own living space after university. 47% of UK students on average are considering renting their own living space after university.

## Q29

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

Renting your own living space



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

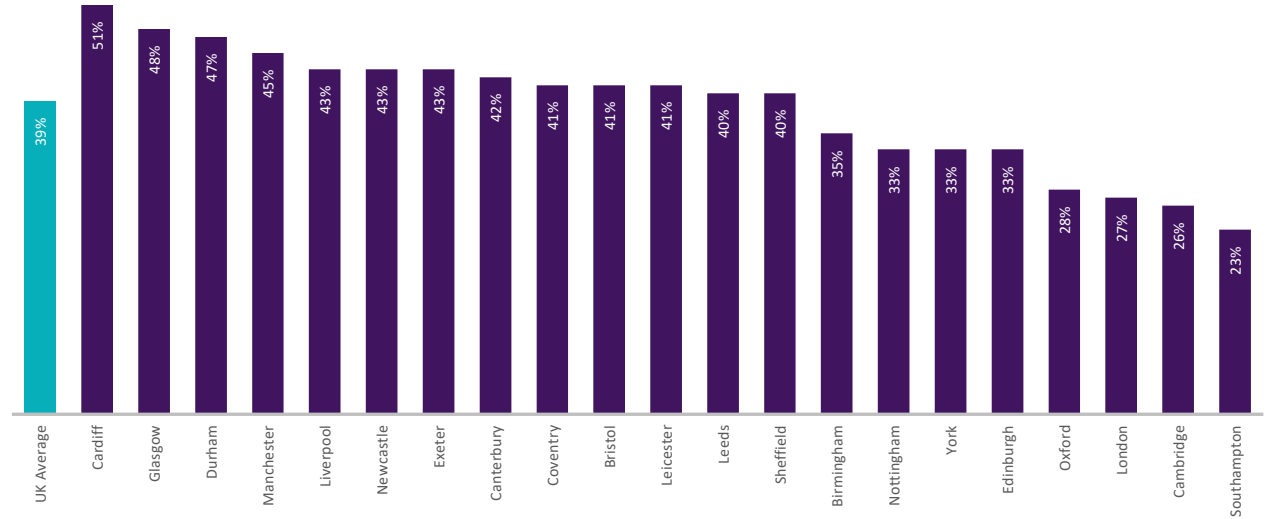
Cardiff and Glasgow students are most likely to plan to take an extended holiday/break. 39% of UK students on average are considering going travelling after university.



## Q29

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

Going travelling / on an extended holiday



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

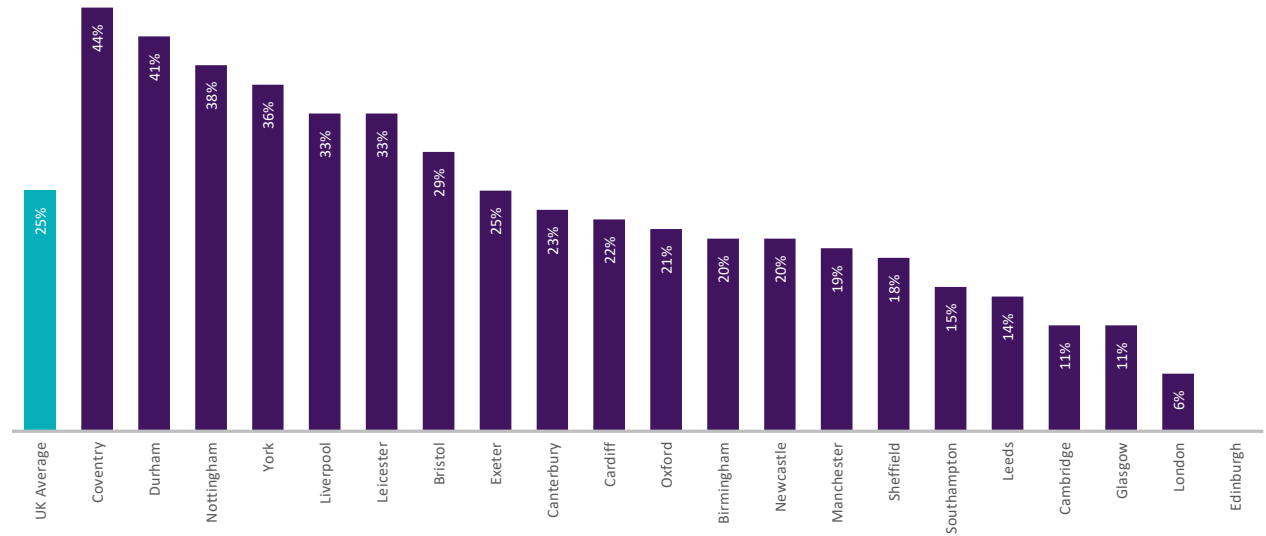


Nottingham and York students top the list of those planning to move back in with their parents/guardians after university. 25% of UK students on average are considering moving back in with parents/guardians after university.

## Q29

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

Moving back in with parents/guardians



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

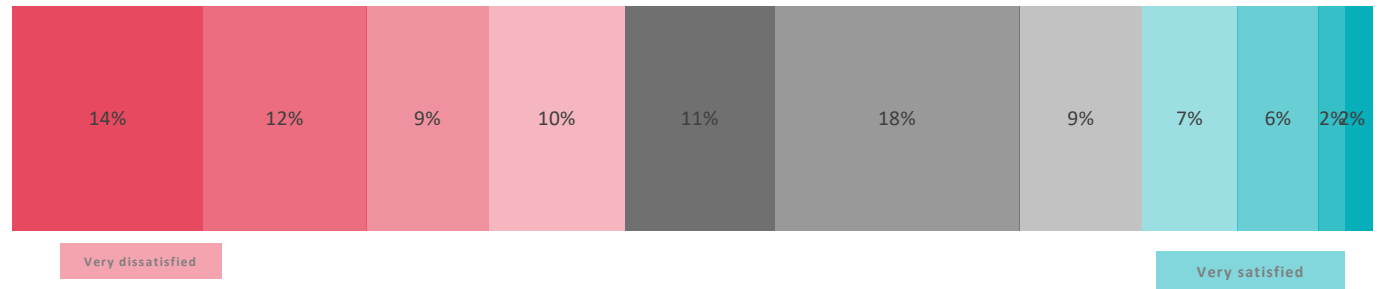
17% of students feel satisfied with the support their receive from their bank, whereas 26% are dissatisfied.



**Q40 On a scale of 0-10, how supported do you feel by your bank during over the last academic year?**

**Satisfaction with support from my bank**

0 1 2 3 4 5 6 7 8 9 10



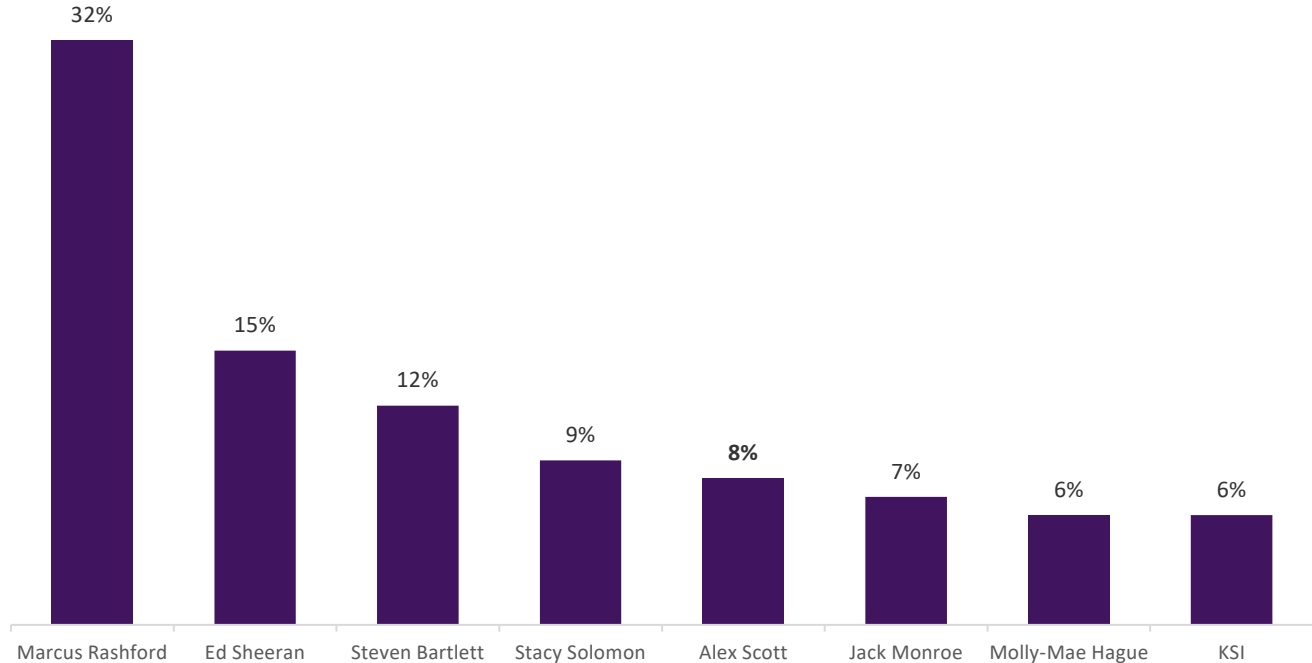
Base: N =2964 respondents;  
 Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;  
 City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).

32% of students polled believe Marcus Rashford sets a good example when it comes to managing finances.



**Q42 Of the following public figures, who do you believe sets the best example when it comes to managing finances?**



Base: N =2964 respondents;

Regional Breakdown: London (989), Birmingham (100), Bristol (95), Manchester (94), Nottingham (93), Newcastle (88), Leeds (87), Glasgow (87), Liverpool (87), Oxford (86), Sheffield (84), Leicester (70), Cardiff (68), Exeter (67), York (61), Cambridge (54), Durham (49), Southampton (48), Coventry (32), Canterbury (31), Edinburgh (9).

Base: N =2964 respondents;

City Breakdown: London (562), Birmingham (117), Cambridge (113), Coventry (113), Nottingham (111), Edinburgh (110), Southampton (110), Manchester (110), Newcastle (101), Bristol (100), Leeds (100), Sheffield (99), Liverpool (98), Glasgow (96), Oxford (86), Leicester (79), Durham (77), Cardiff (75), Exeter (73), York (70), Canterbury (56).