

Student Living Index

July 2020



NatWest

3	Summary
16	Methodology and Sample
18	Student Living Index
20	Sources of Income
29	Activities
37	Monthly Expenditure
43	Expected Costs
46	Money Management
52	Motivations and Expectations
58	Wellbeing and Sustainability
61	Impact of COVID



NatWest

Summary



On average, the **Student Living Index has decreased by 1% in the UK between 2019 and 2020**, meaning that the average cost of living has remained consistent from the previous Year

- **London** continues to have the highest index for any city in the UK, increasing 0.10 points since last year

- The lowest – best – index this year goes to **Manchester**, which has improved from 2019 where they ranked 5th best in the UK
- **Plymouth** and **Poole** have seen an increase in the cost of living, becoming more costly cities to live in of late
- Students in Northern cities continue to have the best ratio for SLI – while Cambridge has seen the most drastic improvement in SLI since 2019

Summary

- **Scottish student cities** have a high index of living compared to the rest of the country
- Although this has improved slightly since 2019, this could be attributed to a lower average monthly income compared to other UK cities
- **Term time income has dropped** overall (by £50)
 - Most prominently for **Bristol** (by over £300) and **Cardiff** (by almost £400)
 - **Manchester** has remained stable at almost +£300 above average – which could explain its placing within the index
- On average, the **monthly UK average rent has decreased to lowest levels since 2018 (by 6%)**
- Only **London** and the **South West** have seen an increase in the last year

Summary: Sources of income



Student loans make up almost 50% of their monthly income – although for over 1 in 4 it doesn't contribute at all

Only a fifth of students rely on own income to pay for their rent

- All **Scottish students** are either less reliant on student loans to finance their living or they have smaller loans – which might be linked to the fact that Scottish Uni tuition is free for Scottish Students
- **Scottish students** also tend to be more reliant on self financing and are less likely to run out of money at the end of the semester – only 24% on average running out in Scottish unis vs 33% on UK average

Summary: Sources of income

- Students in more prestigious schools – namely **Oxford, Edinburgh and Cambridge** – rely the most on parents / family income (over 40% more likely than the average)
- For **Durham**, bursary or scholarship contributions have increased by over 50% since 2019
- Students in more prestigious unis also spend more time on academic study but unsurprisingly, are more likely to feel stressed as a result
- They are more likely to spend additional time studying on campus vs. at home compared to the average (+14 hours more per month on campus)
- **Cambridge** and **Oxford** in particular have been topping the country's time spend per student on academic studies for over 4 years
- Students in **London** rely less on **student loans** than average, and more on parents / personal saving than average. This also can be a result of having more students that live at home in London
- **Cambridge** is the most reliant on student loans but also more likely than average to feel supported in managing money from uni (more than 2x the average)

Summary: Activities

On average, **time spent on academic studies has increased since 2019**, with **11+ hours** spent studying on campus vs at home

- Interestingly, **Oxford** students spend almost +10h more time socialising and 35% more on alcohol than average per month – almost +10h more per month than in **Cambridge**

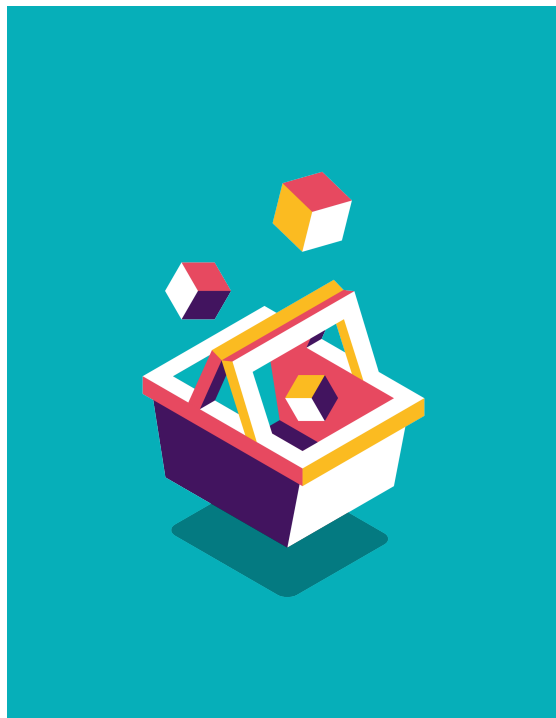
- Overall, almost **2 in 3** of all UK students **do not spend any time on a part time job at all**
- Since 2017, UK students have cut back time on studying and hobbies, but have maintained both time and spend spent on socialising – with **only 10%** of them spending **no money on socialising**



Summary: Activities

- **Newcastle has seen the biggest increase in time spent socialising since 2019 (+10h)** and are likelier to spend 24% more than average on going out, and £10 more per month, than average on alcohol alone
- **Over half of all UK students do not spend any money on fitness**, with the overall average spend remaining consistent from 2019 – surprisingly, offerings of health and wellbeing programs have decreased by 18% since 2019, with more prestigious unis being the most likely to avail of these perks (increasing to 74%)
- Students in **Exeter, Southampton** and **Newcastle** spend the most on fitness – three times more than in **Brighton**

Summary: Monthly expenditure



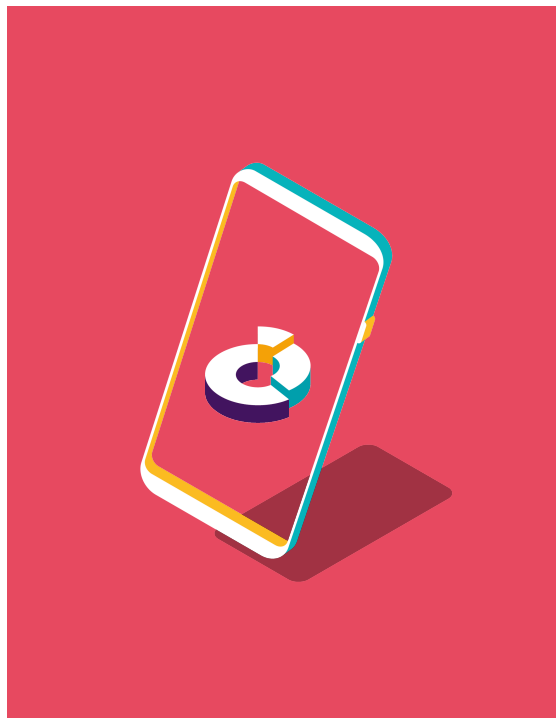
Supermarket spend remains the top monthly spend this year for students in the UK, over **twice as much as any other source of spending and making up 23% of total monthly spend**

- Overall, spend has remained relatively consistent, and if anything, increased slightly since 2019 (especially on going out and alcohol)
- Household bills and travel are the only categories to see an incremental decrease since 2018

Overall, spend on a night out has increased by over 20% since 2019

- This year **Oxford** University slightly overtakes **Newcastle** University for biggest spend on alcohol, spending £45 per month – 35% more than the UK average
- Unsurprisingly, **London** students are more likely to spend the most on a night out – with expected costs for a pint being +£0.90 and a spirit +£1.60 more than average

Summary: Money management



Over two thirds of students have a budget but the majority have a flexible approach (41%)

- Students in **Edinburgh** and **Cambridge** are likely to save the most each month (+36%) – two and a half times more than those in **Liverpool**

A third of UK students have found themselves **running out of money by the end of the semester**

- This reflects the lack of support from unis, with only 6% feeling supported on average
- Less than 1 in 5 UK students find managing their money stressful – especially in **Belfast** and **York**
- Stress of managing money has increased the most by those in **Belfast** (44% increase since 2019)

Summary: Motivations and expectations



The top reason to pick a University is still subject choice, with almost half of UK students staying consistent at 48%, while university reputation is the strongest motivator for over 1 in 5 students

- **Durham** and **Oxford** continue to be ranked low for subject choice, but rank top for being chosen because of reputation, with 28% more than average citing this as their primary reason vs UK average

- **Liverpool, York** and **Glasgow** have climbed the ranks to be the universities most likely chosen for subject choice which have all increased since 2019 – with 2 in 3 students picking it as their primary reason
- **Leeds** take the top spot for social life as the number one motivator for 15% of their students, increasing a massive 11% since 2019

Summary: Wellbeing and sustainability



41% of students rate studying for University as being very stressful, which remains at consistent levels for unis with bigger reputations such as **Plymouth, Oxford and Cambridge**

- This directly correlates with the 42% of UK students who feel concerned about their financial situation after the completion of their degree

- In contrast, only 44% of students enjoy studying for their degree – surprisingly, while ranking high for stress **Cambridge** ranks highest for enjoyment at 59%
- But on a positive note, over 1 in 4 student are very satisfied with their unis' support on mental health, with **Southampton** taking the top spot with nearly 50%
- **Nottingham** ranks highly for wellbeing overall, ranking 2nd for mental health support and 1st for sustainability

Summary: Impact of Covid



Just over 1 in 4 students felt supported by their University during Covid-19 and less than 1 in 3 rated the communication as favourable

- **Aberdeen** ranks highly for support during the crisis with almost 50% feeling supported and 75% more likely than average to feel that communication was excellent
- **Scottish students** are most likely to find value in the online education provided by their Uni (1.6x more likely than the average). Only 1 in 10 UK students saw value in their online offerings

Summary: Impact of Covid

71% of students were offered some form of support for their mental health during Covid-19 crisis – while over **1 in 4 received no support at all**

- 1 in 4 students felt as though the pandemic has negatively affected their ability to achieve their qualification – this is most impactful for those in **Plymouth** and **Sheffield**
- While those in **Exeter** are the least affected, they are almost half as likely as the average to feel negatively impacted by the crisis
- Only 10% of UK students signed up to the NHS volunteer programme – driven by those in **Durham** and **Newcastle** (twice as likely than average to sign up)
- While 1 in 5 students had no awareness of the programme at all



NatWest

Methodology and Sample

Audience

N=2806 University students living in the UK

Survey period

3rd June – 11th June 2020

Panel provider

Youthsight Experts in student and young professionals research

- Measure current term-time vs vacation income
- Understand university city differences
- Understand motivations and expectations



NatWest

Student Living Index

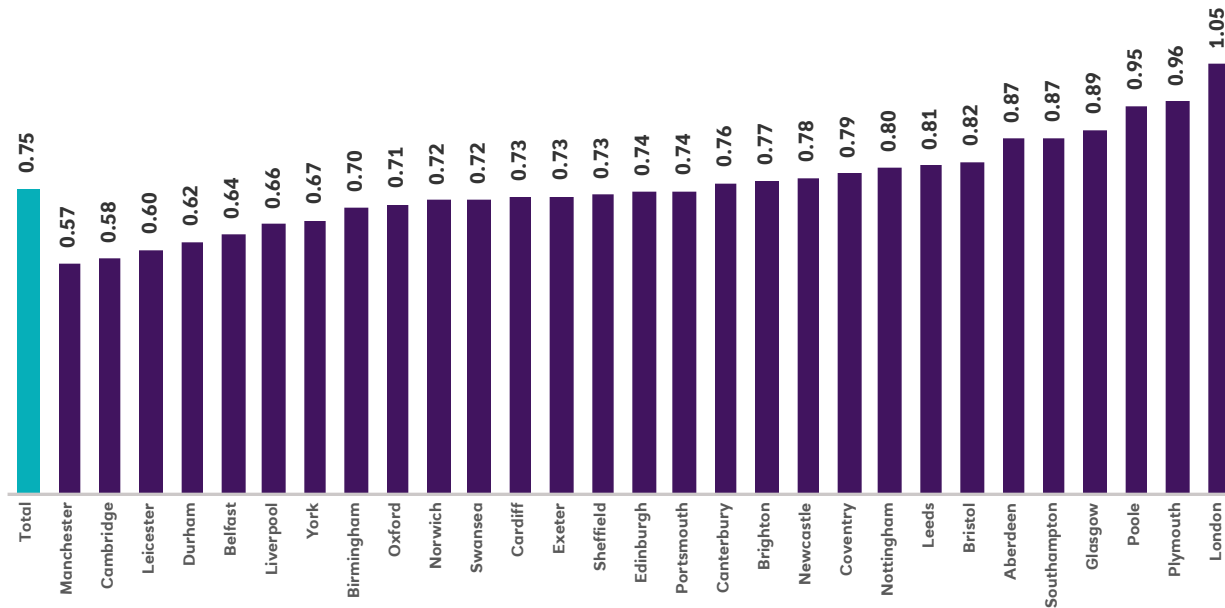
Per student city

London continues to hold the title for the highest cost of living for students, with Manchester and Cambridge offering the best SLI in 2020



Student Living Index
 = average monthly living and accommodation costs ÷ average monthly income

Student Living Index



The average student living index decreased by only 1% since 2019

Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).



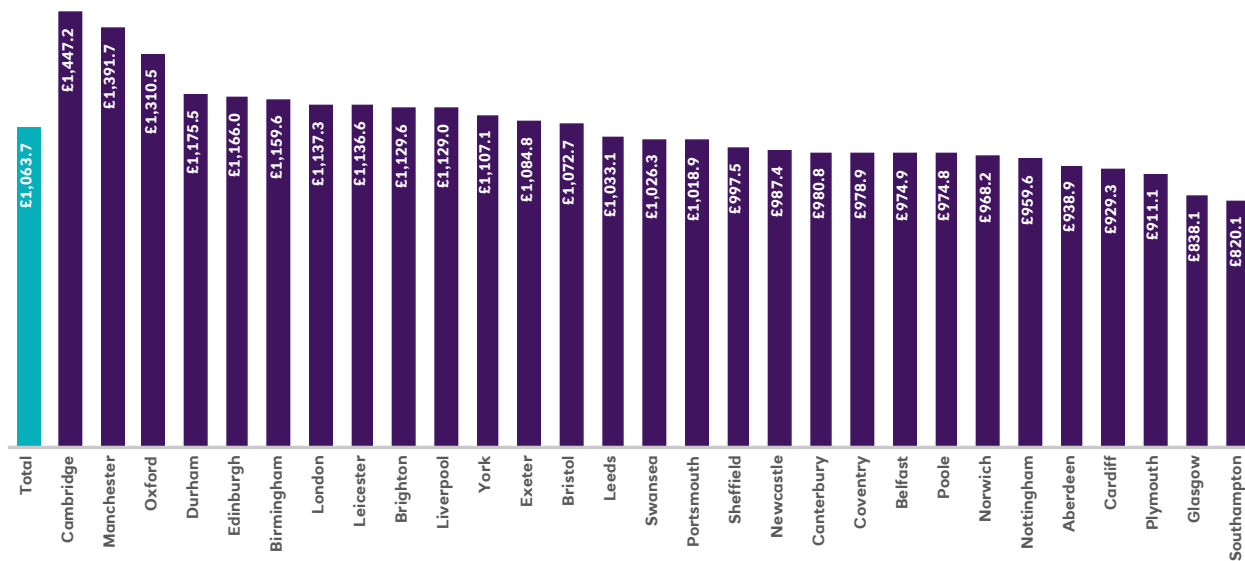
NatWest

Sources of Income

Students in Oxford, Manchester and Cambridge have the highest term time income, with Scottish and Irish cities having the lowest

Average monthly income 2020

Term Time Income



Base: N=2806 respondents;

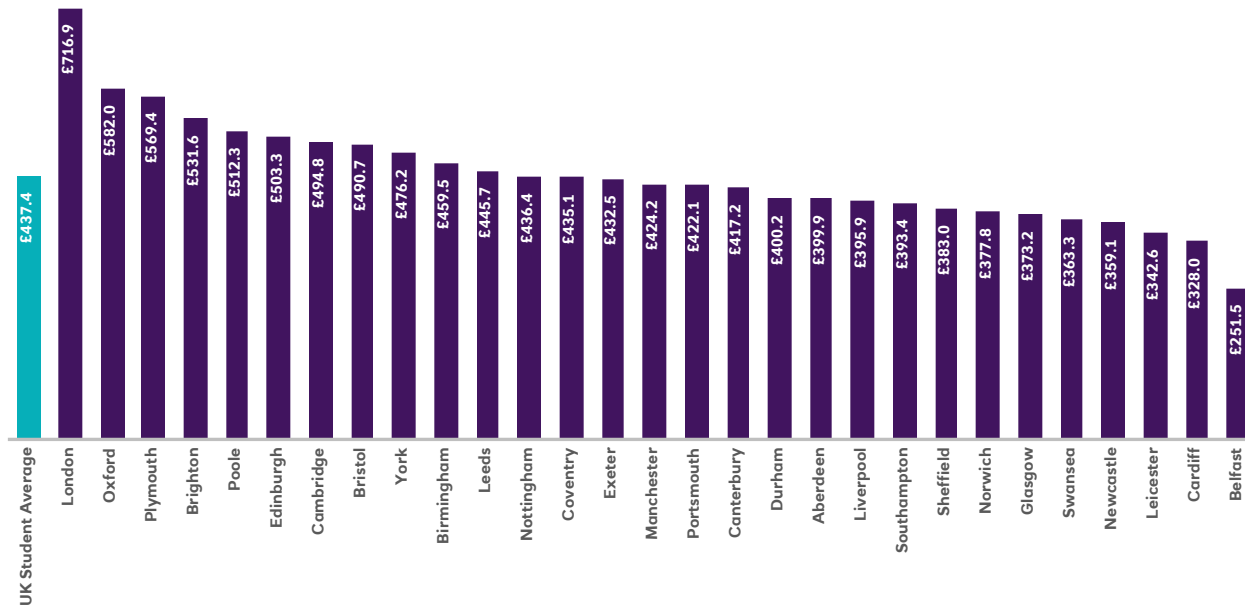
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

London and Oxford continue to be the most expensive cities to rent in the UK, while Wales and the North are most likely to be more affordable



Q6 How much is your monthly rent? 2020

Monthly Rent



The average student rent has decreased by 10% since 2019

Base: N=2806 respondents:

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

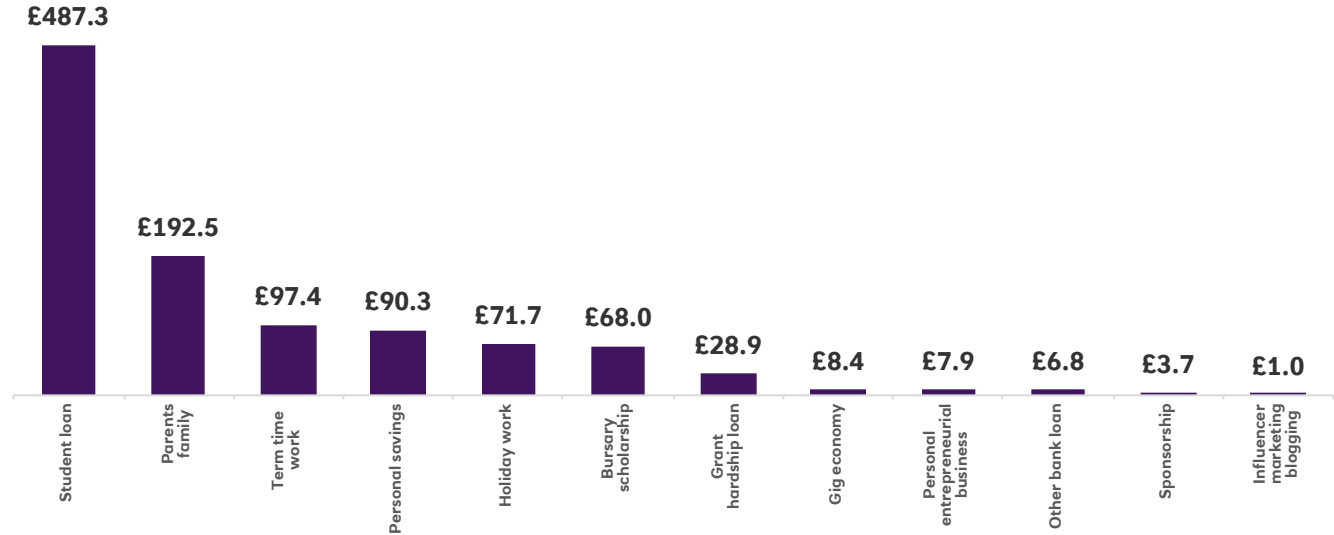
Unsurprisingly, student loans take up the majority of monthly contribution, with term time work making up just 10%



Q7

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

Monthly monetary contribution



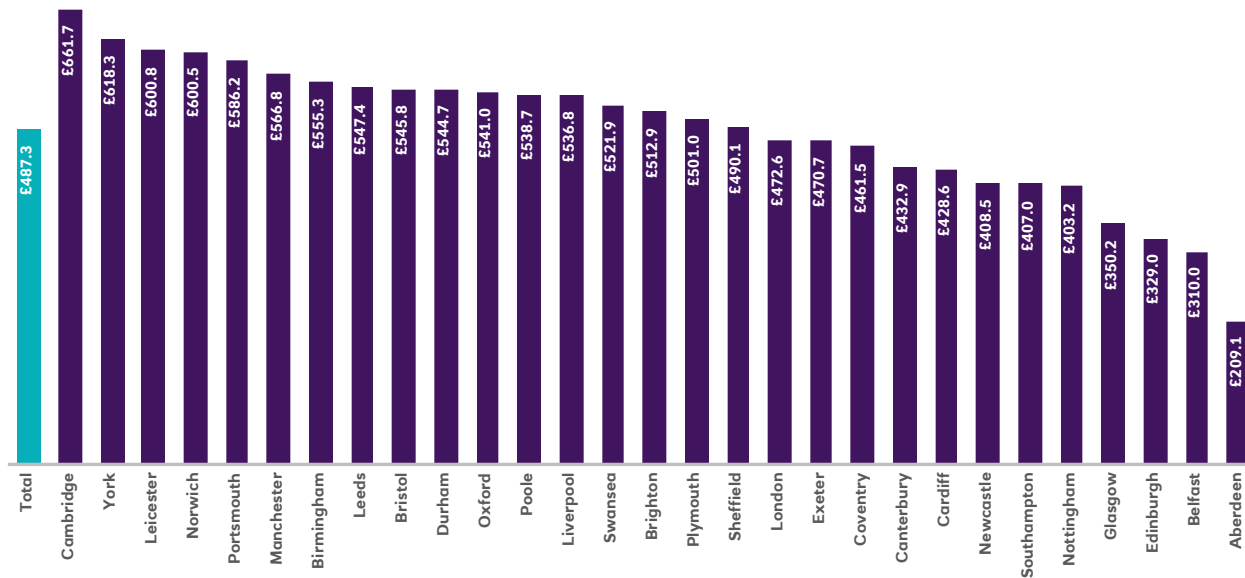
Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

Q7

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

Student Loan



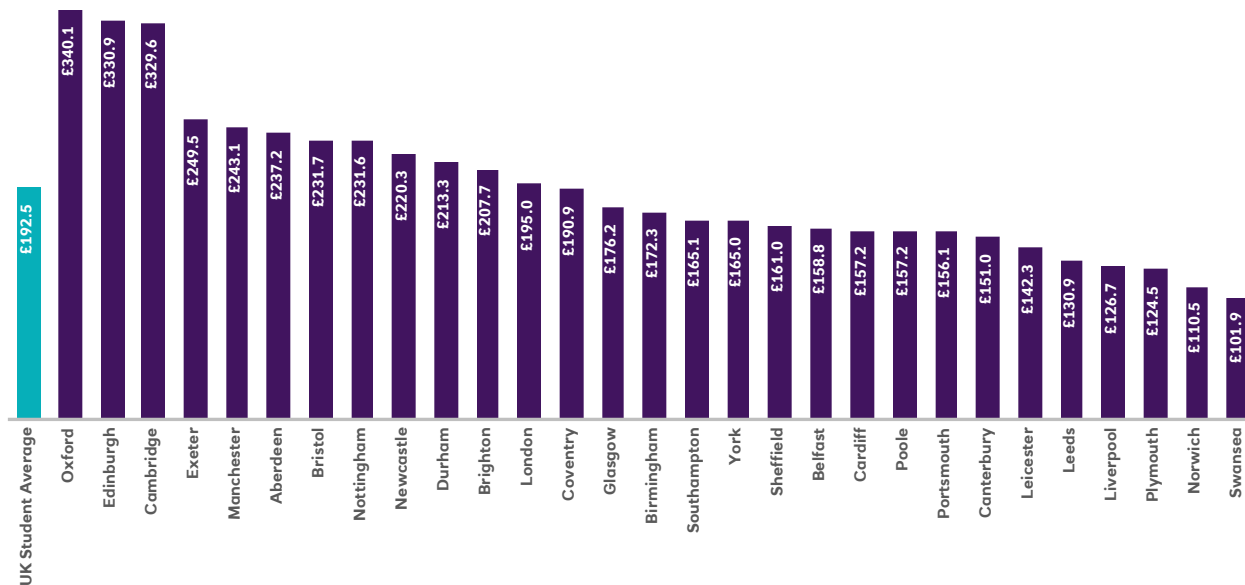
Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

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 =2806 respondents;

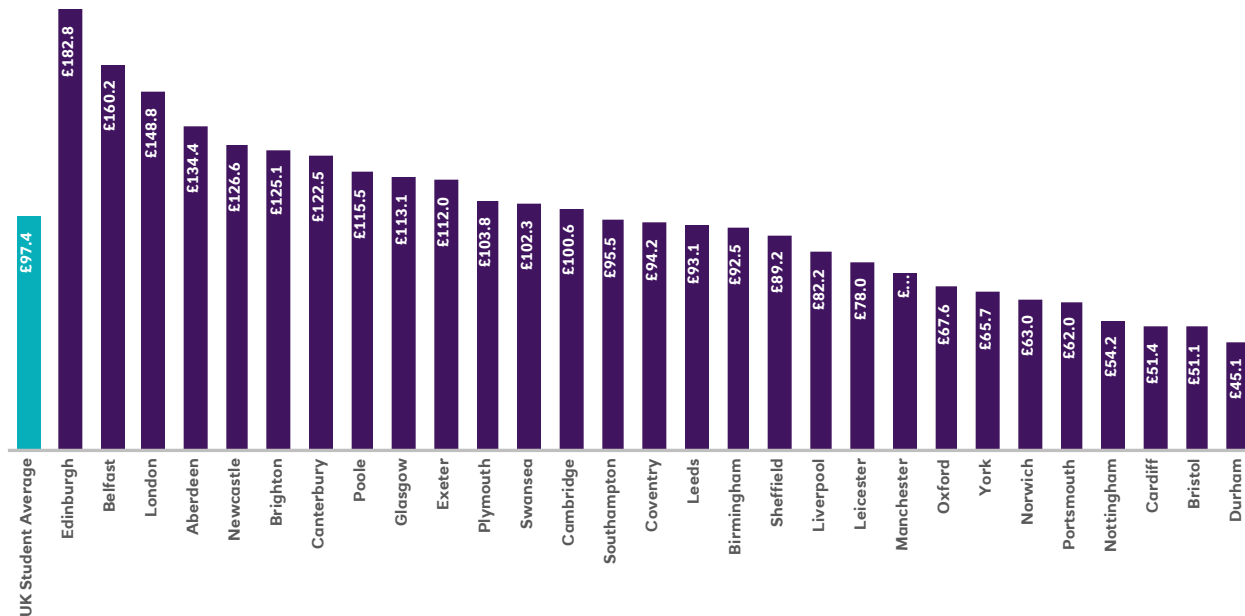
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

Term time work is most likely to contribute to the income of those studying in more Northern UK cities, Belfast or London

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 =2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

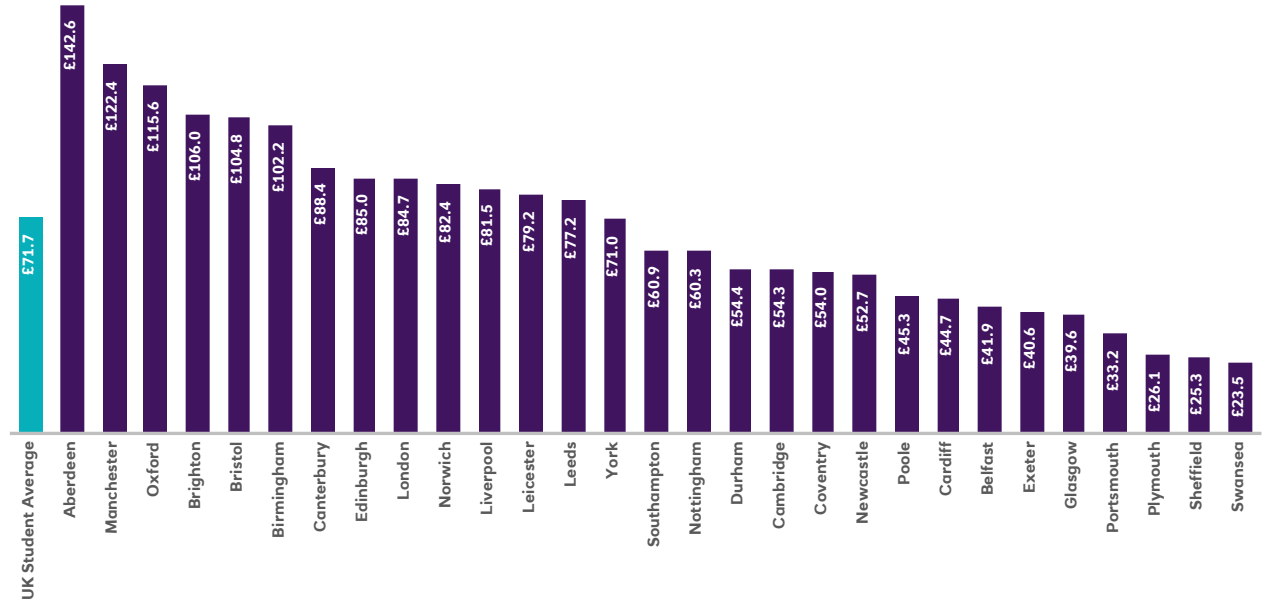
Holiday work is a bigger contributor to income for those in Aberdeen, with a decrease in contribution for Leicester by almost 50% from the previous year

Q7

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

Holiday work

Interestingly, holiday work is a large contributor to income for those in Manchester, which might explain their reliance on personal savings for their income



Base: N=2806 respondents:
 Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

Cambridge continues to have the highest contribution of bursary/scholarships than other cities, closely followed by Liverpool and Durham

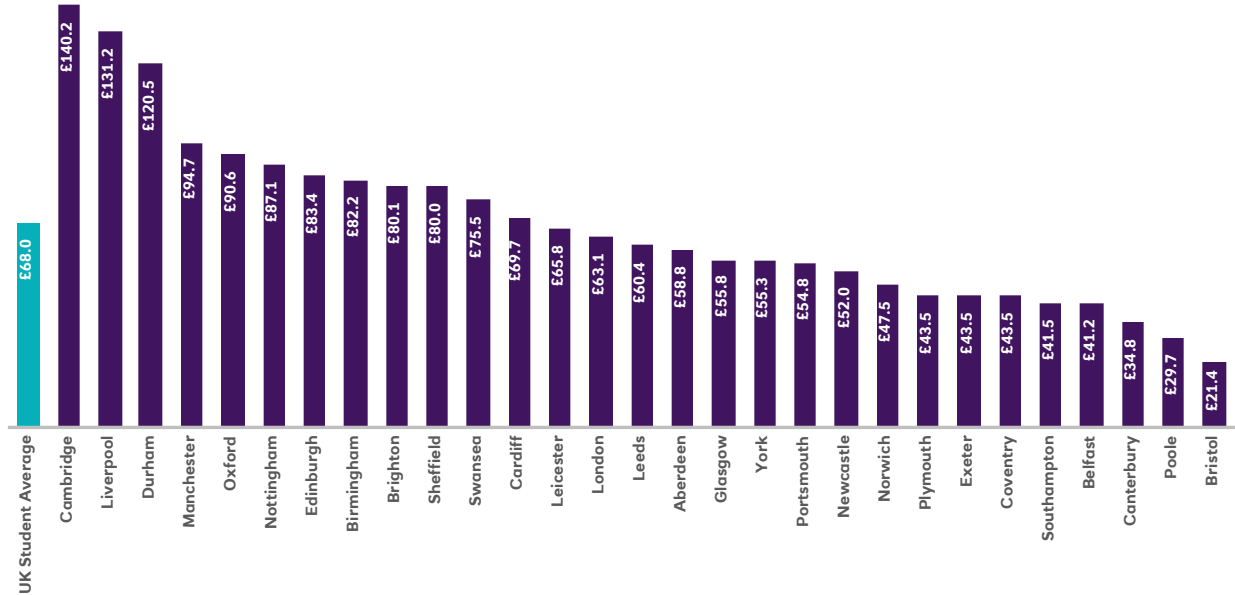


Q7

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 Durham have increased over 50% since 2019



Base: N =2806 respondents:

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).



NatWest

Activities

Time spent studying has increased dramatically since 2019, increasing by 17 hours over the month from the previous year

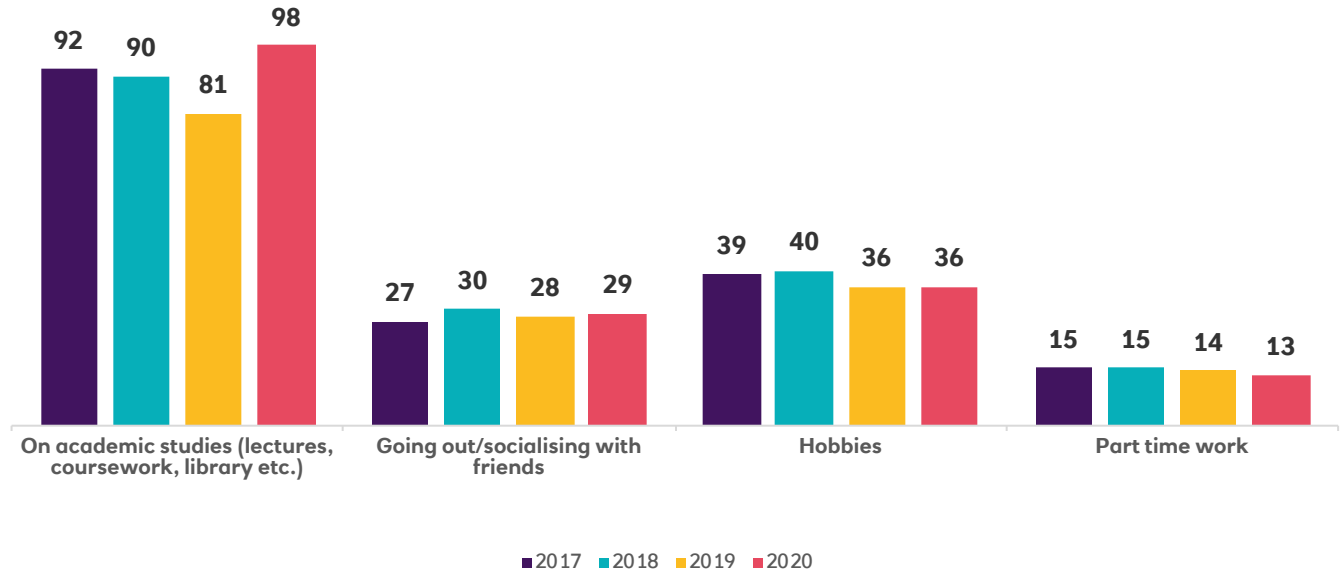
Q10

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

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

Time spent on home entertainment (38 hours)

Hours per month



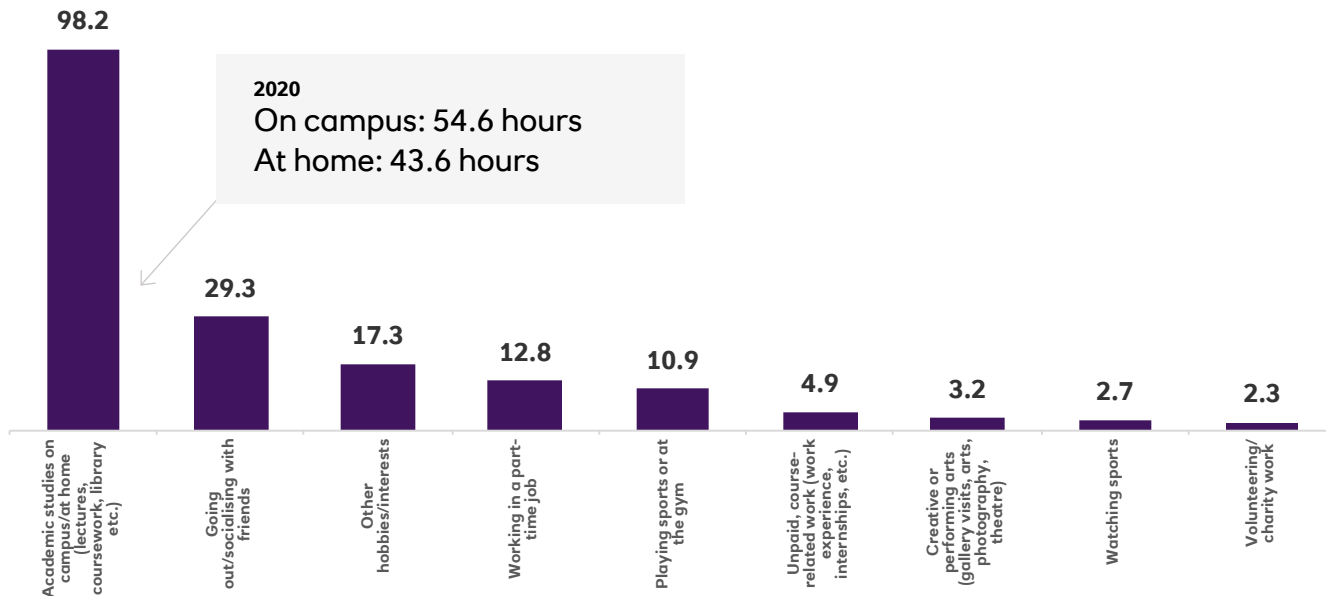
Students continue to spend the vast majority of their time studying, split between campus and at home

Q10

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

Hours per month

Students spend only 29% of their time on various hobbies/socialising



Base: 2020 N = 2806;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

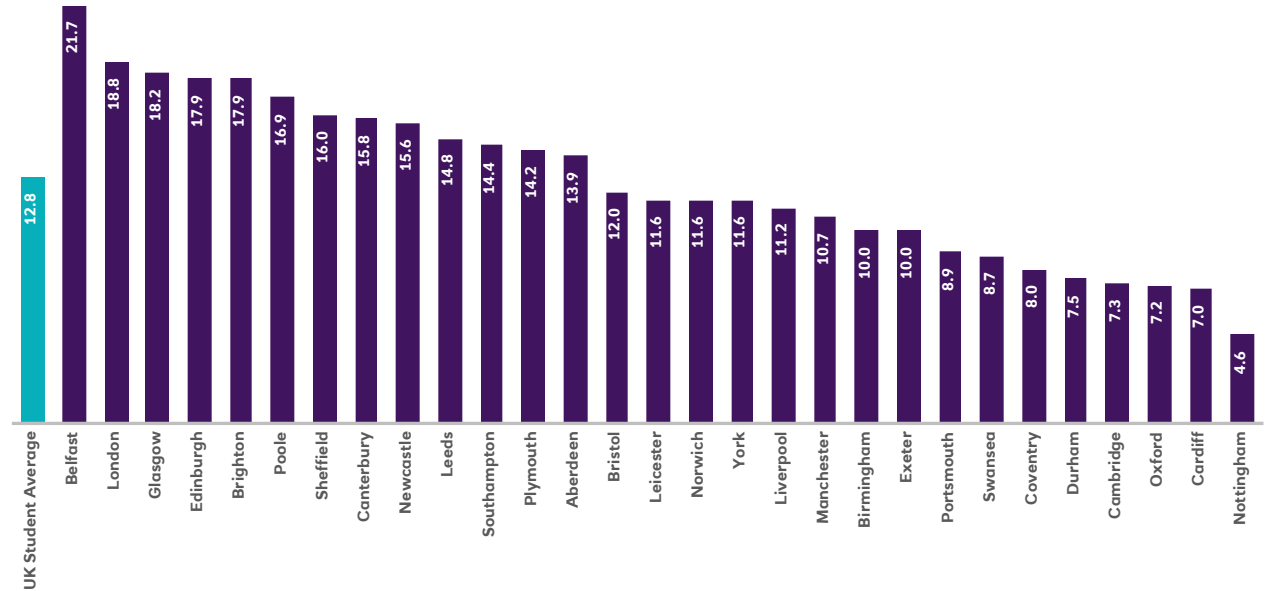
Those in Belfast and London are the most likely to spend more time per month in a part time job



Q10

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

Monthly Hours Part Time Work



Almost 2 in 3 students do not spend any time at a part time job (64%)

Base: 2020 N = 2806;

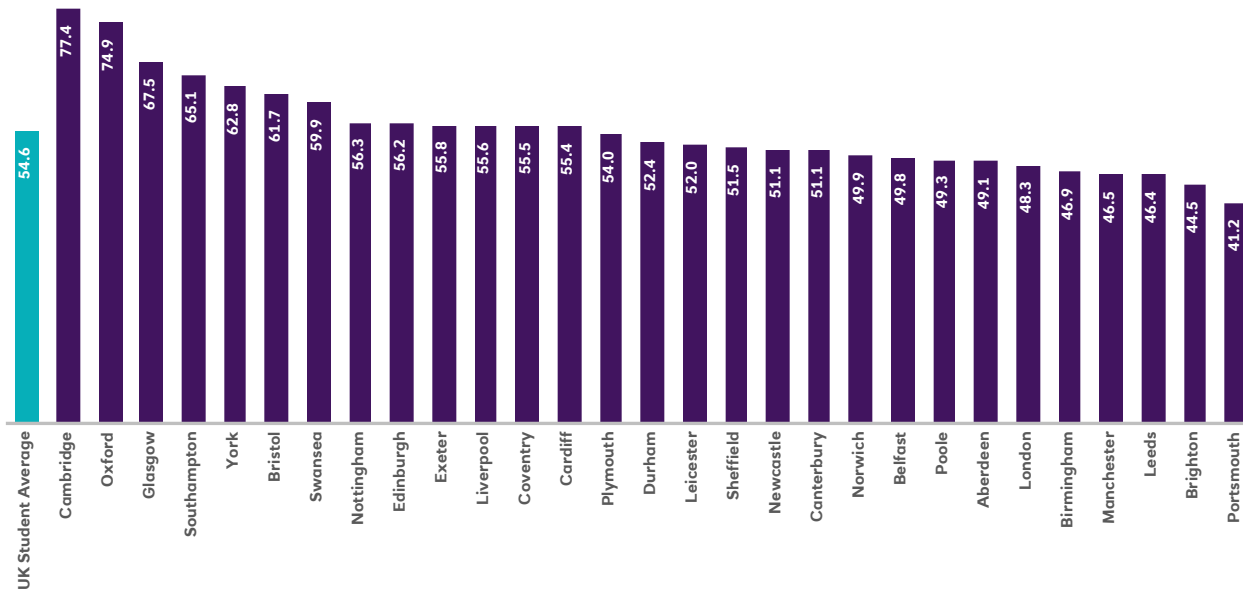
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

Unsurprisingly, those in the most prestigious universities are those most likely to spend more time studying

Q10

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

Monthly Hours Academic Study on campus



Those in the top unis are also more likely to spend more time studying on campus vs. at home

Base: 2020 N = 2806;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

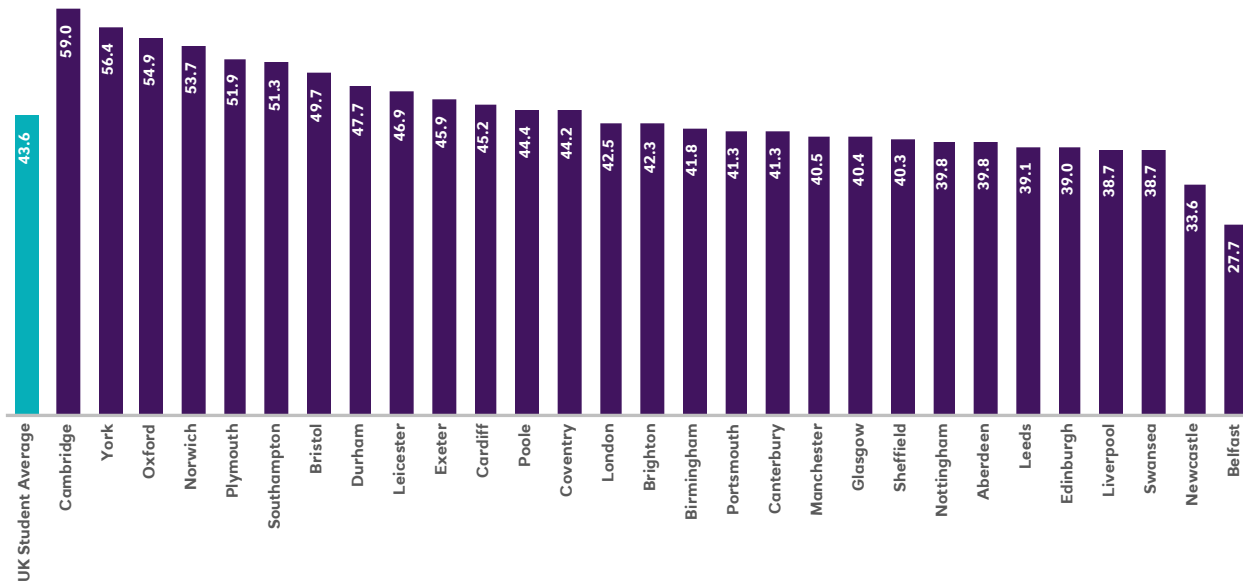
York is the university most likely to spend almost as much time studying at home as they are on uni campus



Q10

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

Monthly Hours Academic Study at home



Base: 2020 N = 2806;

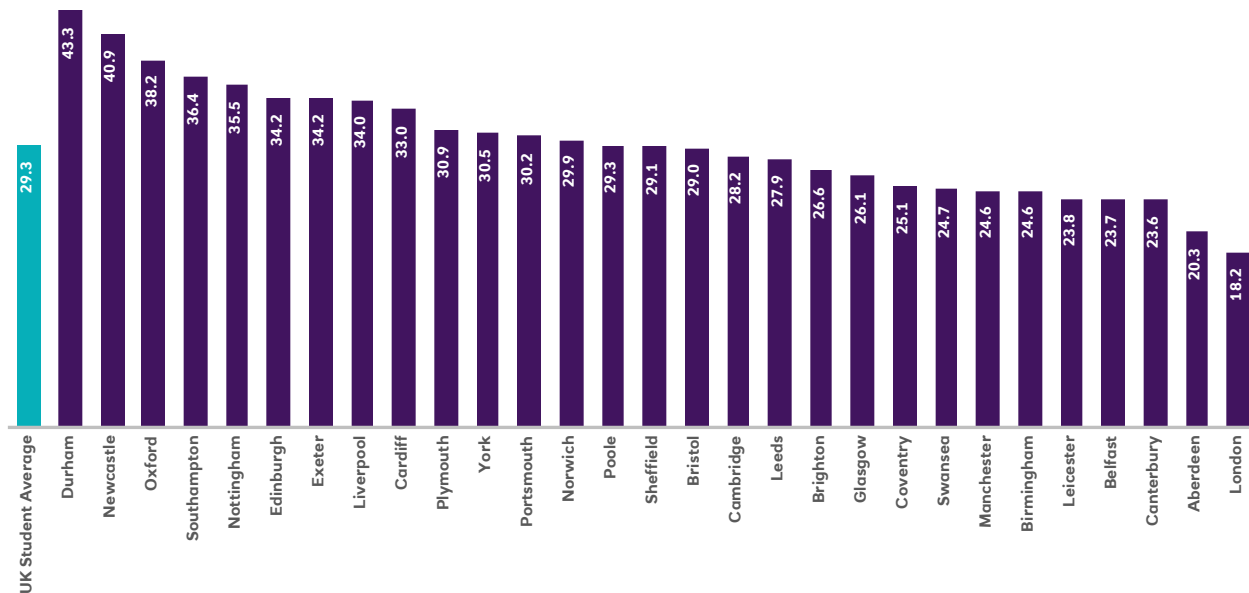
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

Durham and Newcastle spend the most time socialising, which has increased by almost 7 hours on average since 2019

Q10

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

Monthly Hours Socialising



Base: 2020 N = 2806;

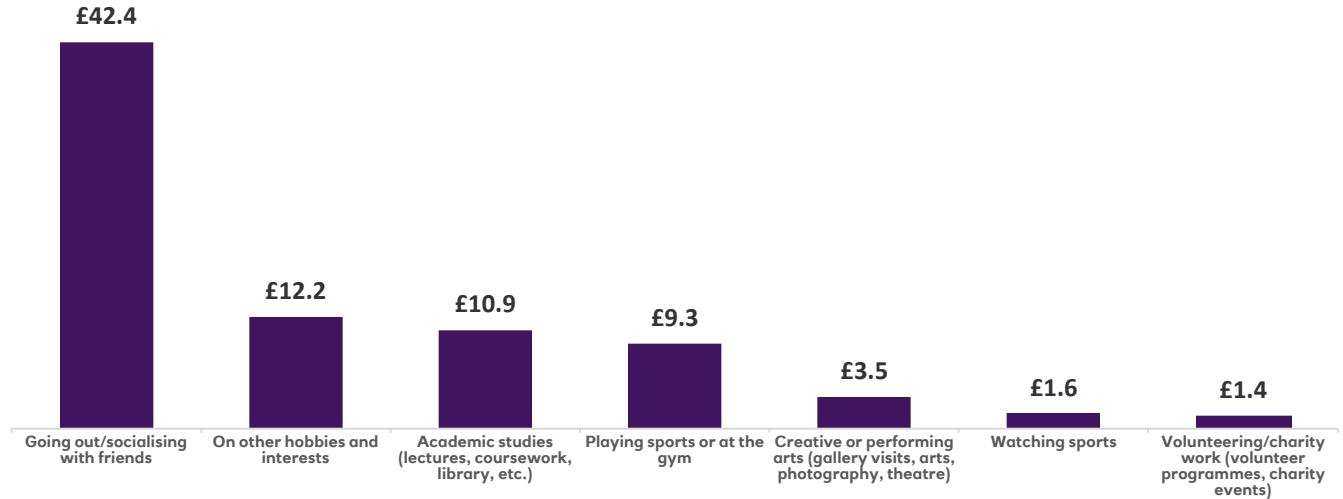
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

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

Q11

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

Money spent per month



Base: 2020 N = 2806;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).



NatWest

Monthly Expenditure

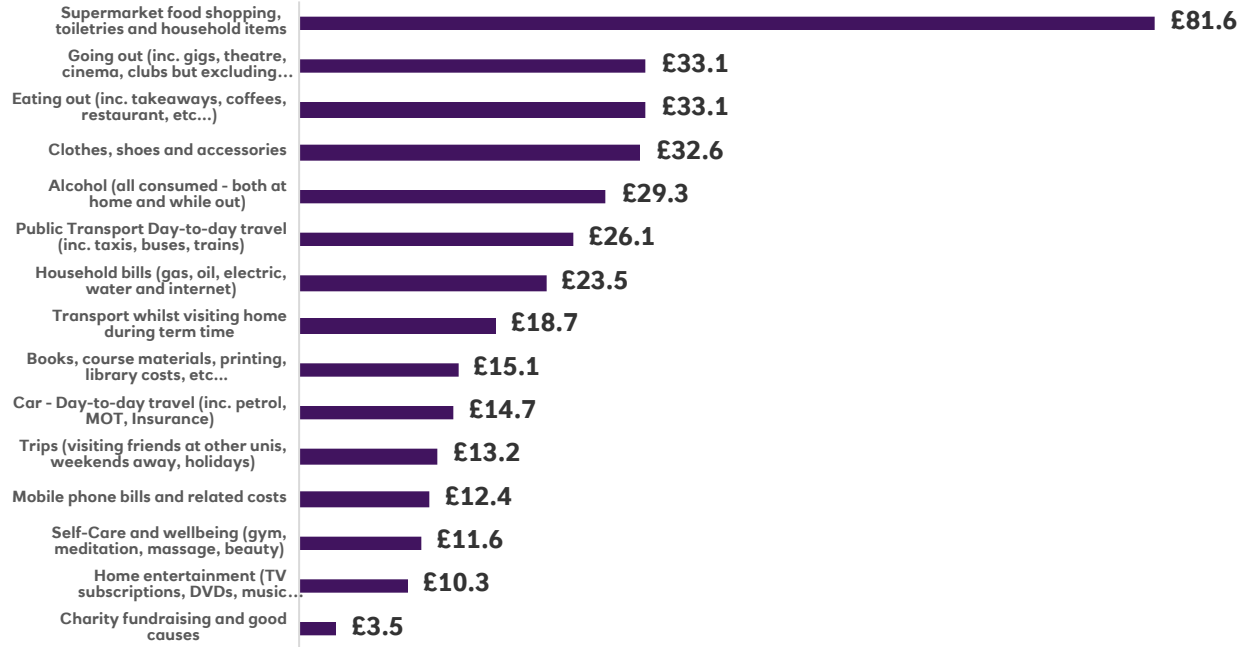
Living expenses

Supermarket spend continues to make up the biggest share of monthly expenses – almost a quarter of total monthly spend (23%)



Q9

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



Base: N =2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

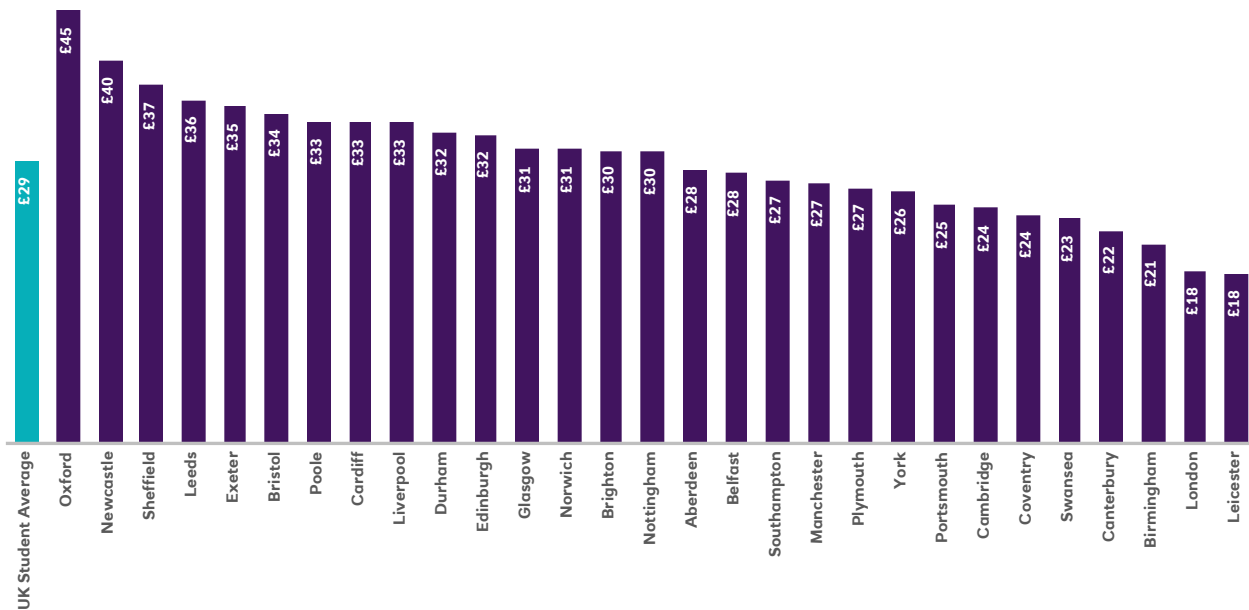
Oxford and Newcastle are the biggest spenders on alcohol, while Leicester spends the least



Q9

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

Alcohol



Students at Oxford spend 35% more than the average UK student on alcohol per month

Base: N=2806 respondents;

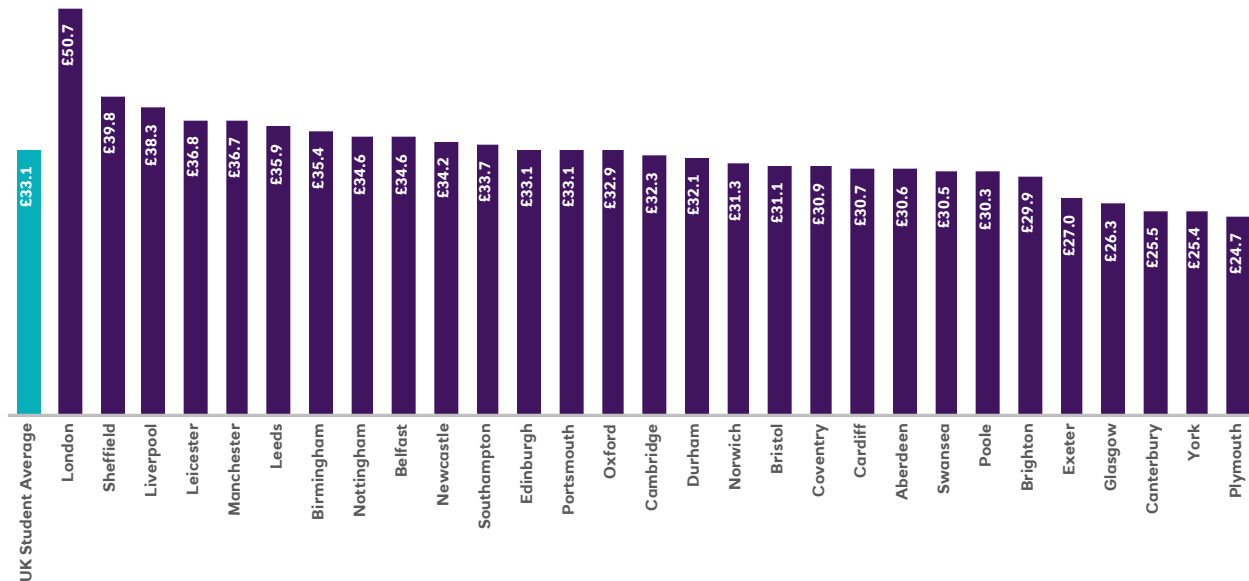
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

London are the biggest spenders overall on going out and socialising, which reflects the higher cost of living in the city

Q9

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

Going out



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

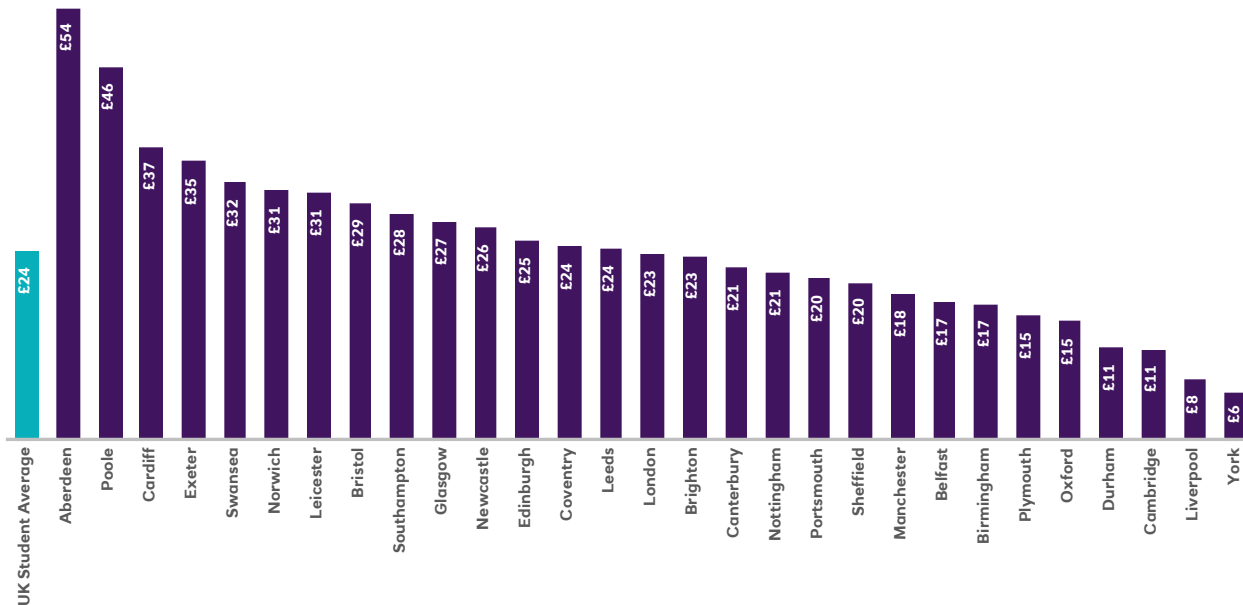
Aberdeen and Poole have the highest contributions to household bills, Liverpool and York spending the least



Q9

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

Household Bills



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

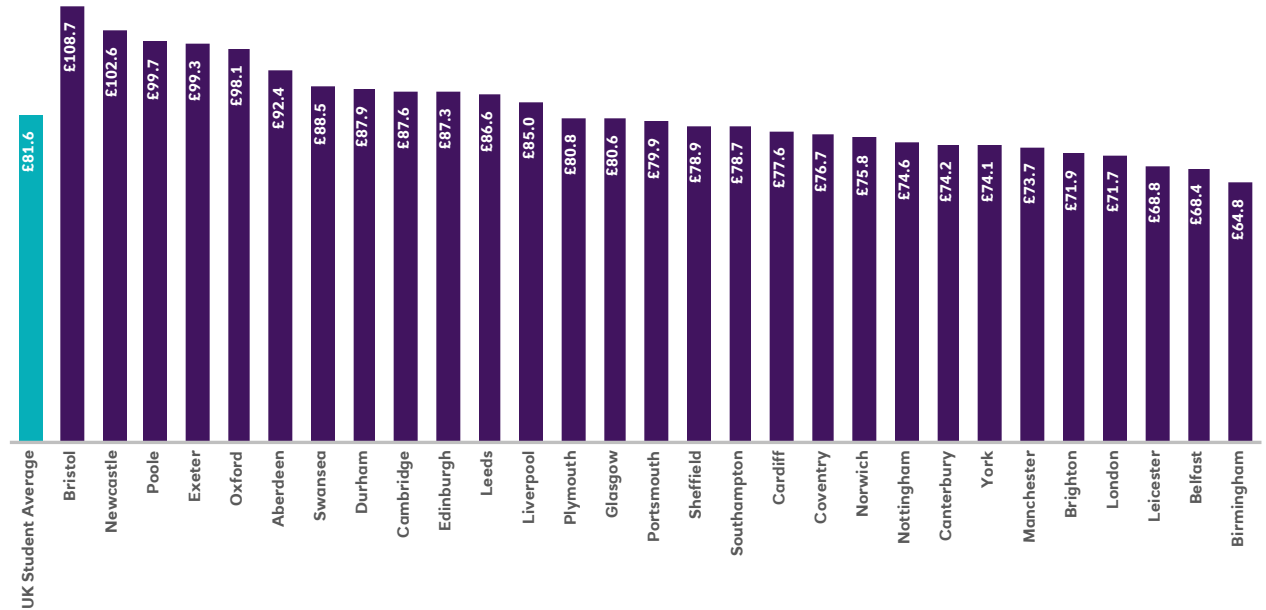
Bristol and Newcastle are the biggest spenders on groceries per month. However, most cities spend close to the average across the UK



Q9

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

Groceries



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).



NatWest

Expected Costs

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

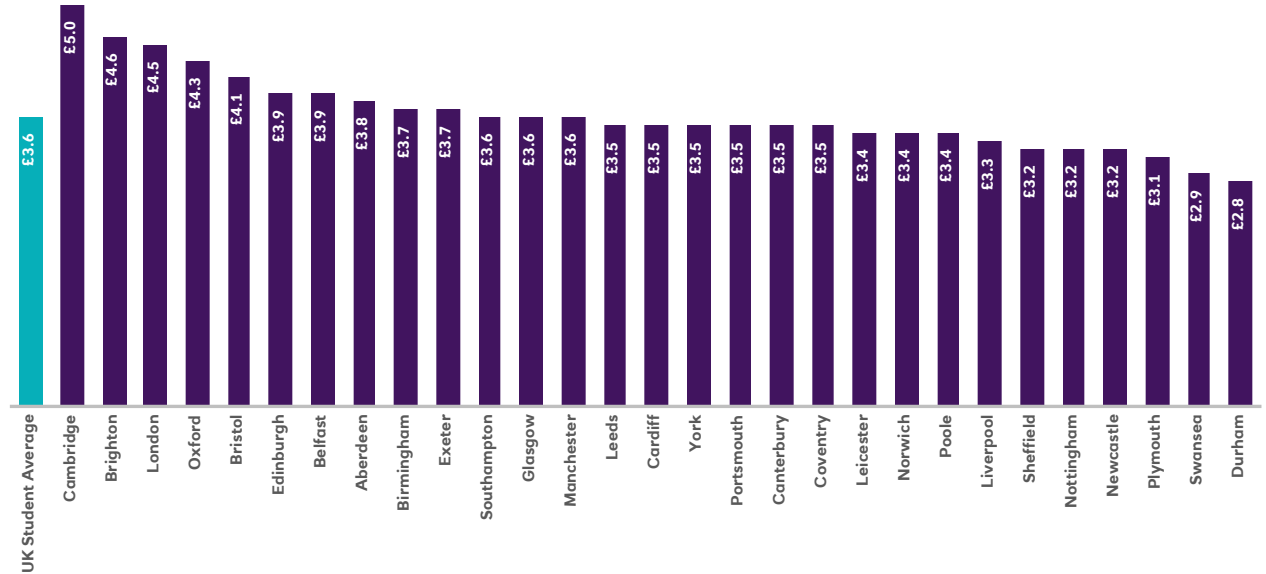
Southern England remains the most expensive place for a pint in the UK, with the average expected price for a pint increasing by over £1 since 2019



Q22

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

Pint – expected cost



Base: N =2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

More than half of students spend less than £20 on a night out – with the average spend being £22



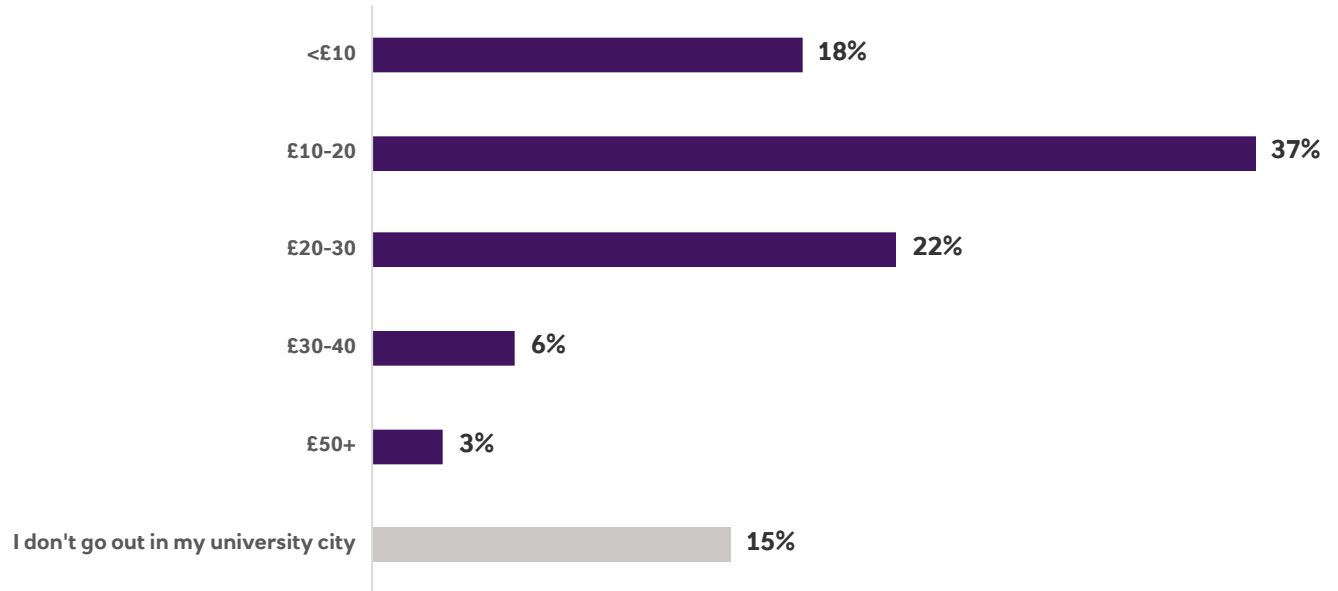
Q21

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

Including alcohol/club entry etc.

Students in London spend the most on average on a night out (£27), with 30% spending more than £20 - but 29% don't go out in the city at all

Spent on last night out





NatWest

Money Management

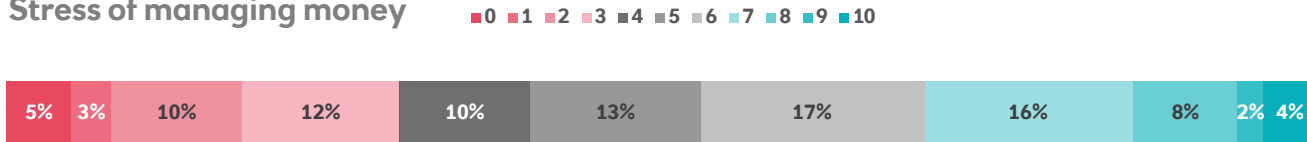
Nearly 1 in 5 find managing their money stressful, with those in Belfast seeing the biggest increase in stress since 2019 (+44%)



Q18

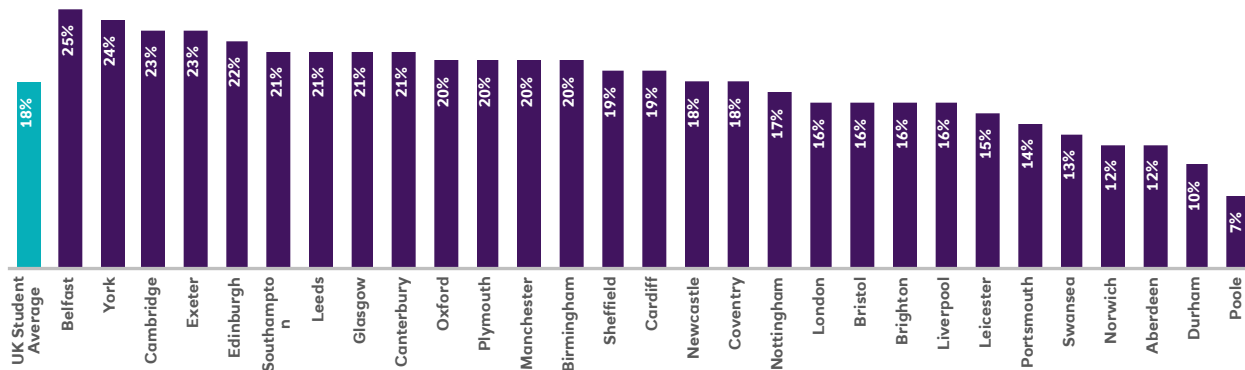
On a scale of 0-10, where 0 is not stressful at all and 10 is extremely stressful, how stressful do you find managing your money?

Stress of managing money



Total stressed by managing money

Selected 8, 9 or 10 on the scale above



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

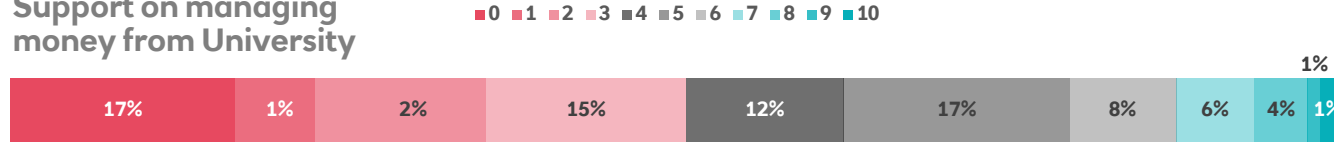
Students across the UK have very little help in managing their finances from their uni, with Cambridge being the only uni that stands out



Q24
On a scale of 0-10, where 0 is not supported at all and 10 is extremely supportive, how much did you feel your university helped you manage your finances (from discount cards to advice and support)?

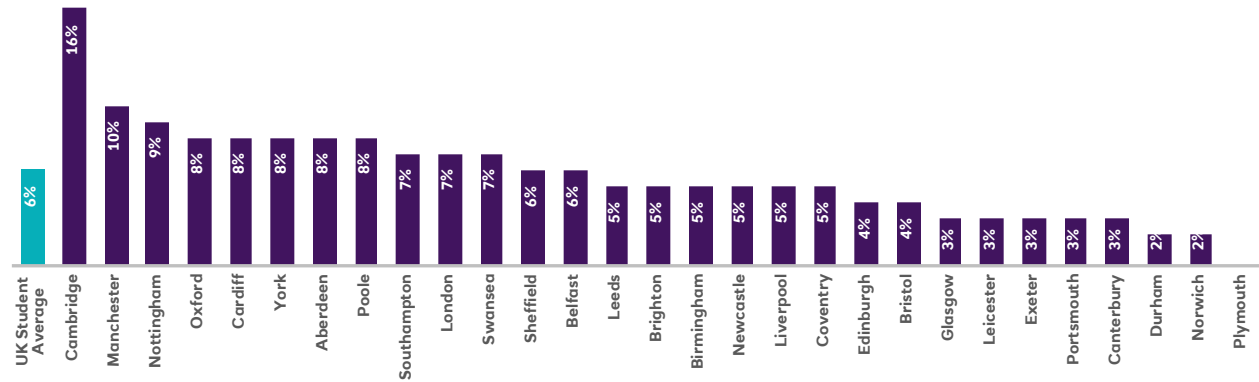
% Not supported

Support on managing money from University



Total feel supported on managing money

Selected 8, 9 or 10 on the scale above



Base: N=2806 respondents;

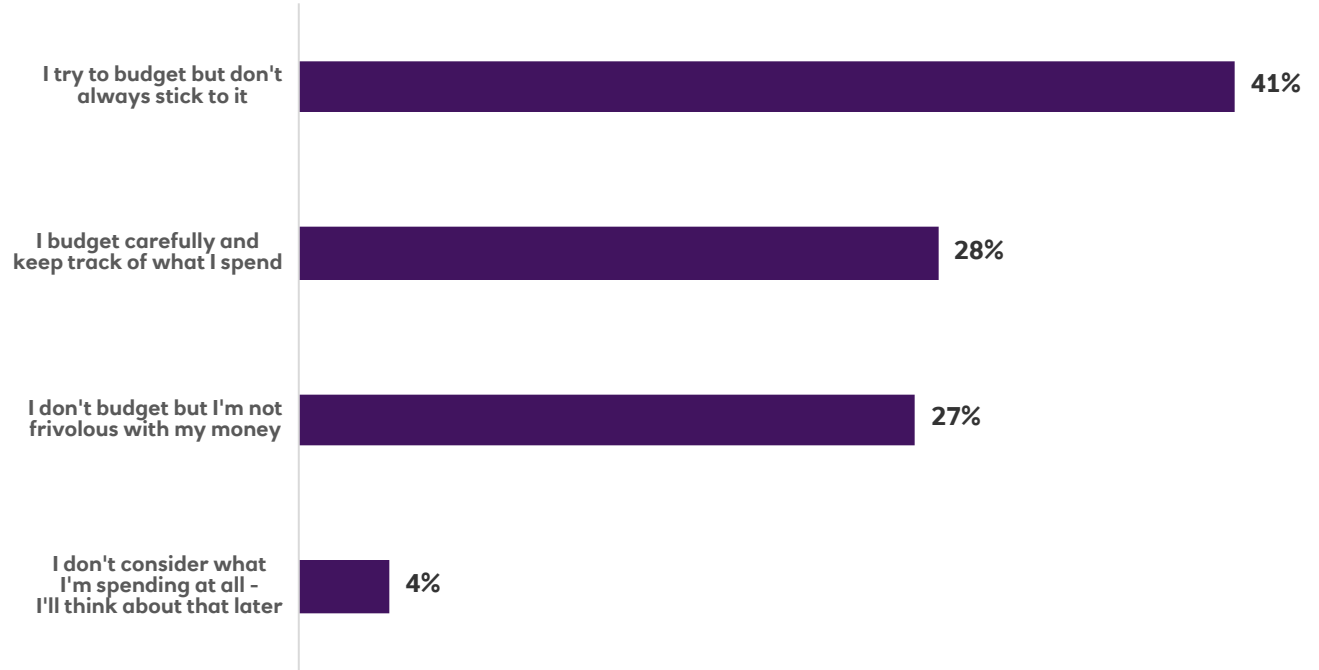
Aberdeen (50), Aberystwyth (21)**, Belfast (5), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

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



Q13

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



Base: N=2806 respondents;

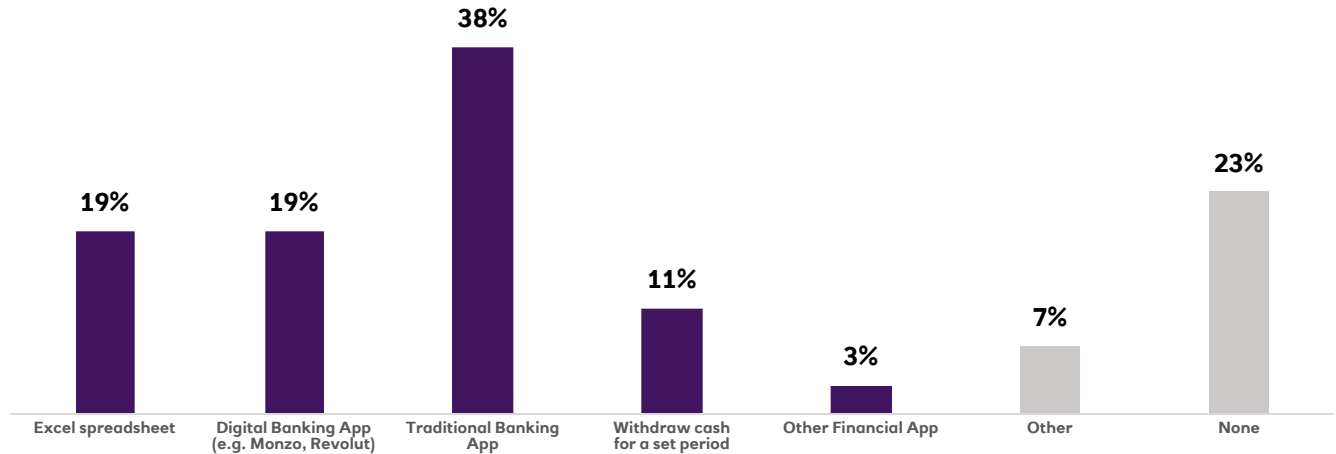
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

60% of students use some form of app to regulate their spending, with almost 1 in 5 relying on a digital bank to keep track of their spending



Q14

Which method do you use for budgeting?



Base: N=2806 respondents;

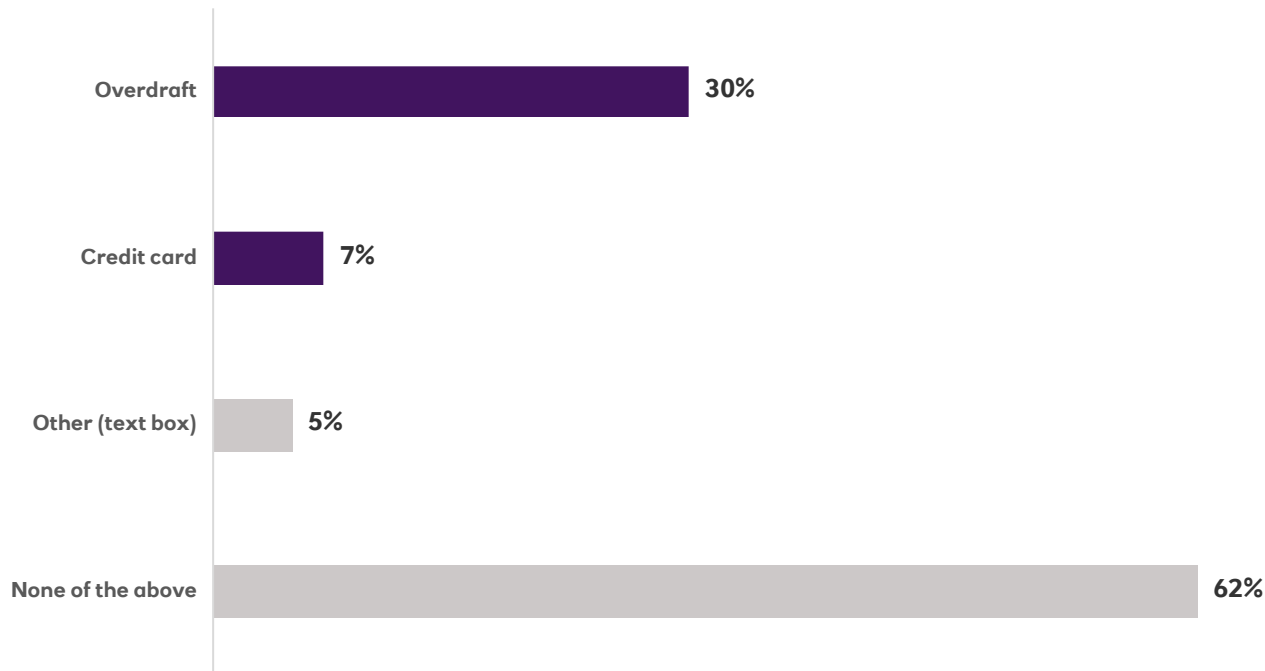
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

Over 1 in 3 students have means to supplement their income if they run out of money



Q20

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



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).



NatWest

Motivations and Expectations

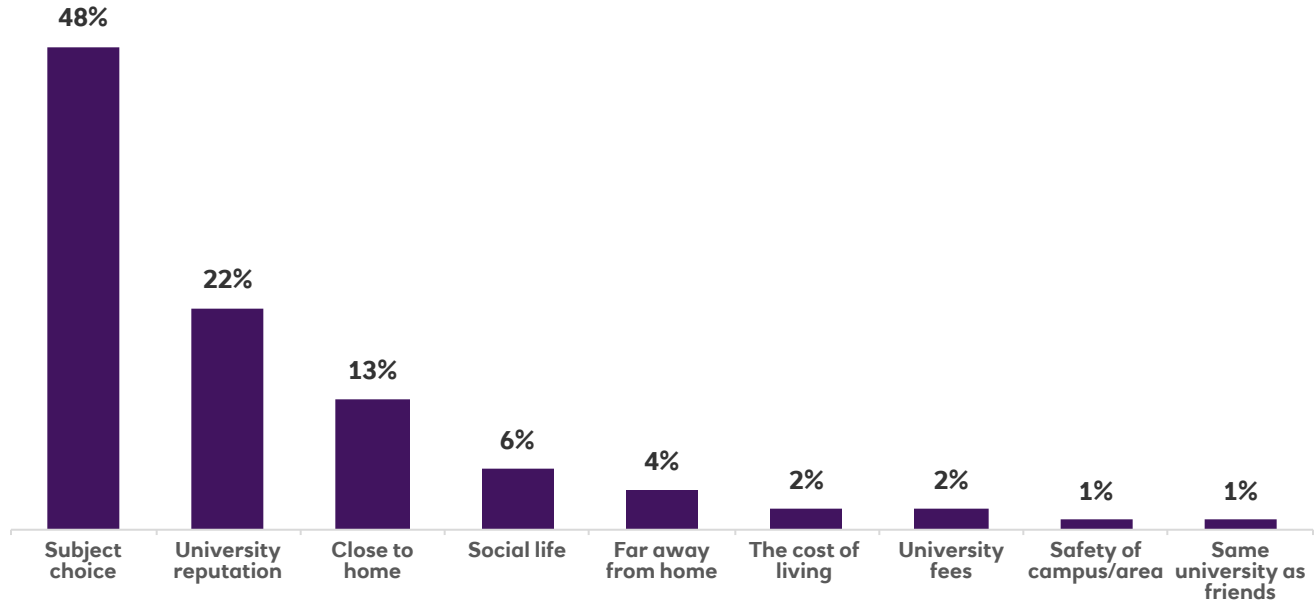
Subject choice continues to be the biggest motivator for uni choice in the UK, with uni reputation being a factor for 1 in 5



Q17

What motivated you to choose to study at your university?

% Strongest motivation



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

Liverpool and York are unis most preferred for their subject choice offering

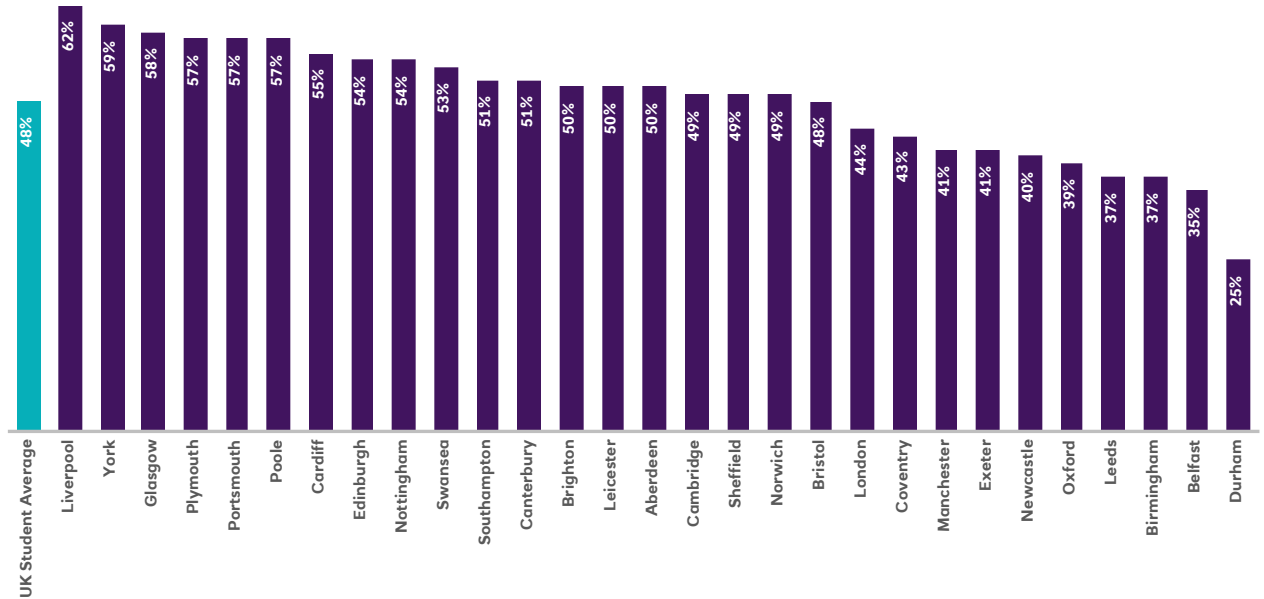


Q17

What motivated you to choose to study at your university?

Ranked as number 1 choice

Subject Choice



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

Durham tops the ranks for reputation for a 2nd year running, while Oxford and Exeter also ranking highly

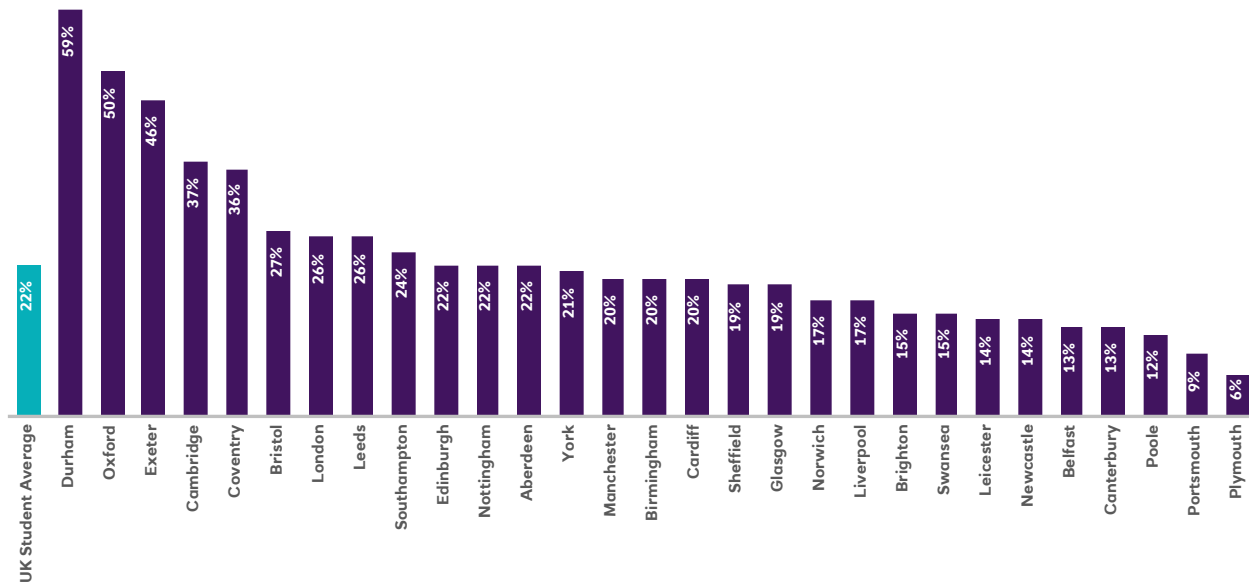


Q17

What motivated you to choose to study at your university?

Ranked as number 1 choice

University Reputation



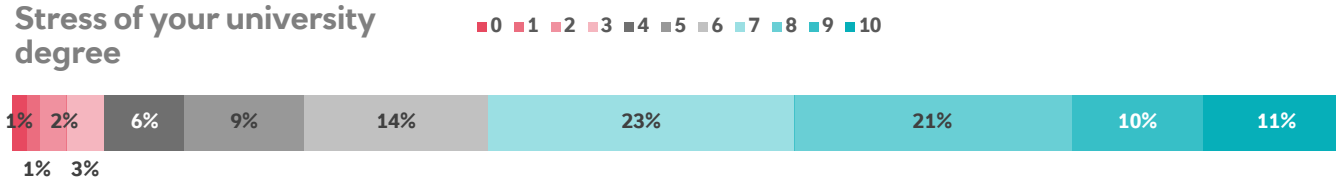
Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

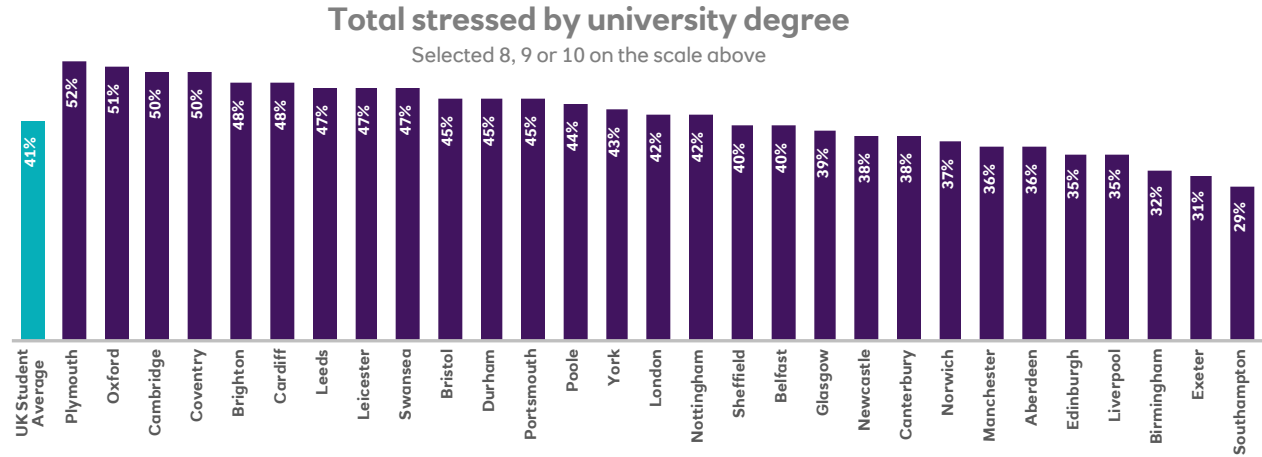
Over 40% of students find studying stressful, especially those in more prestigious universities (Plymouth, Oxford and Cambridge)



Q29
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?



% Stressed

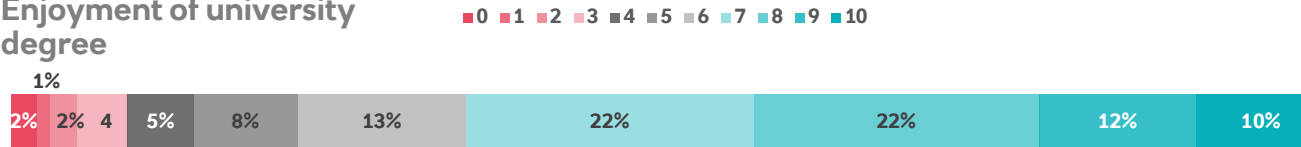


Base: N=2806 respondents:
 Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

However, around the same % of students enjoy their degree, with those in Cambridge and York being the most likely

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?

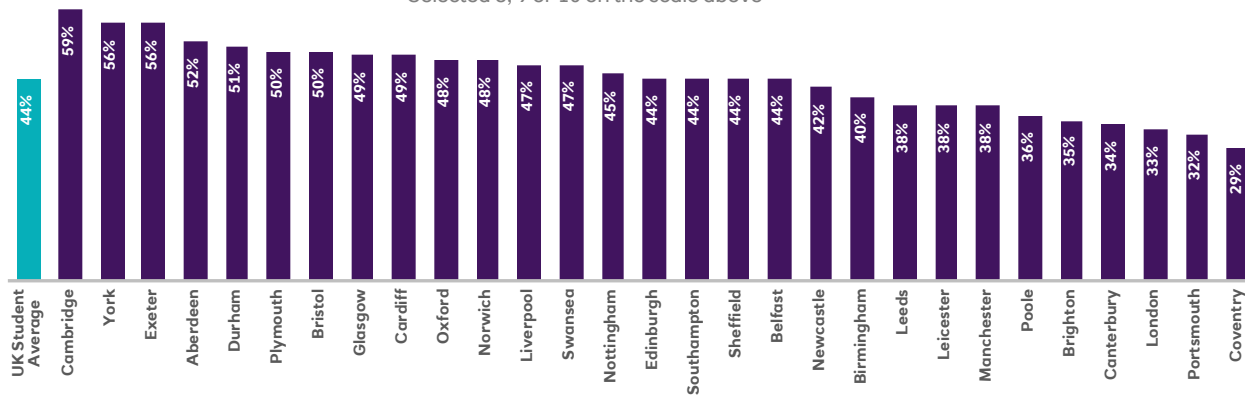
Enjoyment of university degree



Total enjoying university degree

Selected 8, 9 or 10 on the scale above

% Enjoy



Base: N=2806 respondents:

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).



NatWest

Wellbeing and Sustainability

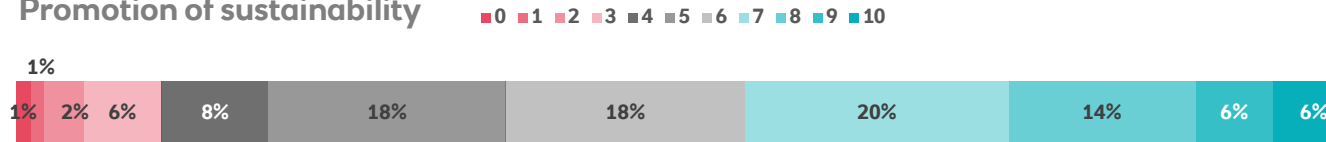
Over 1 in 4 students agree that their uni actively promotes sustainability, with Nottingham leading the way with 1 in 2



Q26

On a scale of 0-10, where 0 is not at all and 10 is extremely, how committed is your university to promoting sustainability on campus?

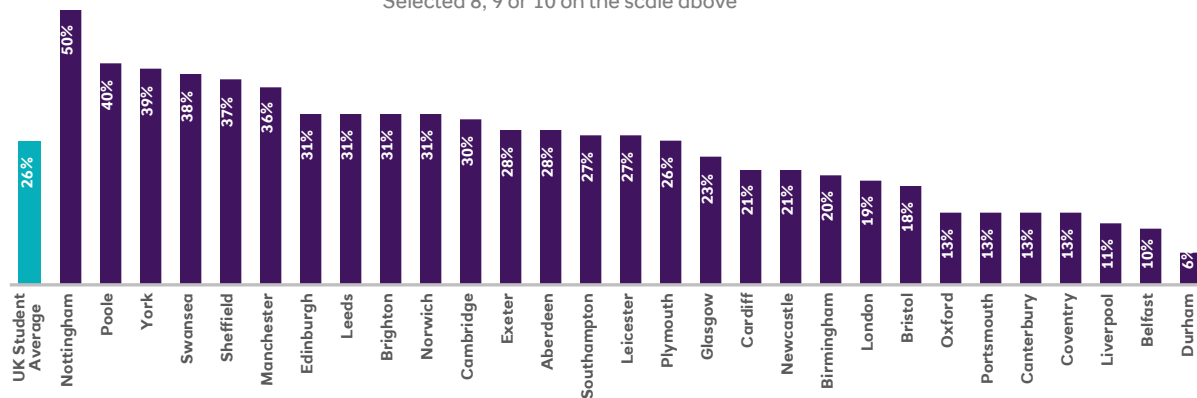
Promotion of sustainability



Total promotion of sustainability

Selected 8, 9 or 10 on the scale above

% Sustainable



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

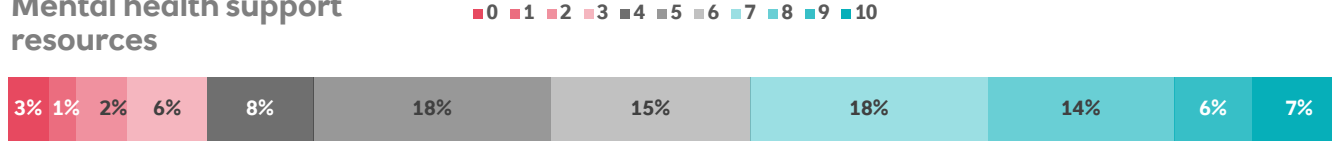
Over 1 in 4 feel that their uni provides adequate support for their mental health, with Southampton and Nottingham being the most supportive



Q27

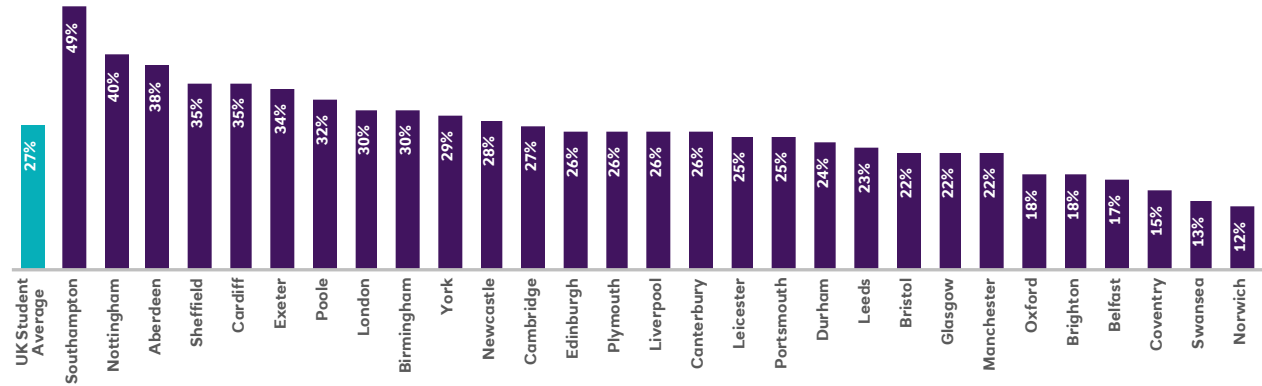
On a scale of 0-10, where 0 is extremely dissatisfied and 10 is extremely satisfied, how do you feel about your university's mental health support resources?

Mental health support resources



Total support in mental health resources

Selected 8, 9 or 10 on the scale above



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).



NatWest

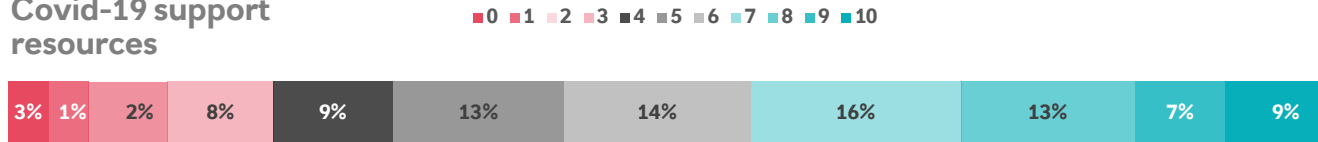
Impact of COVID

Over 1 in 4 students feel as though they were very supported during the Covid crisis, with students in Aberdeen being almost twice as likely to agree

Q31
How well did your university support you and the continuation of your studies during the Covid-19 crisis?

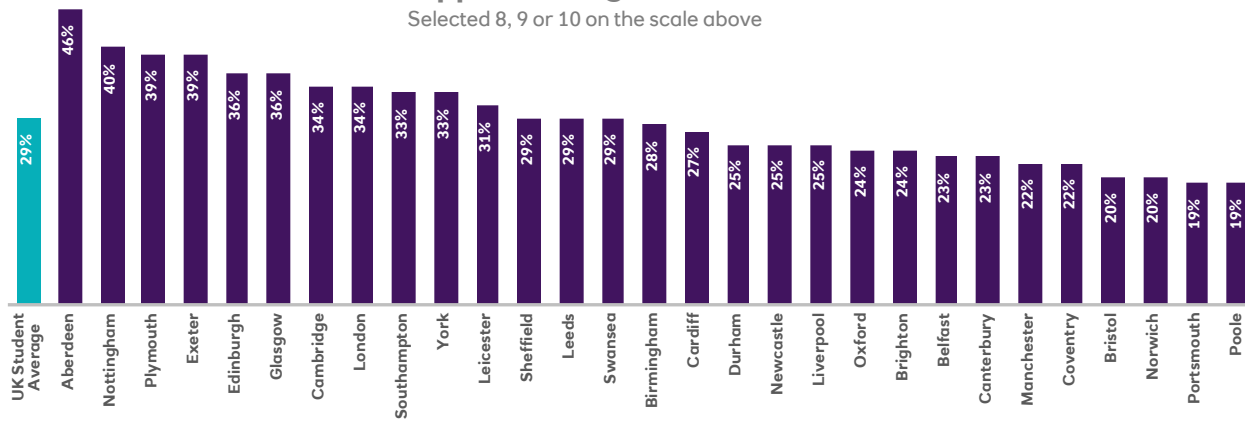
0 being not supportive and 10 being very supportive

Covid-19 support resources



Total support during Covid-19 crisis

Selected 8, 9 or 10 on the scale above



Base: N=2806 respondents;

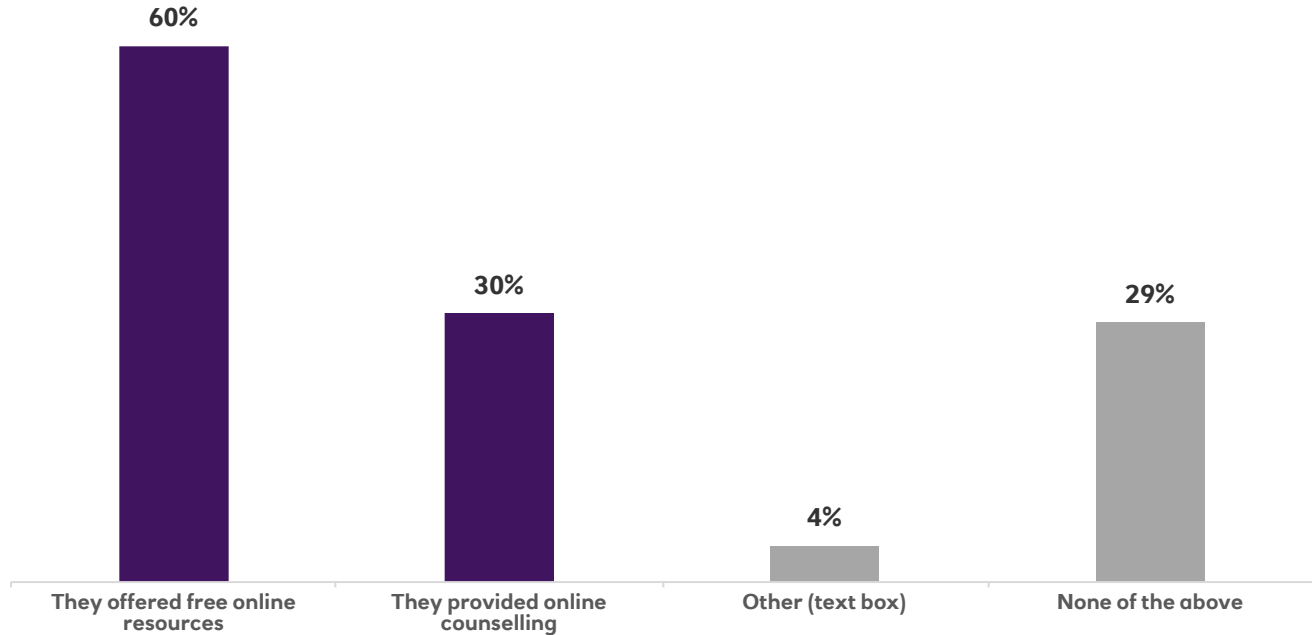
Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)**, Stirling (23)**, Swansea (55), York (75).

Over 2 in 3 students were offered either online courses or counselling to help support them during the crisis



Q32

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

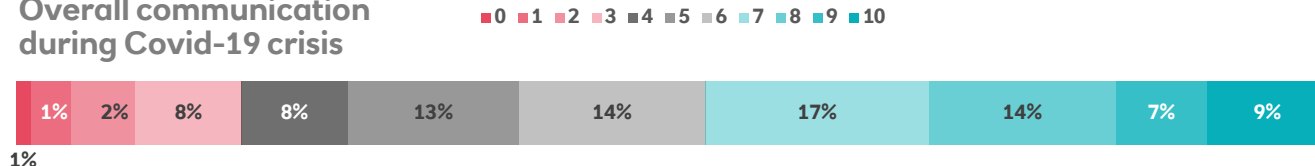


Almost 1 in 3 feel as though communication has been excellent during the crisis from their uni, with Aberdeen again performing well while Belfast performs the least well

Q33
On a scale of 0-10,
how would you rate
your university's
overall
communication with
their students during
the Covid-19 crisis?

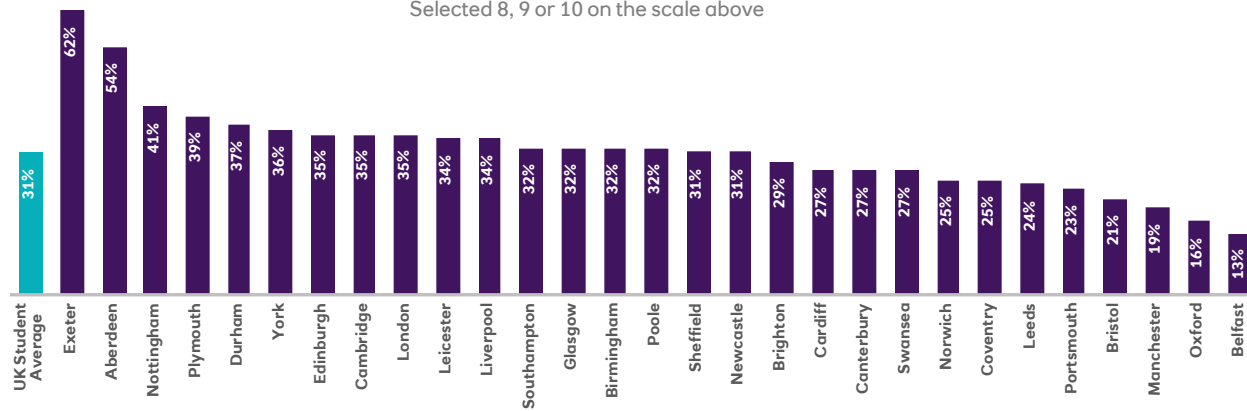
0 being no communication and 10 being excellent communication

Overall communication during Covid-19 crisis



Overall communication during Covid-19 crisis

Selected 8, 9 or 10 on the scale above



Base: N=2806 respondents:

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

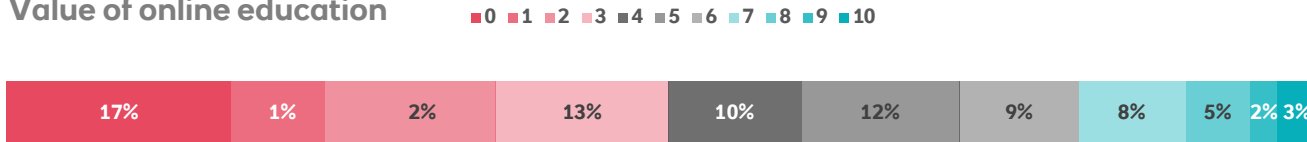
Overall, students don't feel as though unis provide adequate teaching online for the cost of their degree – however, Scottish unis perform better than average

Q34

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

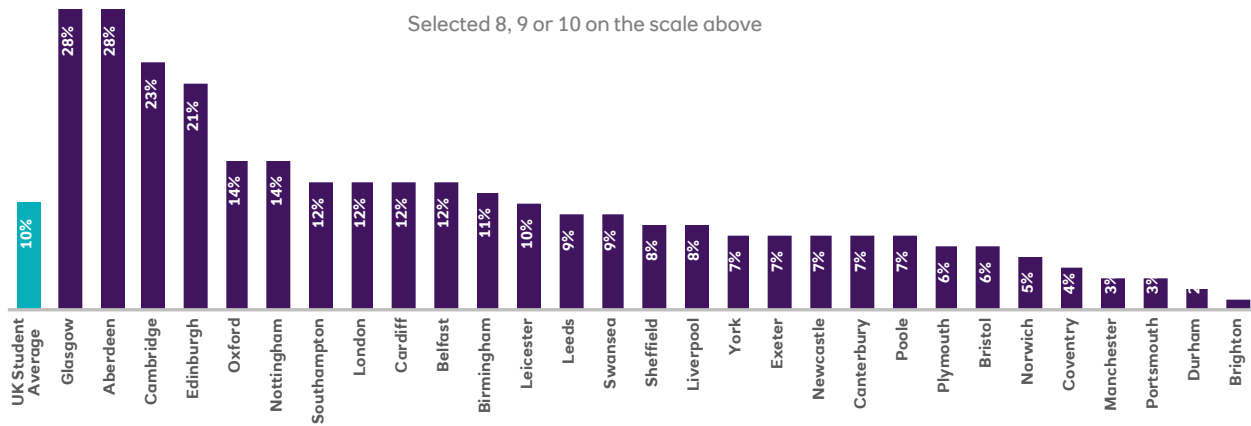
0 being poor value and 10 being high value

Value of online education



Value of online education

Selected 8, 9 or 10 on the scale above



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

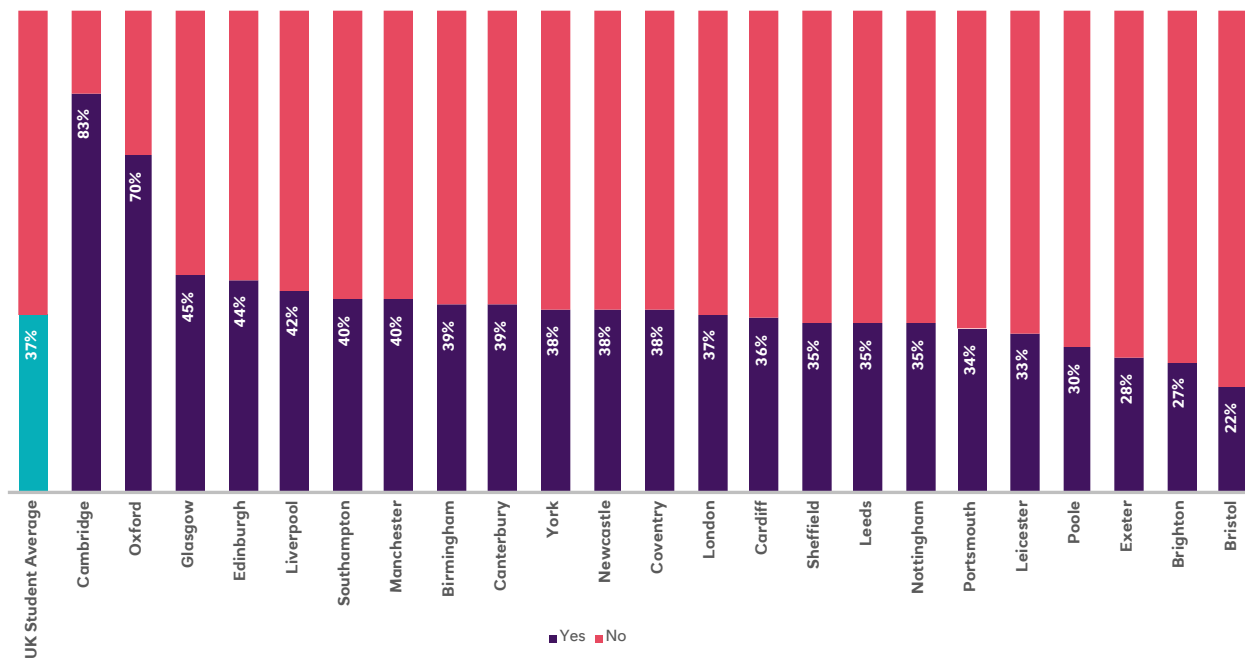
Only a third of students who live away from home were offered a rent break during the crisis, with Cambridge being over twice as likely than the average to do so



Q35

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

% received 'rent break' or rent reduction



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

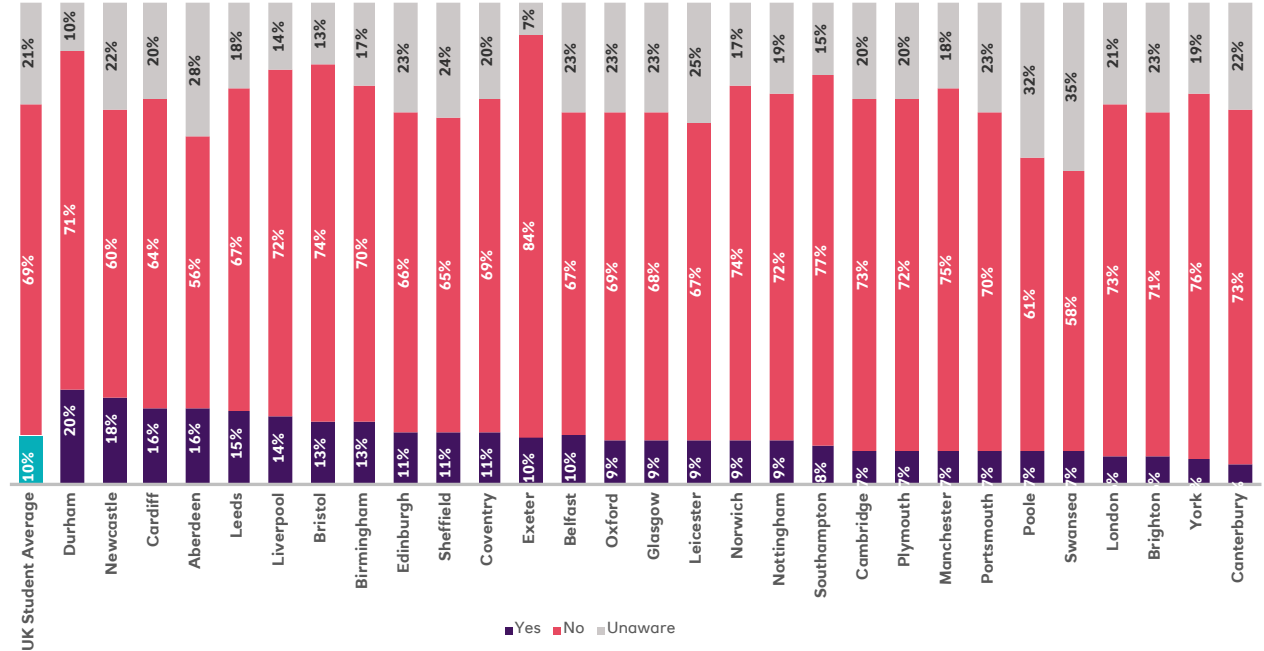
Only 1 in 10 students signed up to the NHS volunteer programme, while over 20% of students weren't aware of the programme at all



Q36

Did you sign up to the NHS volunteer programme, to help with the effort to combat Covid-19?

NHS volunteer programme contribution



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

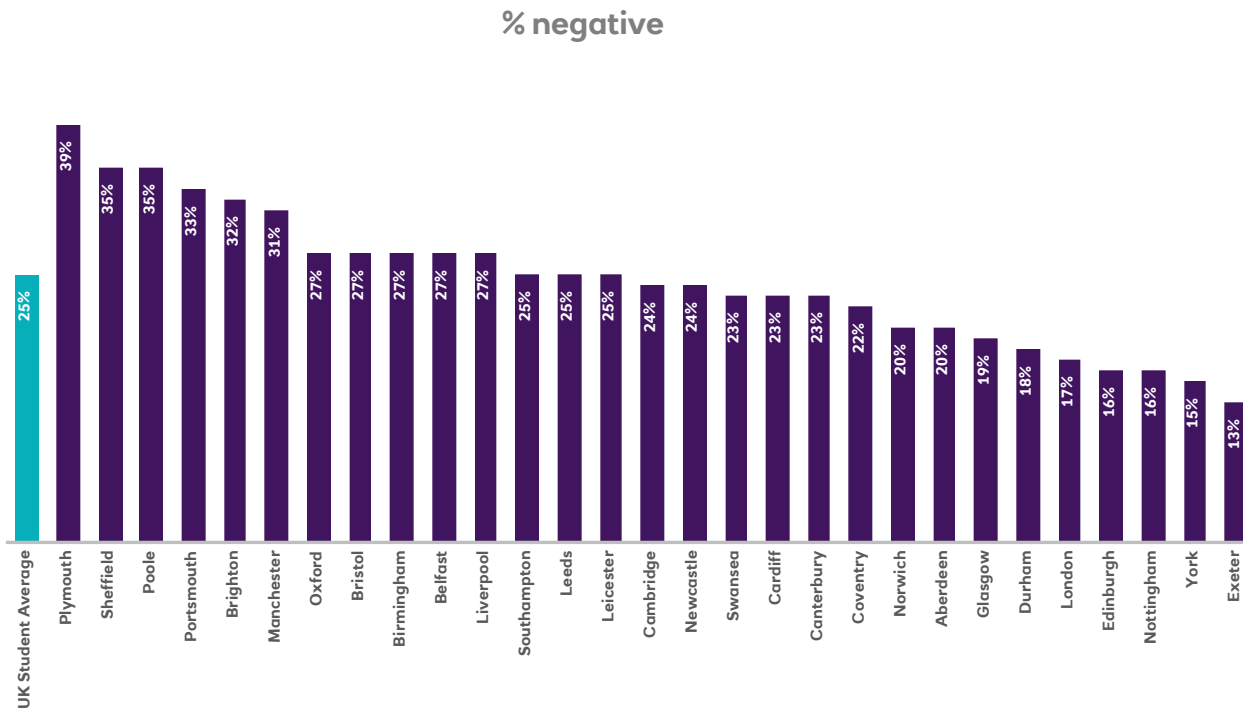
1 in 4 students feel as though the pandemic has had a negative effect on their ability to achieve their degree, with Plymouth and Sheffield being the most impacted



Q37

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

0=being extremely positively to 5=extremely negatively



Base: N=2806 respondents;

Aberdeen (50), Aberystwyth (21)**, Belfast (52), Birmingham (132), Brighton (80), Bristol (100), Cambridge (82), Canterbury (98), Cardiff (103), Coventry (109), Dundee (42)**, Durham (51), Edinburgh (110), Exeter (61), Glasgow (90), Hull (49)**, Leeds (117), Leicester (105), Liverpool (101), London (135), Manchester (143), Newcastle (111), Norwich (65), Nottingham (129), Oxford (80), Plymouth (54), Poole (75), Portsmouth (69), Reading (41)**, Sheffield (108), Southampton (75), St. Andrews (15)***, Stirling (23)***, Swansea (55), York (75).

The impact of the crisis on personal finances has varied for each student, depending on how much they were relying on different sources of income previously and how much stress it has put on their future employment

Q40

(B) Please describe in as much detail as possible how your general finances have been impacted during the crisis.

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

Most impacted



Least impacted

