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# A Minimum Income Standard for Students

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## About the authors

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**Josh Freeman** joined HEPI in July 2023 as Policy Manager, having been a HEPI intern in 2022. Since joining he has written on the effects of the cost-of-living crisis on students, along with other topics such as foundation year courses, student debating unions and generative AI. Prior to joining HEPI, Josh was a Maths and Politics teacher in London and subsequently completed a Master's degree at the University of Oxford.

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# Foreword (TechnologyOne)

**As the landscape of higher education continues to evolve, so too does the imperative to ensure that every student has the opportunity to thrive academically, socially, and economically.**

The latest data points measuring the impact of the cost-of-living on students paint a bleak picture. More than a quarter of universities (27%) have a food bank. For the first time in its history, HEPI and Advance HE's annual *Student Academic Experience Survey* reported there were now more students in paid employment (55%) than not (45%). TechnologyOne's own data corroborates this, with our survey showing seven-in-10 UK students had considered dropping out of university as their cost-of-living surges.

There is no doubt the current financial assistance provided to students falls short, leaving them unable to achieve a satisfactory standard of living even with substantial part-time employment, which often conflicts with their academic performance.

The ramifications of the impact of the cost-of-living crisis is significant. It can lead to student attrition – a wasted opportunity for the individual who loses the chance to pursue their interests and goals. For the institution, the problem is compounded by losses of pre-committed revenue. The economics of investing in student engagement and wellbeing add up.

Government policies that help alleviate such financial pressure have a significant part to play in our view. But we also believe

universities have a responsibility to care for their students to ensure they succeed, and not just academically. We know student wellbeing is complex and can be measured across many dimensions – mental, physical, academic and financial, to name but a few.

Given how complex it is, measuring wellbeing must be done on multiple levels. This raises an interesting question – are universities themselves not only empowered, but in fact, well equipped, to spot at-risk students?

Predicting student attrition requires analysing multiple data sources. How many terms is the student enrolled for? Are they enrolled fully online? Have they been given an academic warning for failing grades? Have they sought support services? Were they behind paying their tuition fees?

But unfortunately, a university's financial, enrolment and student management datasets are rarely connected. Such information is often captured in disparate software systems that simply do not talk to one another. This departmental, siloed approach is failing students by limiting a university's ability to spot patterns or behaviours that, if caught early, could change the trajectory for a student.

The ability to proactively spot potential problems could be a gamechanger for universities. Specific activities such

as missing classes or failing to turn in assignments are clear indicators of potential issues, but no university has enough staff on hand to keep watch on every student and every behaviour.

Fundamentally, there is a pressing need for universities to improve the way they communicate with students. Most of the student experience apps consist of links to portals – a superficial and rudimentary attempt to provide access to information. But it is not developing a digital relationship with the student.

Progressive organisations recognise that digital transformation plays an important part in this conundrum. Smart solutions can better support the administrative and pastoral needs of universities and their students. Our Software-as-a-Service solution, for example, provides higher education leaders with real-time, holistic data-driven insights.

We know that investing in smart technology and analysing the right timely data can be transformative in helping universities identify and intervene when students are struggling academically, financially and emotionally, and ultimately helping them stay the course. But that is only one part of the puzzle. This report and its recommendations provide a brilliant roadmap of policymakers.

The current situation is becoming increasingly urgent. Students are not only forced to forego crucial elements of the university experience due to financial constraints, but the cost-of-learning crisis is also negatively impacting their academic pursuits. Immediate measures are necessary to support students in leading fulfilling and successful lives during their higher education journey.

The time for bold reform is now and we are proud to collaborate with HEPI and the Centre for Research in Social Policy on this critical piece of research. Together, we can harness the power of technology to ensure that every student has the opportunity to thrive and succeed in higher education and beyond.

**Leo Hanna,**  
**UK Executive Vice President**



# Executive Summary

**The Minimum Income Standard (MIS) is an approach developed by the Centre for Research in Social Policy (CRSP) at Loughborough University to determine how much money different groups in the population need to have for a minimum acceptable standard of living. This HEPI Report develops a MIS for students. We consulted groups of students to develop a minimum basket of goods and services that students need to reach MIS. We then costed the basket to produce an estimate for students' living costs.**

## **We find that:**

- Excluding rent, second- and third-year students in private rented accommodation need £244 a week to have a minimum acceptable standard of living. Including rent, students need £366 a week. However, this baseline may vary in some cases, such as in cities where rent or other prices are high or low.
- Adjusting in line with rent prices in different parts of the UK, we estimate that students need £18,632 a year outside London and £21,774 a year in London to reach MIS.
- This means that government maintenance support, provided to support students to meet their living costs, falls short, even for students receiving the maximum support available. The gap for students studying outside of London is £8,405 if they are from England, £6,482 if they are from Wales, £7,232 if they are from Scotland and £10,496 if they are from Northern Ireland.
- For those studying outside of London, the maximum maintenance support in England covers just 55% of students' costs. The Welsh maintenance support covers 65%, Scottish support covers 61% and Northern Irish support covers just 44%.
- For students studying in London, the gap is £8,426 if a student is from England, with the loan covering 61% of students' costs. The gap is £6,604 if they are from Wales (support covers 70% of costs), £10,374 if they are from Scotland (support covers 52%) and £10,922 if they are from Northern Ireland, where support covers just 50% of students' living costs.
- Even a student doing 10 hours a week of paid employment for the whole year and in receipt of the maximum maintenance support will not have enough money to cover their living costs. English students must work nearly 19 hours a week at minimum wage, Welsh students more than 14 hours, Scottish students 16 hours and Northern Irish students 23 hours to reach MIS. By contrast, many universities recommend students should work no more than 15 hours during term time.
- The parents of a student from England who receives the minimum maintenance support would have to contribute £13,865 a year for the student to reach MIS. For a Welsh student, the contribution is £6,482; for a Scottish student, it is £10,232; and for a Northern Irish student, it is £13,548.
- Additionally, under the current system, parents are expected to contribute to their children's living costs even if they do not themselves have enough money for a minimum acceptable standard of living.

# We recommend that:

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- The maximum level of government support is increased in all four UK nations to help students to reach MIS.
  - Maintenance support should not necessarily cover all students' costs, and students may, where reasonable, be expected to do some part-time work. However, they should not be expected to work so many hours that it interferes with their studies.
  - The threshold at which parents are expected to contribute should be increased, so parents only pay when they can themselves reach MIS.
  - The increase might be paid for by increasing the real interest rate for students who take out a greater maintenance loan, balanced with the introduction of grants for poorer students.
  - Further research on students' living costs should also be undertaken. The focus of this project was second and third-year students living in private rented accommodation outside of London. Students in their first year or living in halls, in purpose-built student accommodation (PBSA) or at home may have very different costs.
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# Introduction

## The Cost-of-Learning Crisis

Josh Freeman





Researcher:

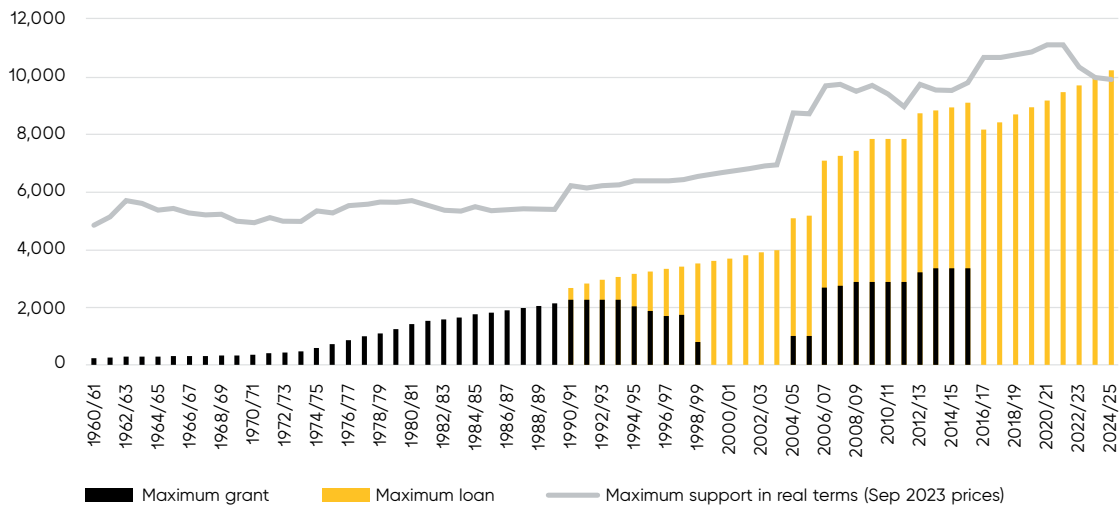
**Have you noticed any changes in the costs of things or changes in your outgoings over the last couple of years? Does anyone want to start off?**

Man:

**Well £1.25 used to be £1. Everything is increasing. When you're trying to buy a chocolate bar the price has gone up. I remember buying Magic Stars and they were 75p.**

Over many years, HEPI has highlighted the financial strain faced by students in higher education. The 2023 HEPI / Advance HE *Student Academic Experience* Survey found that, for the first time, a majority of students (55%) do paid work during term time.<sup>1</sup> In September 2023, HEPI research found that more than a quarter of universities (27%) operate a food bank to support students through the UK's cost-of-living crisis.<sup>2</sup> And in October 2023, HEPI and Unipol published evidence showing that student accommodation rents rose by nearly 15% each year over the last two years. Rent now takes up almost 100% of the average maintenance loan, leaving students with just 50p a week to spend on other costs.<sup>3</sup> Many of the UK's students appear profoundly affected by what has been described as a 'Cost-of-Learning Crisis'.<sup>4</sup>

Despite calls for a 'reset' in government maintenance support, the money provided by the UK countries to support students with their living costs while studying, there has been relatively little action.<sup>5</sup> The real value of government support has historically risen but has declined in recent years. Figure 1 shows the nominal and real level of support since a national system of maintenance was first introduced (in England and Wales until 2006, then just England). Support peaked in real terms in 2021/22.



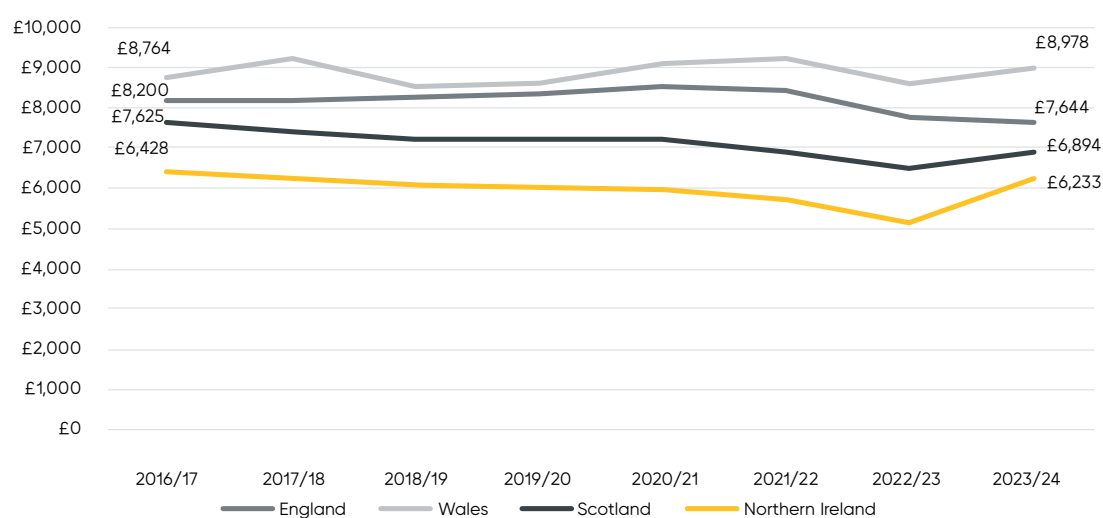
## Figure 1:

Total maintenance support available to students, by academic year, for England and Wales (before 2006/07) and England (2006/07 onwards).<sup>6</sup>

Figure 2 shows the real level of support after 2016/17 for each UK country up to 2023/24. Since 2016, the real value of maintenance support has fallen by 7% in England, 10% in Scotland and 3% in Northern Ireland. Only in Wales has it maintained its real value, increasing slightly by 2%.<sup>7</sup>

**Figure 2:**

Real value of maximum student support by year and UK country, 2016/17 prices



Evidence from students themselves suggests that the crisis continues to bite hard. Polling for this project suggests that well over half of undergraduate students (55%) and two-thirds of postgraduates (64%) feel financial challenges have affected their university experience 'significantly'. When asked to explain why, they typically said the crisis has affected their social life, their mental health, or has forced them to undertake more part-time employment, potentially at the expense of their studies.<sup>8</sup>



Woman:

I did the same job last year that I have now but that was more that I enjoyed the job that I had, it wasn't like that I needed to work but I enjoyed having a space away from uni in that sense. But this year, especially since September, I still enjoy it but it's like a necessity now.

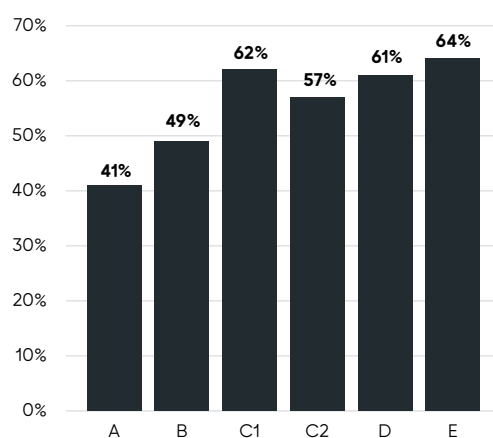
Man:

[There will] be times where like most of the class don't turn up for a certain seminar and it's because you'll have that hour and a half seminar in the day and it doesn't make sense to pay all that money to come for that one and a half hour class just to then pay all that money to get back again.

The same polling shows more than half of students are giving up important aspects of their university experience, such as social or extracurricular activities, because of financial pressures. Those from a lower socio-economic group are particularly affected (any student where the highest earner in their household is in a semi-skilled or unskilled manual occupation or is unemployed), but all groups of students are cutting back.

### Figure 3:

I have missed out on social experiences at university because I couldn't afford to go. By socio-economic group.<sup>9</sup>

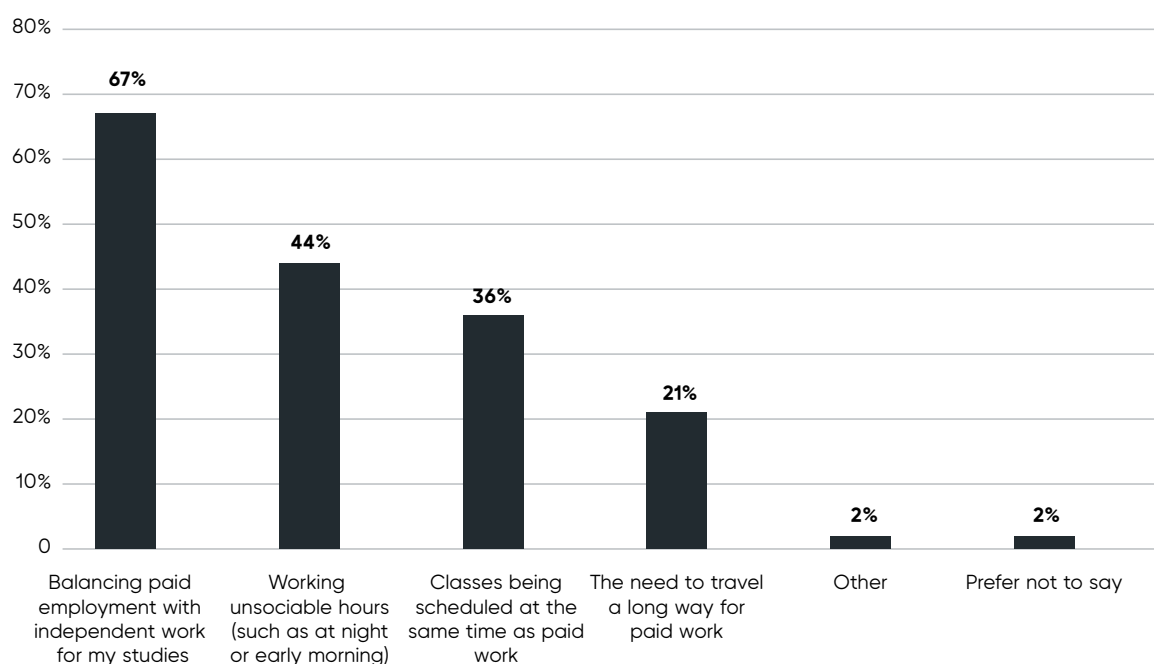




The greater number of hours of paid work that students do may also be affecting their grades. In our new polling, two-thirds of those who work part-time during the term (67%) struggle to balance it with their university work.

#### Figure 4:

Challenges faced as a result of undertaking paid employment.  
Base: 1,277 (those who do paid work in term-time).



Man:

**My house collectively said, 'Listen we're all in a similar situation, we're going to have to count our pennies and save a bit'.**

Despite all of this research, much is still not known about student financial challenges. Most crucially, we do not yet know how much money students need to have a fully enriching and successful university experience; to be able to fully participate in every aspect of higher education. There are

two reasons why answering this question is particularly important.

First, existing research claiming to establish what students need is insufficient. For example, attempts have been made to determine how much students need based on surveys of what they **currently** spend.<sup>10</sup> This methodology is likely to produce unreliable results, because students, like others, will vary their spending based on how much money they have. Someone without much money will neglect to buy things that should be considered 'needs', such as membership of a student society or healthy food, because they cannot afford

them. The survey would therefore judge that these things are not needed. Research on students' needs must be independent of their income.

Secondly, existing systems for awarding student maintenance support do not appear to operate in a coherent way. Each of the four UK countries awards students a significantly different amount, even for students studying in the same place, in a similar financial situation and facing the same costs. For example, a student studying in London whose family has a low household income can receive up to £15,170 a year if they are from Wales, but only £11,400 if they are from Scotland and £10,852 if they come from Northern Ireland. It therefore cannot be the case that the levels of support are all set based on a realistic assessment of what students need to have a full university experience in that city. Rather, it is likely that the competing financial pressures of government, political contexts and historical path dependencies have combined to produce systems which are divorced from the real costs students face.

**Woman:**

**It certainly doesn't feel like it's ever going to stagnate. It feels like it's going to keep on getting worse and worse.**

As we have seen, designing systems in this way has had unhappy consequences. Any 'reset' of student maintenance should not set the level of support arbitrarily, but based on how much students really need. That begins by working with students themselves to understand what is needed for them to fully participate in university life.

In this report, HEPI and TechnologyOne partner with the Centre for Research in Social Policy (CRSP) at Loughborough University. For over 15 years, CRSP has developed and used its Minimum Income Standard (MIS) approach to establish what different household types need to reach a minimum acceptable standard of living.

For the first time, this paper develops a full MIS for students. It answers the question of how much it would cost for a student to fully participate in higher education. We hope this research will be the first step in developing systems of maintenance support which are not only set based on political currents but on students' real needs and pressures, so that every student is given the financial support they need to thrive in higher education.

This report proceeds as follows. Chapter 1 sets out the methodology of the MIS and how it has been applied to students. Chapter 2 explores, in depth, the items that students need to participate fully in higher education and the justifications for including these items in the budget, particularly where they are different from the items considered to be necessary for other groups in the population. Chapter 3 sets out the costing of these items and the total figure students need to meet their living costs. Chapter 4 compares this figure to existing maintenance support in the four nations and considers how students can make up the difference. Finally, Chapter 5 makes some brief conclusions and recommendations for the design of a new system of maintenance support.

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# Chapter 1

## Methodology

Katherine Hill and Matt Padley

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**Since 2008, the Minimum Income Standard (MIS) research has established public agreement about what is needed for a minimum, socially acceptable standard of living in the UK today.<sup>11</sup> Through detailed discussions with groups of members of the public, a minimum basket of goods and services is constructed, which describes what this minimum living standard entails for different household types. This minimum basket is then costed and this provides the basis for calculating the income required by a range of different households in order to reach this minimum living standard.<sup>12</sup> The MIS research is regularly updated, through inflation-based price updates, and through new discussions with groups of members of the public in order to reflect and capture shifts in social norms and expectations, as well as changes in, for example, technology or the provision of services.**

While the 'core' MIS research covers the majority of households in the UK, there are particular groups, household compositions and living circumstances that this ongoing research does not cover. Over time, the needs of a growing number of these household types have been explored through focused research on particular situations. For example, we have undertaken work to establish MIS for London, for families where young adults live with their parents and for non-resident parents with some responsibilities for children.<sup>13</sup> This additional work to expand the coverage of MIS is undertaken with people who are living in these different household types or circumstances.

This same approach is taken here: the research used the MIS approach to explore and establish the cost of a minimum socially acceptable standard of living for undergraduate students in the UK (excluding those in their first year).<sup>14</sup> Groups of students, in their second or third year and living in the private off-street rented sector, were brought together to discuss the needs of individuals living in these circumstances. It is not feasible to explore all of the different living circumstances experienced by

students currently studying at universities in the UK simultaneously – fully exploring the needs of all students would necessitate more extensive research across a fuller range of student experiences. What this research does provide is a 'MIS for students' baseline that can be built upon, expanded, updated and developed through future work.

This report details what the groups of students involved agree is needed to reach a minimum standard of living. It begins by outlining the methodology and research process and then explores what emerged from the discussions at the heart of this research. It then sets out the cost of a minimum socially acceptable standard of living for students in these circumstances, looking in particular at the composition of this minimum basket.

## Our approach

As in all MIS research, this research brought together groups of people to discuss and reach agreement about what is needed in order to have a minimum standard of living, in a specified context. The definition of a minimum standard of living in the UK was established at the beginning of the MIS research in 2006, and this definition has been used in all of the MIS research that has been undertaken since that point:

A minimum standard of living in the UK today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society.

As is clear from this definition, the minimum is about more than just survival – having a roof over your head, clothes to wear and food to eat are all essential, but a minimum standard of living goes beyond just these things. It is also about being able to participate in the society in which you live, about feeling included and the ability to make some choices about what life looks



like. This is not a short-term subsistence living standard, but rather establishes a standard at which an individual could live indefinitely.

Within this research with students, it was recognised by participants that the period of being a student is time-limited. While the principle that the minimum should represent a standard that could be lived at indefinitely remains an important one, the reality is that the shared expectations of what is needed as a student, as a minimum, may well be shaped by an awareness of the finite nature of being a student.

The MIS approach involves a series of groups who discuss and reach agreement about the goods and services needed by a particular household or in a particular circumstance in order to reach a minimum acceptable living standard. The aim is to build agreement and consensus both within and across groups, so that the basket of goods and services – and the consequent description of a minimum living standard – does not depend on the views of one group, but is a product of the deliberations and discussions of multiple participants, across groups. In this way, the approach is an iterative one, with discussions and decisions from one group fed forward to subsequent groups to check agreement and resolve any differences.

**A minimum standard of living in the UK today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society.**

## Recruitment

The recruitment of participants was undertaken by a professional recruitment company who have extensive experience working on MIS projects over the last decade. Participants were purposively selected to ensure a mixture of gender and socio-economic circumstances (in this case based on parents' income). Involving people

from a range of different socio-economic groups is critically important within the MIS approach. It means that people from different backgrounds contribute to a broader consensus – across the income distribution – regarding what would meet people's minimum needs.

### Figure 5:

Cities where focus groups were held

In total, 38 undergraduate students participated in discussion groups across four locations within the UK – Sheffield, Cardiff, Glasgow and Bristol. The locations were selected in consultation with HEPI for a range of factors: to include cities that have more than one university, a wide range of living costs and are spread across the UK. Within each location, groups comprised students from across different universities, broadening the range of experiences included in the discussions. Ten universities were represented in total.



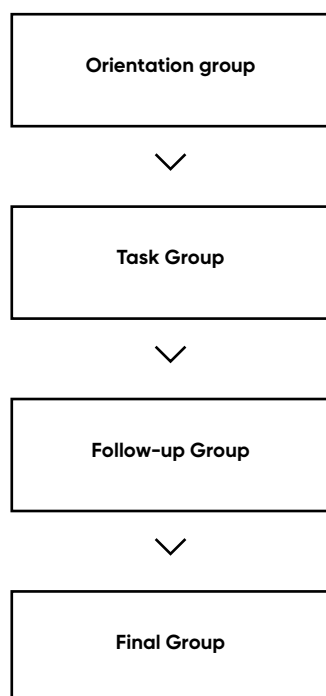
## Using MIS to look at the needs of students

This research involved a series of four focus groups with students in the second or third year of university, living in private off-street rented accommodation and sharing with friends. The parameters of this study were intentionally specific and limited to a particular set of criteria.

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**Figure 6:**

The four focus groups



First, groups involved only students in their second or third year because of a perception that expectations, norms and consequently minimum needs may well be different in the first year of university. In the first year there may be, for example, more of an emphasis on establishing friendship groups and accessing new experiences in comparison to subsequent years. First-year students are also more likely to be living in halls and this may also impact what they need for a minimum standard of living.

Secondly, the focus was on students living in private rented accommodation rather than purpose-built student accommodation or university halls, as these different types of accommodation would bring with them different expectations and different costs.

Thirdly, the research focused on domestic students and those who have started university before the age of 21, as international students and / or 'mature'

students may have different considerations and needs which warrant separate research.

Finally, this research was focused on a scenario where students are living with people they know – and have chosen to live with – rather than people they do not know. Living with 'strangers' could also have implications for expectations and costs. For example, students who know each other may be more likely to share the cost of some household items. They may also be able to trust their housemates will not damage the property and thereby jeopardise having their deposits returned.

As with all MIS research, this study involved a series of groups. The nature and purpose of each is outlined below.

## The orientation stage

The first group – or orientation stage – served a number of functions. First, participants were asked about the impact of recent increases in the cost-of-living and what this had meant for everyday student life. Secondly, participants helped to identify what are likely to be the key areas of everyday life where students may have different minimum needs to young working-age adults who are not students. The group were walked through the budget areas covered in MIS research, discussing where there may be differences, but also where it could reasonably be assumed that needs were broadly similar to non-students. They also discussed underpinning assumptions about what should be included in the baseline minimum budget for students. This included a discussion of, for example, what

would be provided by the landlord in a furnished property, and if and how bills were split or shared within a house share.

Following from this discussion, the orientation group helped to develop a 'case study' individual needed for the remainder of the research. Within the MIS approach, participants are not asked to think about what they need for a minimum socially acceptable standard of living, but rather to consider what a hypothetical individual like them would need. In this way, discussions are focused on establishing a basket of goods and services that would meet needs in general rather than reflecting the individual tastes and preferences of particular individuals. The case study used within all subsequent groups was agreed at this stage:

**Sam is a second or third-year undergraduate student, living in private rented accommodation with four other people in X [the city in which the focus group was conducted]. They have their own bedroom and share the bathroom, kitchen and living areas. The accommodation is furnished, and bills are shared between housemates. Sam is in reasonably good health.**

This case study outlines a specific set of circumstances which were used as the starting point for discussion in the remaining stages.

## Figure 7:

Case study characteristics



In their 2nd  
or 3rd year



Living with four others  
in private rented  
accommodation



In furnished  
accommodation



In reasonably  
good health

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### The task group stage

This group was asked to work through the needs of the case study student. This was done by 'walking through' the case study property and discussing within each area:

- what is needed for a minimum socially acceptable standard of living;
- where these items would be purchased;
- what sort of quality they would be;
- how long they would last; and
- whether these would be shared or individually owned items.

In some instances, these discussions were informed by previous research to establish the needs of single working-age adults and our previous relevant research with sharers and young adults living with their parents. In others, the group discussed needs starting from a blank sheet. The product of this first stage was a basket of goods and services the group agreed were needed in order for the case study student to have a minimum standard of living. As well as listing required items, the groups discussed why these things were needed to provide a minimum standard of living – that is, the product of this stage is not simply a basket of goods and services, but also a set of rationales for why these things are required.

### The follow-up and final stage

The final two groups continued the discussion of what is needed for this minimum standard of living for students, as well as giving an opportunity for participants to review and make any necessary changes or amendments to the needs identified in the principal review stage. The final group were presented with the full basket of goods and services and were asked to resolve any outstanding questions. At the conclusion of all the groups, the outcome is a detailed description of what is needed for a minimum standard of living for the specified case study student, determined by students themselves.



# Costing a minimum living standard for students

**The additional and / or different items in the finalised basket of goods and services, agreed by groups, were costed in early 2024. Where groups stated that students' minimum needs were the same as single working-age adults, the cost of these items has been uprated using changes in prices as tracked through the Consumer Prices Index (CPI). The final budget is therefore a combination of newly-costed items and 'uprated' items.**

In most cases, we use publicly available data. For accommodation, we draw on data on median spending on rent provided exclusively for this report by the Department for Education (DfE), based on the 2021/22 *Student Income and Expenditure Survey*.<sup>15</sup> The costs have been uprated with inflation to January 2024, in line with all other items included in the final budget.

Although this research has, through detailed discussions, established the minimum needs of students living with friends in the private rented sector, it is important to highlight that we were not able to address all scenarios or provide 'answers' to all questions which may affect the cost of a minimum standard of living for students. There are a range of factors which could have a substantial impact on what students need, both increasing and decreasing costs – there were some key elements that emerged from the focus group discussions.

First, if students were to remain in rented accommodation for most of the year, this would bring with it additional costs – most obviously, higher housing costs and the cost of additional utilities. If students were to move out of rented accommodation to somewhere where they did not need to pay rent – such as the 'family home' – this could bring savings in reduced housing and associated costs. However, it was noted that rental contracts are often for more than 39 weeks a year and regularly up to 51 or 52 weeks and some students do not have somewhere to return to during the holidays.

Secondly, we have not included the cost of moving belongings from one rented accommodation to another. These costs will vary considerably depending on whether or not individuals have friends or family to help transport belongings, and whether or

not they have somewhere to move their belongings to. However, it is likely to cost students less than other working-age adults, as students can be expected to take fewer possessions with them when they move.

Thirdly, some university courses will bring with them course-specific costs and there will be substantial variation in these – for example, the cost of travelling to placements, or the cost of buying materials. The minimum budget outline here should, then, be seen as just that – the minimum amount that a student living in these circumstances would need in order to meet their essential needs and participate in the world around them.

A further difference in how costing was approached could also impact on the cost of a minimum budget. Within the established MIS research, the lifetime of specified goods is discussed and agreed upon by groups, in general, based on how long an item may last before it wears out or needs replacing. In this research, groups agreed that the lifetime of goods would relate to how long they would need an item, often linked to how long they would be living in private rented shared accommodation. This means that the cost of many household goods is spread over two years on the assumption of these being required in the second and third years of study.

Participants tended to specify goods towards the cheaper end of the price range which would not necessarily be expected to last or be taken onto life after university. They suggested that most household items would come from supermarkets, Argos, IKEA and low-cost retailers such as B&M, Primark or Home Bargains. Where relevant, we have also taken account of retailer discounts available to students.



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# Chapter 2

## The minimum needs of students

Katherine Hill and Matt Padley

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# Housing

## Rent

Private rents vary considerably across the UK and will be dictated by the size, location and possibly the quality of accommodation. As such, the rental value included here – an average for accommodation shared with friends – should be seen as indicative rather than as an accurate reflection of the cost of housing, as a minimum for students in the private rented sector.

## Bills

The consensus in three of the four groups was that it was usual in private rented student accommodation for bills to be separate to rather than included in rent. Setting up and paying bills was seen as the responsibility of tenants, with the costs split between housemates. This includes gas, electricity, water and broadband costs – full-time students are exempt from Council Tax. Participants agreed that it was reasonable to expect students to look around for a sensible deal, especially for broadband where they would need a fast full fibre connection that is sufficient to cope with five people using Wi-Fi at the same time.

## Insurance

While landlords provide insurance for the building, tenants are responsible for their own belongings. Participants in the groups often did not have contents insurance themselves, citing affordability, scepticism about whether it was 'worth it', lack of knowledge and also the possibility of being insured via a parent or paying for additional insurance when purchasing individual items. However, groups agreed students should be able to replace valuable items, in particular a laptop and mobile phone should they break, or get damaged, lost or stolen. These items were seen as essential for students' studies and lives in general, being without them would cause problems and it could not be assumed that students would have the money to replace them straight away. They included provision for the most cost-effective form of insurance for a laptop and mobile phone – whether for individual items or through personal contents insurance.

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**Woman:** We don't really know about insurance, we don't really get told. I don't know much about insurance anyways and in my uni it's not really a thing that's been discussed, so if it were offered for £15 then I probably wouldn't pay it but £5 for insurance a month on my laptop protection at uni then I would do it.

**- Follow-up group**

**Man:** I'd say having a working mobile phone and a laptop is compulsory for participation and their studies.

**Researcher:** So if it broke or it was stolen should they be able to replace it?

**Man:** Yes as a minimum.

**Woman:** It's something that we use pretty much every day....

**Woman:** ... I think yes because the amount of times things get broken, lost it's so worth having it. The amount of times I've had to pay for something else.

**- Final group**

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# Home contents and household goods

Groups agreed that a furnished private student rental will include general items such as curtains or blinds, light fittings and shades throughout the house, so the cost of these items is not included in a minimum student budget.

## Shared areas

Groups agreed that accommodation will typically have a shared living area, kitchen and bathroom. While basic furniture would be provided by the landlord, groups discussed the additional household items that students would need for a minimum acceptable standard of living. As well as including sufficient things in the home to meet practical needs (bearing in mind that five people are sharing), participants also stressed the importance of making the accommodation feel homely and acceptable to live in. Participants also related this to the 'sterile' character and poor condition of many student-rented properties. As outlined below, participants agreed that the cost of most household goods in shared areas would be split between housemates; however, there were exceptions where items were viewed as being needed and used on an individual basis.

## Living area – the need for a social and homely space

Based on the assumption that suitable seating, a coffee table, storage / TV unit, dining table and chairs would be provided by a landlord, groups did not include any additional furniture for the living area. However, they did include a lamp, cushions and blankets as shared items. These items provide a way of making the living area more comfortable and inviting, which is important given that this is an area that housemates use to relax and socialise together. The MIS for working-age adults includes a small budget for 'personalising' the home, which could be put towards, for example, ornaments, pictures and so on. Participants felt this was also very important for students, to improve their living environment aesthetically, and also for their wellbeing. An individual budget of £20 a year is included for students to help personalise their bedroom, for example with fairy lights, plants or posters and contribute to extra items to make the living area more homely.

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**Woman:** My house as well is all white so it's very sterile or white and grey which I personally don't like. I don't think anyone in my house likes it, so lamps do make it feel warmer as well.

**Woman:** Assuming they've moved away from home then yes you would need that [personalisation] to feel comfortable in your own space. You haven't got family around you and things like that.

**Man:** Having things like that might help their wellbeing.

**Woman:** It makes houses look a bit more acceptable.

**Man:** Cover up the mould....

**Woman:** ... For us it's plants which isn't necessarily essential for my existence, but it makes my existence much more enjoyable.

**- Task group**

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While some participants had occasionally found that a television had been provided by a landlord, groups agreed that this was likely to be 'pot luck' and could not be guaranteed. When discussing the need for a television in the living area, some participants pointed out that a laptop could also be used to view content. However, the rationale for including a television related to it fulfilling a social need, enabling housemates to watch films together, and being preferable to using a small laptop screen in a communal area. A few participants mentioned acquiring a second-hand TV, for example as a hand-me-down, or through Facebook Marketplace. However, it is difficult to build items sourced in this way into minimum budgets, so it was agreed to include a cheap 40" TV in the budget. While this is the most expensive shared item in the budget, the cost is split between five people and spread across two years and, as noted by participants, provides relatively good value entertainment. Groups agreed that there was no need for a TV in individual students' bedrooms.

A few other small, shared costs were detailed including an extension lead, an HDMI lead and a Wi-Fi booster (related to the importance of having sufficient capacity Wi-Fi for five people), as well as a door mat for the house entrance to help keep communal areas clean.

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**Researcher:** What is it about having a TV in the sitting room?

**Woman:** Social.

**Woman:** You watch stuff together if there's a TV there. If there's not then you're just going to sit and stare at the wall. It's just not as good.

**Woman:** So around Christmas and Halloween we watched movies it just makes it a lot more socially cosy.

**Woman:** That's a main activity you can do for free as well. One of the only ones really.

**Woman:** It makes it feel more like a house and less like a room.

**Man:** Definitely. It doesn't feel like a student living room it's a living room....

**Woman:** ... As a student you are looking at your laptop most of the time like during the day. In lectures, taking paper notes isn't really a thing anymore it's all electronic so having a TV is quite nice because it's the difference in screen size. Looking at a smaller screen all day you don't necessarily want to watch a show on the same size.

**- Orientation group**

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## **Kitchen and dining area – cooking and eating requires shared and individual items**

Groups agreed that all large appliances – oven, fridge freezer, washing machine – would be provided in the property, as well as a vacuum cleaner, broom, dustpan and brush, mop and bucket, a kitchen bin and ironing board. However, participants said that it was unlikely that small appliances would be provided so the costs of a kettle, toaster, microwave and iron are included. These items are priced at the cheapest level, with the cost shared between five housemates and spread over two years given that they would likely be heavily used, and students may not keep them when leaving university.

Participants included a range of basic kitchen items that students would need to enable a house of five people to prepare food and cook at home – from pans, baking trays and mixing bowls to chopping boards, utensils and oven gloves. Participants discussed how housemates may sometimes cook together or for each other, but that they would often be preparing meals on an individual basis. It was agreed that most of these items would be shared, but that it would be reasonable for someone to have the option of having their own saucepan and frying pan, as well as a set of crockery, mugs, glasses and cutlery each. This is related to people having different cooking and cleaning habits, mitigating the risk of not having clean equipment to cook when needed, and a way of easing potential tensions between housemates.

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**Woman:** Everyone should have their own personal things even if it's just one pan and one pot.

**Woman:** So they know what's theirs and they can keep on top of cleaning it.

**Researcher:** Is that an issue with sharing things in a kitchen?

**Woman:** I'd rather have my own.

**Woman:** I don't want them to use my fork.

**Woman:** It does depend on how close you are but even so I feel like that could cause issues because someone might be comfortable with leaving their plate. I always wash up straight after I eat which I know is a big stretch not everybody does that. But how do I ask them, or how do I say that I'm uncomfortable?

**- Final group**

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Participants also noted the need for extra crockery and glasses when students have friends around – they related this to being able to socialise and host others in the home, and with five people living together this may be a regular occurrence.

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**Woman:** If we have guests over, like my friend comes over or whatever we've got enough to use the same stuff.

**Researcher:** Should we build in that they should be able to have guests over every so often?

**Man:** Yes.

**Woman:** I would say so like if you're studying or if you just want to talk to someone I think it's fair enough to assume that you're going to have people come over.

**Woman:** And if you're living with five people you've got to assume they're going to have people over as well.

**- Follow-up group**

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Other individual items included a water bottle and Tupperware containers which could be useful for leftovers when cooking for one.

## **Cleaning and bathroom items**

A range of household cleaning items is also included in the budget. These are mostly consumables, such as washing up liquid, scourers, cloths, multi-surface / bathroom cleaner, bin bags and toilet roll, that were seen as shared items bought between housemates with their regular shopping. Participants also felt it was important to include upholstery and carpet cleaner to deal with spills or stains, acknowledging the risk that students could lose their accommodation deposit otherwise. We have not costed for any unreturned deposits, although a recent survey suggests that one-in-six students struggle to get their deposit back.<sup>16</sup>

Participants said that it cannot be assumed that anything other than basic bathroom fittings would be supplied, and therefore included shared costs for a plastic storage unit and a shower caddy to enable five people living together to (tidily) keep some toiletries in the bathroom. They also added bathmats, a bin, a toilet brush and a replacement shower curtain to meet basic needs.

# The bedroom – an important individual space

Groups agreed that a student bedroom would typically come with a bed with mattress, wardrobe, drawers, desk and chair, with anything else needing to be funded by the individual themselves. Some participants felt that the furniture provided by the landlord would not necessarily be sufficient in the bedroom and that there was a need for extra storage. They discussed how students who share with four others may keep some toiletries, extra kitchen or food items, shoes and coats in their room as well as spare bedding and the two sets of towels that they said a student would need, besides any university or course-related items. This contrasts with someone living on their own or as a couple who would have more space to leave things in other areas of the house without causing problems for other people living there.

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**Man:** A lot of people in my house, for example all the stuff that you guys have supplied I would just get this and stock it in my room. I wouldn't put it in the kitchen because there isn't any room. We kind of prioritise the space in the kitchen for baking and cooking ingredients. Snacks and stuff, that will just sit in my room.

**Woman:** I put stuff in my room, like rice I've got stored in my room now because I just can't store it anywhere else.

## - Orientation group

**Woman:** I've always had to buy additional clothing storage and it's cheaper than a chest of drawers.

**Woman:** If you really are struggling just take some of your clothes home. I had to do that.

**Woman:** If someone lives there like full-time then they can't take their stuff home then there has to be more storage than just like the crap they get given.

**Woman:** You need to store bedding and towels and things like that as well, and also like folders and stuff that you need to store as well as clothes.

**Man:** Like a shelf that can fit boxes into.

## - Task group

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The budget therefore includes the cost of a small basic storage unit, as well as two plastic storage boxes. Group discussions highlighted that a student's bedroom is a multi-functional area – used for studying, leisure time, storing and drying washing, as well as sleeping – and this is reflected in the inclusion of a desk lamp, extension lead, bin, laundry basket and airer. As noted above, a small budget to allow a student to buy things to personalise their room is included, and groups also added a full-length mirror (overdoor to avoid the need for wall fixing).

As might be expected, a duvet, pillows and two sets of bedding were included in the budget as well as an additional blanket for extra warmth. Participants also stressed the need for a mattress protector and a decent mattress topper, with their key rationale being 'hygiene' and 'comfort', to help manage the prospect of sleeping on a poor condition, second-hand mattress that might be supplied in private student housing.

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**Woman:** The mattresses are not great ...

**Woman:** They're usually stained and stuff.

**Woman:** And multiple people sleep on them so it's not yours.

**Woman:** It's usually old and worn, isn't it?

## - Task group

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Groups had lengthy discussions about the condition of student housing, including the sufficiency of heating, problems with dampness and implications for additional heating in the bedroom. As a starting point, it was decided that we should assume the house has working central heating (with a controllable radiator in the bedroom), and therefore an extra, direct heat source should not be a need – however, if this is not the case an additional individual cost would be incurred for a standalone heater in the room. Groups included some disposable dehumidifier packs to help with mild condensation and airing washing in their room; however, they noted that these would be insufficient if a property had issues with dampness. If this was the case, they felt that a landlord should provide an electric dehumidifier, otherwise students would again face the additional costs of buying one themselves.



# Individual items and costs

## Devices and technology

A smartphone is generally now seen as an essential part of life, but participants emphasised how it is especially vital for students. Universities frequently assume students have one. For example, participants described how logging onto their university account requires verification via a mobile phone.

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**Man:** We have to send a push it's called from our laptop, and that gets pinged to an account on our phone, and you have to verify it. So if you don't have your phone you can't verify it's you ... without my phone I'm stuffed because I can't get onto my uni account.

- Orientation group

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Groups agreed that a near entry-level phone would be sufficient – with a budget of £100 providing some choice of models – as long as it is a smartphone, has capacity for the apps they would need and takes reasonable photos. A phone case and screen protector are included to help it last for two years. They agreed it is more cost-effective to buy the handset outright, enabling someone to shop around for a cheap SIM-only data package. Groups felt that around 5GB of data per month would be adequate, bearing in mind that they have included home broadband as a minimum need and that students have free Wi-Fi access at university.

The other key device for students is a laptop. Participants outlined how it is not only vital for writing essays or assignments, but it could also be needed to engage more broadly with their studies while at university.

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**Woman:** You definitely need a laptop as well because although the University library provide computers, especially during exam season, you have to book them in advance and they've already been taken up. So, although there are the resources there, there is simply not enough. Lectures have an expectation that you need a laptop, all the lectures are uploaded on PowerPoint online. There is no way you could write it down instantly. There's an expectation now that you need to have a laptop at university I feel....

**Woman:** ... I think you need to have an alright standard of laptop just to be able to manage the amount that you're doing on it because otherwise they break a lot and then you have to buy more of them.

**Woman:** Yes I'm in that situation now where I'm into my third-year next year and I don't think the laptop I have can handle what's going to need to be on it so I'm thinking of getting a new one.

- Orientation group

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They felt that for a laptop to meet the needs of students and see them into their final year (with three years the duration of courses for many), it would be best to have a device with an i5 processor and 8GB of RAM.<sup>17</sup> Groups also included a laptop sleeve for protection as participants noted that it may well be taken everywhere with them – ‘it’s like a phone in your pocket really’.

Other technology items seen as essential included in-ear wireless headphones, which could be used at home, when out, but also at university, with several participants mentioning using headphones in the library and to watch lectures. Reflecting the potential for extensive use, participants said that they should not be the cheapest as they needed to be comfortable and durable. A small Bluetooth speaker was also included as an individual item, so that students could listen to music in their room, as well as around the house if they wish.

Groups also included a TV subscription service. Participants talked about it being sociable to watch something together but

also providing a means to ‘chill’ and ‘destress’ after long days at university. While some discussed ways of obtaining content via a parent’s subscription or through workarounds, it was agreed that a budget to cover the basic Netflix package (with adverts) would be acceptable as a minimum – this is costed on an individual basis which covers up to two devices.

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**Researcher:** So what need is that meeting?

**Man:** Entertainment.

**Man:** Socialising.

**Man:** Everyone has got Netflix people talk about things. Like cultural trends and shows and stuff which everyone talks about.

**Man:** But also like maybe winding down. It takes you away from the studies if you have something relaxing to watch. Cup of tea, Netflix. I’ll do that tonight.

**– Final group**

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# Clothing and personal goods and services

There were a few areas where, rather than developing lists of items from scratch, we drew on existing MIS budgets for a single working-age adult and checked whether there may be differences for students.

The first is clothing and footwear where the MIS budgets cover the cost of a wide range of clothing – casual, smart wear, seasonal and sportswear. Groups agreed that their general clothing needs would not be particularly different from someone who was not a student – they noted that a student may need clothes for work, dressing up more formally for university society socials and playing sports, but accepted this could be covered with the existing MIS budget. However, they did add an additional budget to cover two student-related situations. One was for fancy dress-type outfits, for example for university student society nights out or Halloween (£50 each year) and the other was the cost of renting a cap and gown for their graduation ceremony.

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**Man:** We're more likely as well to go to Halloween parties.

**Man:** Fancy dress.

**Man:** Yes, socials. To participate in the societies I'm in we would sometimes wear 'shit shirts' that's what they call it and stuff like that.  
– Task group

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The second area is for personal care and health needs. As with clothing, groups agreed that in principle, students' needs would be similar to those of a single working-age person, in terms of the types and quantities of toiletries they used or medicines they might need. This also covers a couple of prescriptions a year, regular dental check-ups and the cost of an eye test and glasses every two years. We have accounted for a 25% student discount on glasses offered by Specsavers, but not for access to free or reduced NHS costs.

It is worth noting that some students may be eligible for the NHS low-income scheme that will provide free or reduced prescriptions, dental costs and eye tests. However, as this provision is not universal, we have not built this into the MIS student budget presented here. Where students are eligible, aware of and successfully apply for the scheme, it could mean an annual saving of around £138. Differences in Scotland should also be noted where prescriptions and eye tests are free, and under 26-year olds do not have to pay for dental costs which would also reduce their costs by around £138 a year. In Wales, free prescriptions and dental costs would reduce their costs by around £126 a year.

Groups also included an amount to cover the cost of hairdressing, with regular haircuts seen as important to being 'presentable' and for 'self-respect'. While some participants mentioned

the potential for getting student discounts on a haircut, there was recognition that there are big cost differences depending on hair type with participants noting the higher cost of hairdressing for afro hair in particular.

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**Woman:** I feel like a cut and blow-dry isn't what we would typically have done and then I feel like the styles that you would have, whether it's braids or whatever, is expensive and I doubt it's going to last that person three months.  
– Final group

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## Other everyday and university-related needs

Participants discussed how there is likely to be wide variation in study-related spending, for example on course-related materials, books, stationery and printing. There was a shared view that, as a minimum, students can access books from university libraries, online or second-hand from someone who had been on the course previously. While some participants mentioned managing without books, or not actually using those they had bought, it was highlighted that on courses that do require books, such as English, demand can exceed the copies available in the library. Likewise, participants discussed how printing needs vary, from students who only very rarely need printing to a substantial demand for someone needing to print resources for a teaching placement. A small budget of £15 a year was included to recognise this type of study-related spending. However, it is important to note that students on certain courses could incur considerably higher costs, particularly if this involves a placement or a year abroad.

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**Woman:** In my [placement] school they had their cards for staff to print things but students weren't allowed to use it. It was a lot of responsibility put on me to do it because it's an expectation on the course that you plan activities. You bring things in like resources and stuff and you have to provide that yourself.

**Woman:** We talked about placement but also a year abroad. You are responsible for paying for your own visa to whatever country: I'm looking at £250. You're responsible for all your own insurance, for a visa appointment now you've got to travel to Manchester so you're responsible for those costs. Obviously sorting accommodation, insurance, health insurance, making sure your passport is up to date, I had to get mine renewed that's £80 so there's a lot more cost. My year abroad is compulsory as well, I want to do it but obviously I've got all these costs that you've got to be able to account for as well.

**- Orientation group**

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Groups also included a backpack or tote bag that they said would be used most days to carry things to university and elsewhere, a holdall for weekends away or going to the gym and also a large suitcase which could be used when moving in and out of student accommodation.

A further agreed need for students was for some form of ID. Participants discussed the options of a passport or driving licence to serve this purpose. They suggested that it was more common for students to have a driving licence, as this was easier to carry around with them, and a provisional licence was cheaper at £34, lasting 10 years.

# Food and drink

Because MIS encompasses a standard of living that is more than simply survival, the budget included to cover the cost of food allows for more than just basic food. As well as eating at home, it is seen as socially acceptable for people to have some alcohol and, at a minimum, to be able to eat out or have a takeaway from time to time. The groups discussed how this would relate to students' lives.

## Eating and drinking at home

Groups agreed that it was reasonable for students to mainly eat and cook at home and, as seen above, included the equipment required for them to do so. While there may be some sharing with housemates, which can save money, participants did not feel that this could be built in as an assumption, therefore the food budget included here is the same as for a single working-age person.

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**Man:** If you live somewhere where you're coming in at the same time or you have the same timetable then you'd come together to cook a meal together maybe, but some people are more busy than others and out working and stuff so they're going to come in at different times, so they're going to cook for themselves.

## - Follow-up group

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Groups talked about doing regular shopping at cheaper supermarkets like Aldi and Lidl but topping up from local supermarket Express stores which are more expensive. Overall, they agreed that costing the weekly food shop at Tesco would enable a range of different shopping practices.

Groups did not make a strong case for changing the amount of alcohol consumed at home from that of a single working-age person in existing MIS research. They noted that students might well have 'pre-drinks' at home before a night out but that this would be covered by what is currently included in the single working-age budget.

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**Man:** You were saying about the standard you have for working-age adults and I don't see why it would be much different as a minimum. I know some students like to ....

**Man:** Students tend to drink more at home so they don't have to spend as much out ....

## - Final group

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## Takeaways, and eating out – 'not just existing'

As well as preparing and cooking food for themselves, groups discussed the needs of students for three types of food outside of the home. Groups included £20 a month for takeaways and noted that this could be used to fund a takeaway meal once a month, either to 'treat' themselves individually or as a social, communal meal with housemates, or for a cheaper 'burger and chips' type meal to save cooking when they have had a 'busy week'.

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**Woman:** When you've done a full day at uni and I've been writing my essay and stuff and I really don't want to go into my kitchen and cook a meal. And one portion as well, you're going to all this effort for one portion ... it's just easier.

## - Orientation group

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Participants also felt that it was realistic to recognise that students may need to buy food when they were out during the day. They agreed that students could prepare and take their own food with them some days, and that some universities may have facilities to bring leftovers and heat them up. However, they did not think that this should be relied on everyday, and to reflect the need to sometimes grab food 'on the go', included £10 a week to cover a couple of 'meal deals' or a sandwich in the university canteen at lunchtime each week.

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**Man:** Meal deals for lunch. Because that's when you're in a rush and you haven't packed lunch and stuff ... You've got lectures and you've got to grab something quickly ....

**Woman:** ... I think it's reasonable to expect that he would do that. Say he was in uni four days, two of those days he would make his own lunch and then the other two he would get something from Greggs.

**Man:** Plus maybe a coffee occasionally ... Because often your mate will be 'shall we meet up for a coffee?'

#### **- Task group**

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A budget for eating out was also included of £30 a month for a meal including drinks in a chain restaurant such as Nando's. For some, this was seen as for a special occasion once a month, but participants also discussed the possibility of getting discounted deals mid-week which would be cheaper, and potentially more frequent, or conversely going out less often for a more expensive meal.

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**Woman:** ... I guess the very minimum like once a month because at least one of his friends might have a birthday where they want to go out

...

**Man:** ... Going on dates as well, if you go on a date you're going to have to be spending money.

**Woman:** Because of that whole need to participate in society you can't be like they don't ever need to go out because they will at some point.

#### **- Task group**

**Woman:** Toby Carvery there was a £5 carvery mid-week so me and my friends went.

**Woman:** When they're doing £2.99 meals. If it works out cheaper for a meal then you might start eating out more which is not always very healthy. Obviously it is very rare that it's that cheap, but if it is then I'll just take advantage of that.

#### **- Orientation group**

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## Social activities, leisure and 'participation'

There was strong agreement in groups about the importance of socialising for students. As well as celebrating birthdays and seasonal festivities with friends, participants noted a range of university-related occasions involving celebrations or going out for food and / or drinks. They included a £200 a year budget to cover this, which would enable someone to feel included in this important aspect of student life. They mentioned occasions such as marking the end of exams, having a house Christmas dinner, attending a winter or summer ball, as well as university society socials.

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**Man:** Varsity sports events ... That's like three weeks in March so that's a big thing, it's just university, it's all students, nothing but.

**Woman:** It's a big social gathering. Loads of people last year, everyone was involved somewhere or another. It's more social, because not everyone is that committed to sports, but it's nice to be able to have the option ...

**Man:** ... The University put on a big event after that final week of exams where they have big fun fair rides, sponsors with trucks selling things. Then you also have to pay to get a wrist band to go onto the rides and stuff like that.

**Woman:** Socials are always like

drinking and bar crawls and stuff. And bar crawls get really expensive. Obviously you want to be there for the whole thing so you can spend the time with everybody but if you're buying a drink at every place you go it really adds up.

- Orientation group

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Groups emphasised that being able to join clubs or societies is an important part of being at university, for example, related to a student's course, or sports-related. They saw it as beneficial for getting to know fellow students, as well as providing opportunities to share interests and try new things. Participants explained that the costs involved for subscription or joining fees, as well as for trips, could vary considerably, but that a budget of £200 a year would enable students to join a few societies and take part in UK-based trips, rather than the more expensive travel abroad.

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**Woman:** I think it's necessary to be a part of a society to make friends and to have relationships with classmates ....

**Man:** ... That's usually how you build connections and make friendships.  
- Follow-up group

**Man:** Another thing as well is course-specific societies, your own course society which is run by students particularly in their third

or second year. And they can put on events throughout the year ... to engage with students, and students will pay to be a part of that.

**Woman:** I know a few people who have tried to take as much part in those as possible because they don't know when they'll be able to do it otherwise. So sometimes sport can be cheaper but sometimes there's hidden costs, I know someone who wanted to join rugby but it cost £250 for the kit or something silly so they couldn't afford that.

- Orientation group

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A budget for more regular, weekly social and leisure activities was also included. Groups talked about the importance of social life for a student's inclusion and wellbeing, and felt it was reasonable to include a night out each week, noting that this could typically involve a mid-week 'student night', which was likely to be cheaper than going out at weekends. They also mentioned the need to cover the cost of a gym membership. A budget of £35 a week was included. Although participants noted that someone could easily spend £30 on a night out alone, as a minimum it was agreed that someone could enjoy a night out with just a couple of drinks. They also noted that in reality, spending would vary over

the year, for example, with more socialising at the beginning of terms, or after exams but less during non-term time.

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**Woman:** I feel like socialising is the biggest thing for your mental health especially as a student as well.

**Woman:** There's not much to do in Glasgow as well apart from eat and drink.

**Man:** And it's not that cheap anymore ....

- Follow-up group

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### **Presents for others**

In all of the existing minimum budgets for other household types, groups include a budget for people to be able to give presents to others: on birthdays, Christmas and at other significant times, such as weddings. While participants agreed that it was important to be able to give presents, they felt that people would have lower expectations about how much they might be able to spend as a student. As such they agreed to include a budget of £120 to cover the cost of 12 small gifts of £10, which could be for six people twice a year.

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**Man:** My grandparents said to me before 'We know you don't have

loads of cash because you're a student at the moment so just a little thing would be nice' or even not spending any money at all or making something for them. You know what I mean.

**Man:** I feel like family members would be very understanding and I feel like the general consensus of students, I mean there's not really a massive pressure to buy each other presents.

**Man:** I wouldn't expect to receive presents.

**Man:** No. You just want to have a good time with your mates, but I don't think you'd expect presents from friends at university necessarily.

- Final group

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### **A weekend away with friends**

Student groups also felt, reflecting on the definition of a minimum standard of living, that it is acceptable for a student to have some dedicated time away with friends each year. They acknowledged that it is not necessarily 'essential' but pointed out that getting away from your own four walls is good for people's wellbeing, especially at the end of the academic year. Groups included a long weekend with a group of friends and £100 extra spending money to cover additional activities and eating

out. They agreed that this could be a four-day and three-night self-catering break to somewhere accessible by train, with the cost split between five people. Going at the end of the academic year, after exams, means that it does not have to be in peak summer holiday time.

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**Man:** It's a difficult one because I feel like it could be quite a big thing so it could be visiting your pals back home somewhere for like a longer period of time than you usually would and I'd say that is pretty important for people's mental health and getting away from your studies and stuff like that. You could not do it but I think they would probably benefit from having a holiday.

**Woman:** As an award at the end of the year once you've been through your whole year. It's good to have something to look forward to as well throughout the year.

**Man:** And it wouldn't have to be necessarily very expensive it could be a camping trip with your pals and something like that.

**Man:** Or an Airbnb kind of thing.

**Woman:** You can do them cheap, a city break you can make cheap if there's a lot of you going.

- Follow-up group

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# Transport and getting around

**Groups discussed the different travel needs and modes of transport that a student would need. They included a term time bus pass to get around locally, for example, to and from university, as they said students would not necessarily live within walking distance.**

This could also be used for going out, as well as to get to work if someone had a part-time job. This is another cost that varies substantially across the UK, so we included an average of the cost of a term time bus pass in the cities where the groups were undertaken. In Scotland, bus travel is free for those aged under 22 and so there would be a saving associated with this for students in Scotland. A few participants mentioned using a bike, but the cost of buying and maintaining a bike would be covered by the cost of a bus pass if

someone preferred to cycle instead.

Participants also included a budget to cover public transport – mainly by coach – to enable a student to go home, for example every six weeks during term time, as well as a trip to visit friends in other parts of the country once a term. Again, the cost will vary depending on location and the distance needed to travel, so we have provided an estimate based on travel from a central UK location (Birmingham) to Cardiff, Bristol and Glasgow. Also

included is the cost of a Young Person's Railcard to access cheaper fares, especially when travelling for the weekend break each year.

Finally, groups included a budget for taxis. They felt that this is important for safety, after a night out, or if someone is working late. They agreed on £10 a week, recognising that in some cases a taxi could cost more than that, but also that they may well share a taxi with a friend/s and split the cost.





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# Chapter 3

## The cost of a minimum student budget in 2024

Katherine Hill and Matt Padley

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As the previous section outlines, this research has established – through detailed deliberation and discussion with groups of students – what second- and third-year students, living in shared off-street private rented accommodation, need in order to have a minimum socially acceptable standard of living. But what is the weekly budget needed to provide this standard of living and which are the areas of most significant costs?

In compiling minimum budgets, the goods and services required are organised in budget areas which largely speaking align to the broad budget areas through which the CPI (Consumer Prices Index) is ordered. Table 1 breaks down the minimum student budget into these broad areas. Excluding rent, a student living in the private rented sector, in their second or third year, needs £243.97 each week to cover the essentials, such as food and clothing, but also to be able to participate in society. Including rent, they need £366.30 a week.

**Table 1:**

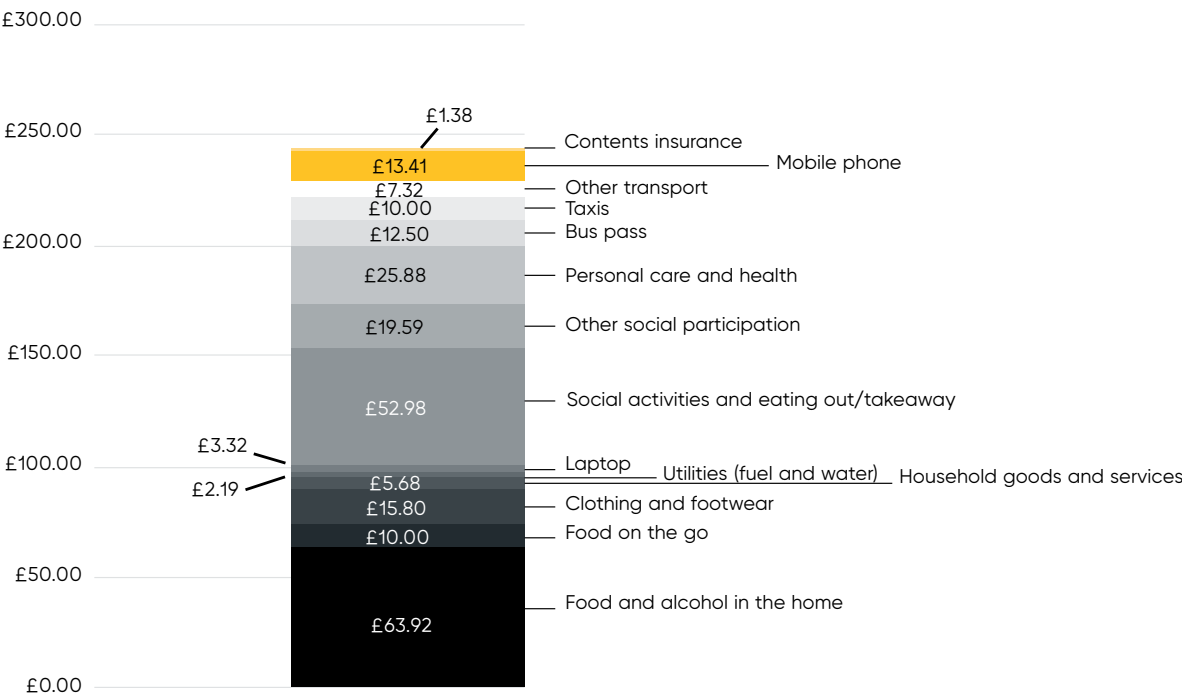
Weekly student MIS budget, 2024

Food	£88.06
Alcohol	£6.02
Clothing	£15.80
Water rates	£2.60
Council tax	£0.00
Household insurances	£1.38
Fuel	£10.81
Other housing costs	£0.00
Household goods	£5.10
Household services	£2.76
Personal goods and services	£25.88
Motoring	£0.00
Other travel costs	£29.82
Social and cultural participation	£55.72
Rent	£122.33
<b>Total</b>	<b>£366.30</b>
<b>Total excluding rent</b>	<b>£243.97</b>

Figure 8 breaks this weekly budget down into more specific categories of costs. This shows that – excluding rent – food and alcohol within the home, and social activities and eating out / takeaways account between them for 48% of the weekly budget (£116.90 out of £243.97). Personal care and health – which includes the cost of

hairdressing – accounts for 11% of the weekly budget (£25.88 each week). Other social participation – which includes Netflix, broadband and the annual weekend break – accounts for 8% (£19.59 a week). Household bills, a monthly bus pass and clothing and footwear each make up around 5% of the weekly MIS budget.

**Figure 8:**  
Composition of MIS student budget,  
2024 (excluding rent), £ per week



When we include the cost of rent, this accounts for by far the greatest proportion of a weekly MIS budget, as shown in Figure 9. A third of a minimum budget

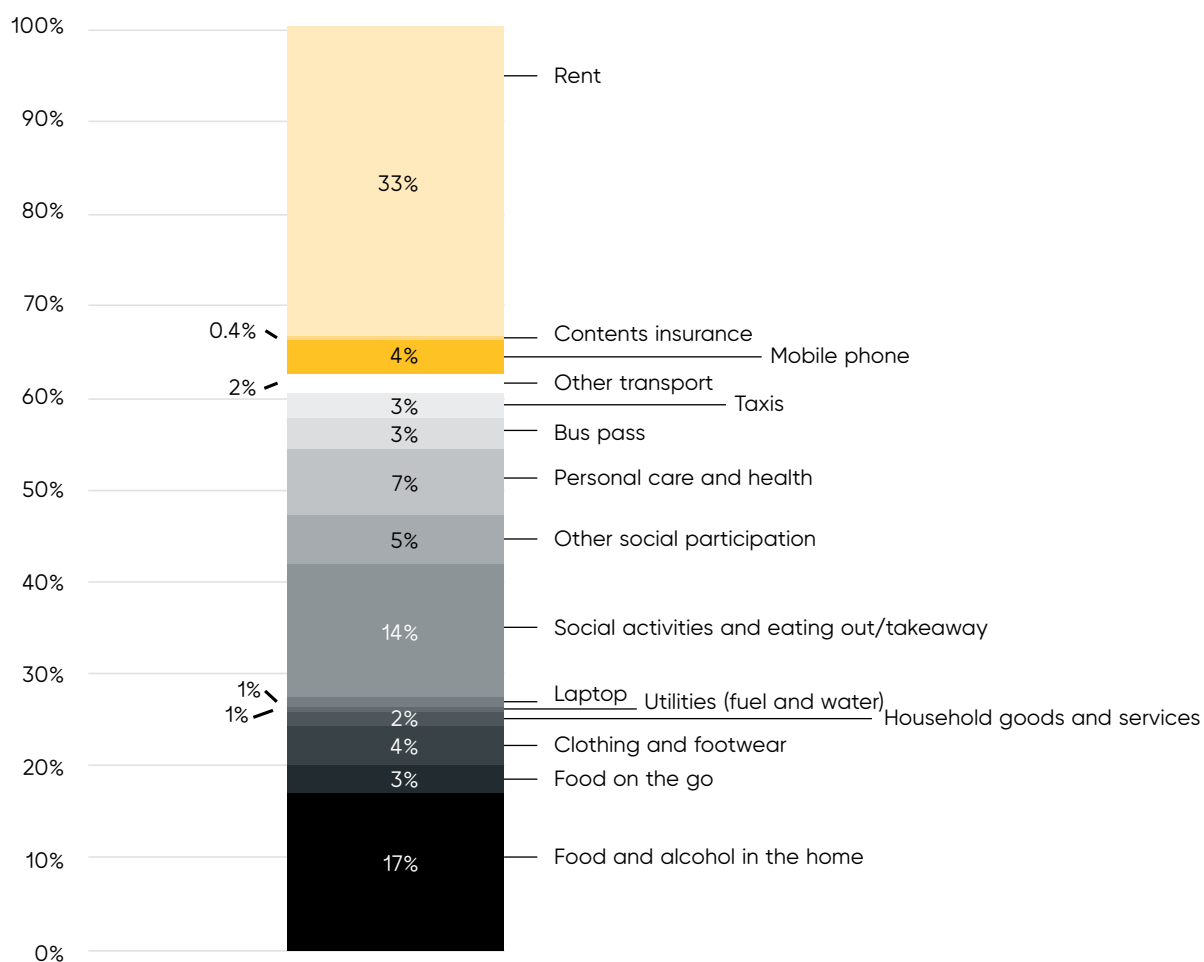
(33%) is needed to meet the average cost of renting with friends in the private rented sector as a student. The next largest proportion is food and alcohol in the

home. Between them, food eaten in the home and rent account for more than half of the weekly MIS student budget (51%).



## Figure 9:

Composition of MIS student budget, 2024 (including rent), % of overall weekly budget







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# Chapter 4

## How MIS compares with the support available for students

Katherine Hill and Matt Padley

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The previous sections developed a MIS for students. This chapter compares the student MIS with the income students currently receive, such as government maintenance support, part-time paid employment, parental support and other sources.

## MIS for students across the UK

The results in Chapter 3 should be interpreted cautiously, because:

1. The price of various items in the basket will vary significantly across the UK. For example, the 2023 HEPI & Unipol report *Student accommodation costs across 10 cities in the UK* found that annual rent costs in Bristol, the most expensive city included in the research, are more than 40% higher than the costs in Sheffield, the cheapest city.<sup>18</sup> Living costs in London may be even higher. The figures given represent typical costs only.
2. The figure given for rent is indicative for students living in the private rented sector. Students living in other kinds of accommodation may face different costs. Table 2 shows the median weekly accommodation costs for those living in other forms of accommodation, from the Department for Education’s

*Student Income and Expenditure Survey*. The research for the survey was conducted in the first half of 2022 and the figures have been uprated with inflation to January 2024.<sup>19</sup> Halls are more expensive per week but usually have shorter contracts, so the overall cost may be lower than private rented accommodation. Additionally, the given figure for rent was uprated with inflation from the first half of 2022 and may be an underestimate of the true value, as inflation may have been higher for private properties rented by students than for the overall rental market.

**Table 2:**

Median weekly rent by accommodation type. Data collected early 2022, uprated to January 2024<sup>20</sup>

Accommodation type	Weekly rent (median)
Renting alone or with family	£126.12
Renting with friends	£122.33
Renting university accommodation	£150.13
Renting in halls not owned by the university	£138.73

3. Students in other kinds of accommodation are also likely to have different living costs. Students living in halls may have their bills included in rent; they may also have some household goods provided for them, for example, such as kitchen appliances and cleaning equipment. If student halls are next to the university, students may have lower travel costs, and so on.

However, we can compare the figures we have to the level of maintenance support available. In England, Wales and Northern Ireland, the maximum level of support available to students with a lower household income also depends on which of the following three groups a student falls into (Scotland puts all students into one group):

1. The student lives away from home during term time and is studying in the UK outside London.

2. The student lives away from home during term time and is studying in London.

3. The student lives at home during term time.<sup>21</sup>

Students living at home may have very different living costs and are outside the scope of this research. However, we can use the figure for students living with friends, which is a median for the whole UK, to estimate the living costs of those studying in the UK (outside London) and for those studying in London. Using the *Accommodation Costs Survey*, which analyses how rent costs vary for students across the UK, we estimate that rent outside of London is approximately 7% lower than the UK average and rent in London is approximately 42% higher than the UK average.<sup>22</sup> We can adjust the rent costs from the *Student Income and Expenditure Survey*, which inform the MIS, as follows:

**Table 3:**

Estimated median rent, students living with friends, by location of study. Data collected early 2022, uprated in January 2024 and adjusted by location.<sup>23</sup>

	UK (excluding London)	London
Per week	£113	£174
Per year	£5,911	£9,053

As noted above, these figures are based on the median cost: they are not a measure of how much students need to pay for accommodation that meets their needs. Some students currently pay extra for accommodation that exceeds what they need as a minimum, and others live in accommodation that does not meet their needs.

We can use these figures to estimate the overall living costs of students in London and in the rest of the UK. Before we do, three caveats apply.

First, we have not adjusted student living costs, which were estimated for students outside of London: we have only adjusted rent. As living costs may be higher in London, the figure for London is a lower bound only. We hope to investigate London and its living costs in further research.

Secondly, we have assumed that students will have the same living costs during the holidays as they have during term time. In doing so, we explicitly break with the 1960 report *Grants to Students*, better known as the Anderson Report, which laid the foundation for the modern government maintenance system. The Anderson Report assumed students would return home during the holidays, so argued that outside of term time a student should receive the same level of maintenance support as someone living at home.<sup>24</sup> We do not believe this applies here because the focus of this research is students living in privately rented accommodation with friends, which is likely to have a 51- or 52-week contract, rather than those who live in purpose-built student accommodation where contracts are

typically shorter. Therefore, while some will go home to their family during the holidays, not all will, and many will continue to incur costs if they do. Some, such as those who are estranged from their families and those whose families have a low income, must cover all their own costs during the holidays. Students may also incur additional costs during the holidays, such as from travelling to do paid employment.

Thirdly, the significant variation in rental costs between different parts of the UK illustrates that the binary between London and the rest of the UK is simplistic. In some particularly expensive UK cities, students will need an amount closer to the London MIS to cover their costs.

Based on the rent figures in Table 3 and the living costs from the previous chapter, we estimate that for each year, the MIS for students is £18,632 for those studying in the wider UK (outside of London) and £21,774 for those studying in London.

**Table 4:**  
Estimated MIS, by location of study.

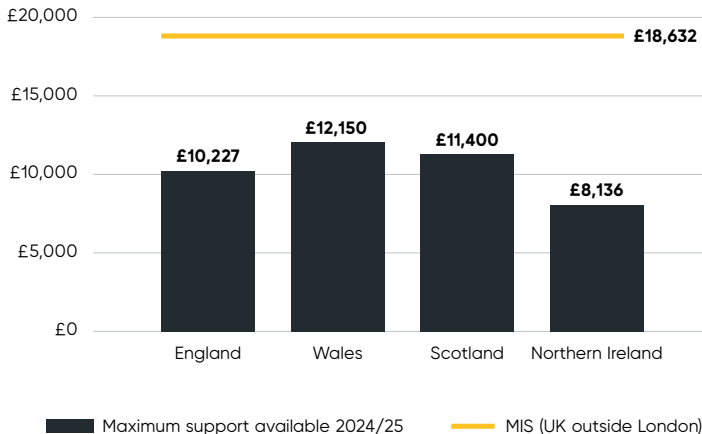
	MIS, UK (excluding London)	MIS, London
Per week	£357	£418
Per year	£18,632	£21,774



Comparison with maintenance support

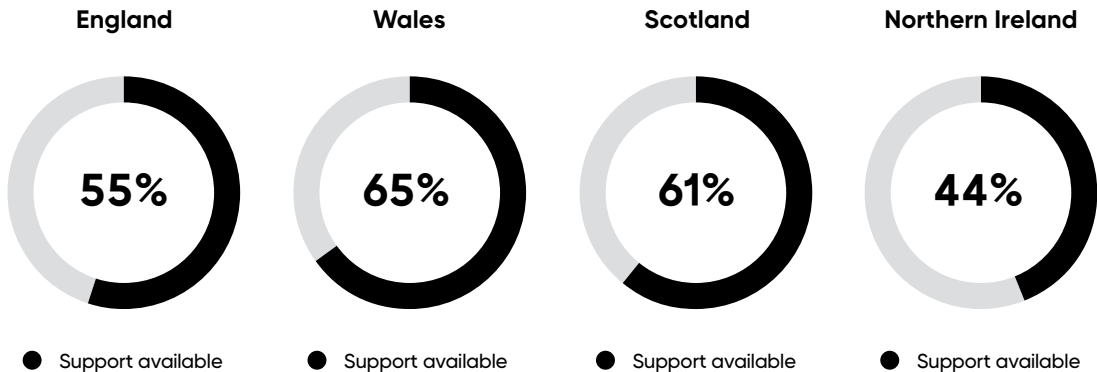
Figure 10: Maximum maintenance support available for those studying outside London, by home domicile, 2024/25

For those studying outside London, maintenance support falls short of MIS by a significant margin. The gap is around £8,400 a year for students from England, £6,500 for Wales, £7,200 for Scotland and £10,500 for Northern Ireland.



As a proportion of MIS, Northern Ireland covers less than half (44%) of students' living costs, while Wales covers just under two-thirds (65%).

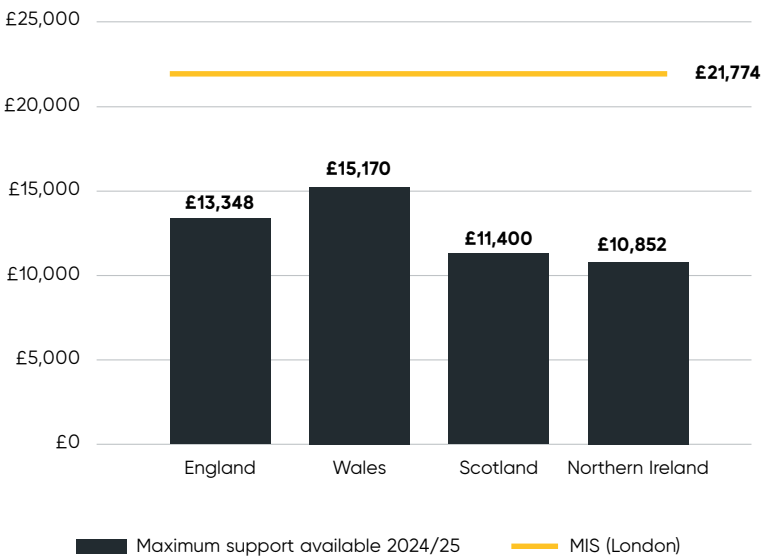
Figure 11: Percentage of MIS covered by student maintenance support, for students studying outside London



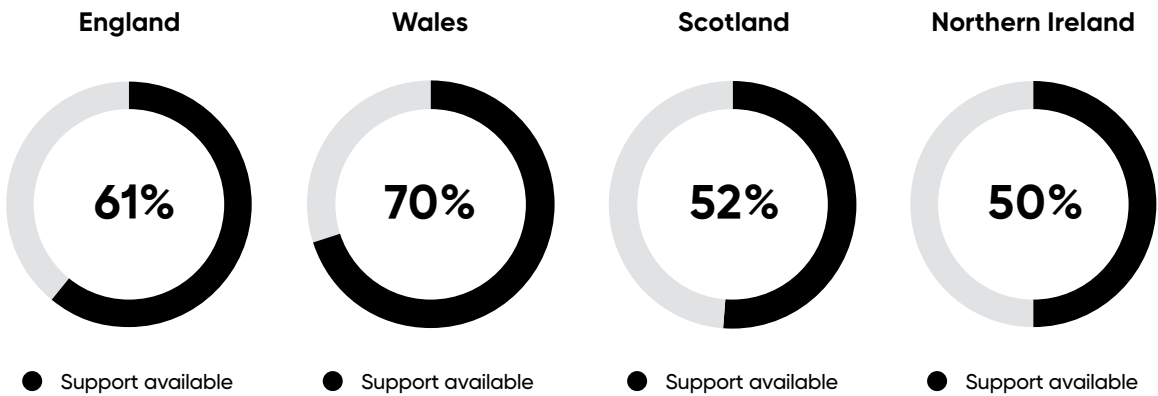
Similarly, the support available to students studying in London falls substantially short of the MIS. The difference is around £8,400 for students from England, £6,600 for Wales, £10,300 for Scotland and £10,922 for Northern Ireland.

The Welsh maintenance support covers the highest proportion of living costs for students in London (70%) while the maximum maintenance support for students from Scotland and Northern Ireland covers barely half of students' costs (52% and 50% respectively).

**Figure 12:**  
Maximum maintenance support for students studying in London, by home domicile, 2024/25



**Figure 13:**  
Percentage of MIS covered by the maximum maintenance support, studying in London



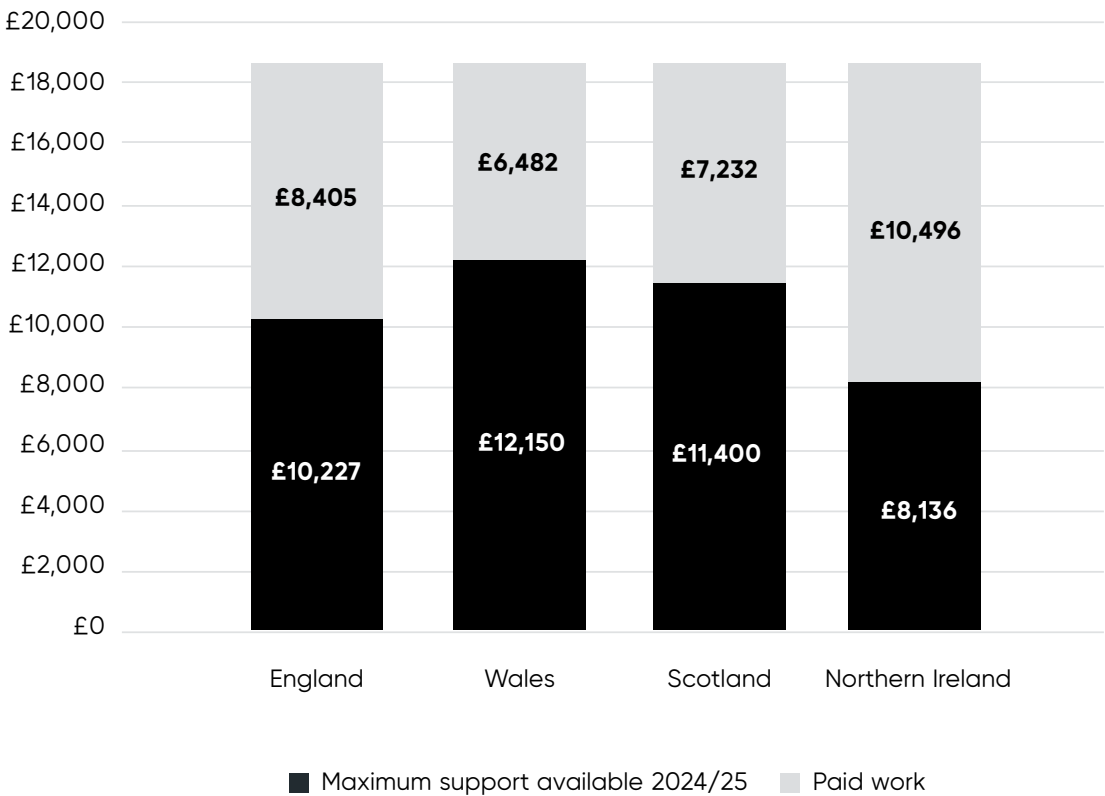
# How students can fill the gap

There are several options for students who cannot meet their living costs. Some institutions offer bursaries targeted at students on lower incomes. Most offer hardship funds for those facing financial difficulty, though these often have strenuous application processes.<sup>25</sup>

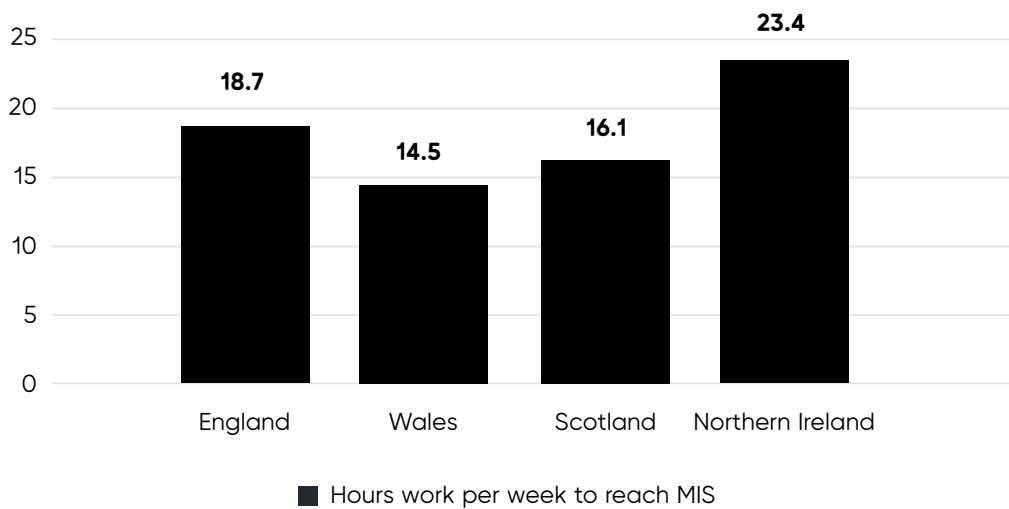
Alternatively, students can do paid employment during their studies, as a majority of full-time undergraduates (55%) now do.<sup>26</sup> How many hours would students from each UK nation have to work to

reach MIS? We assumed students would be working at the minimum wage for 18 to 20-year olds, which from April 2024 is £8.60 per hour. To fully make up the difference, a student from England would have to work a total of 977 hours at minimum wage, equivalent to nearly 19 hours a week over the whole year. A Welsh student would have to work 754 hours, a Scottish student 840 hours, and a Northern Irish student 1,221 hours, or 15, 16 and 23 hours a week respectively.

**Figure 14:**  
Earnings from paid work required to reach MIS, UK outside London

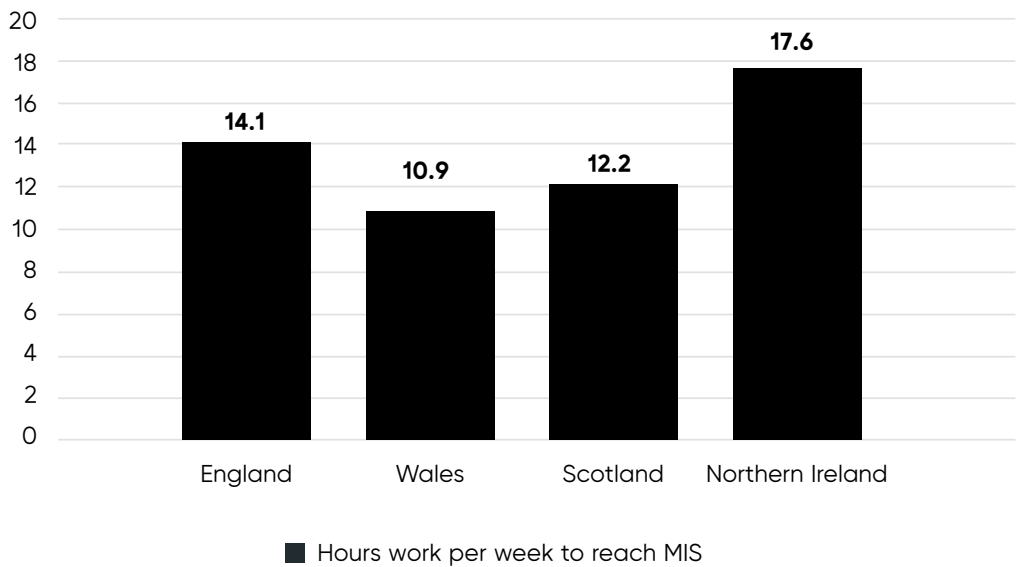


**Figure 15:**  
Hours work per week at minimum wage to reach MIS,  
studying in UK outside London



By contrast, a student earning the national living wage, £11.44 an hour, would only have to work 14 hours in England, 11 in Wales and 12 in Scotland, though would still have to work over 17 hours a week in Northern Ireland.

**Figure 16:**  
Hours work per week at National Living Wage to reach MIS,  
studying in UK outside London



**Whether a student should be expected to work during their studies, and if so, how many hours they should work, are ongoing debates:**

- At some institutions, such as Oxford, Cambridge and Imperial, students are prohibited or strongly discouraged from undertaking paid work during the term. More broadly, universities often recommend that students work no more than 15 hours a week during term time.
- As shown in the HEPI / Advance HE *Student Academic Experience Survey*, some courses, such as Medicine, have very high workloads and may require students to undertake placements, which are often unpaid.<sup>27</sup>
- Paid work may be easier to find in some areas than others, and if students split their time between a home and term time address, they may only be able to find or sustain employment at one address. In difficult economic times, there may be few jobs available.
- Extensive time spent doing paid work may harm a student's academic performance. Tim Blackman's HEPI Policy Note '*What affects how much students learn?*' found evidence that working more than 17 hours a week has a negative impact on learning.<sup>28</sup>
- Travelling for employment may also take up students' time and create additional costs.

All these factors might constrain the amount of money a student can earn from paid work.

The Anderson Report did not expect students to work, arguing students are expected to read around their studies during the holidays. Today, this is generally applicable to the Christmas and Easter breaks, when students are often expected to revise for January and summer exams. However, it is only true for the summer holiday on rare occasions, such as when a student is expected to undertake a placement or write a dissertation.

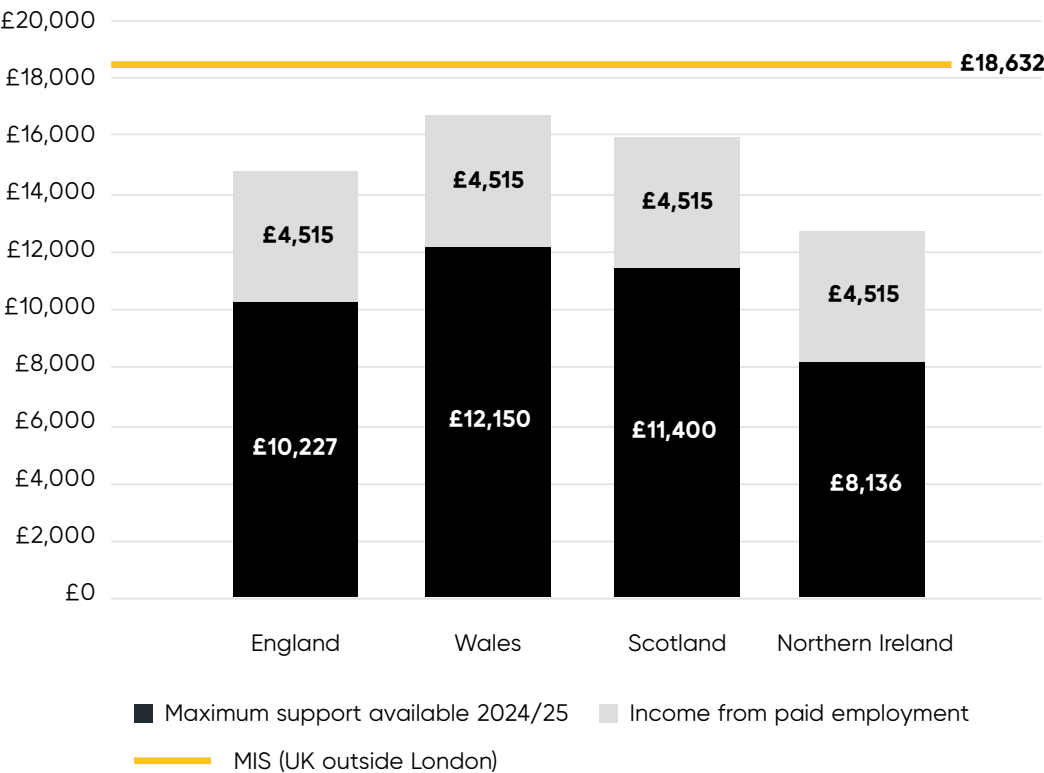
Therefore, acknowledging this assumption and the above challenges, a reasonable expectation might be that a student works full-time over the summer but does no work during the term. Working 37.5 hours a week for 14 weeks of summer would equate to 525 hours of work. As it may be more feasible to work continuously over the whole year rather than undertake a short, intense period in the summer, a student could work roughly equivalent hours by doing 10 hours each week, including during term time. This level of work would be allowed at most universities and is unlikely to significantly harm a student's learning. For 525 hours of work at minimum wage, a student would earn £4,515.

However, a student earning this amount would not be able to reach MIS in any UK nation. A student studying outside London and working full-time over the summer would still be short by around £3,900 if they are from England, £2,000 if they are from Wales, £2,700 if they are from Scotland and £6,000 if they are from Northern Ireland.



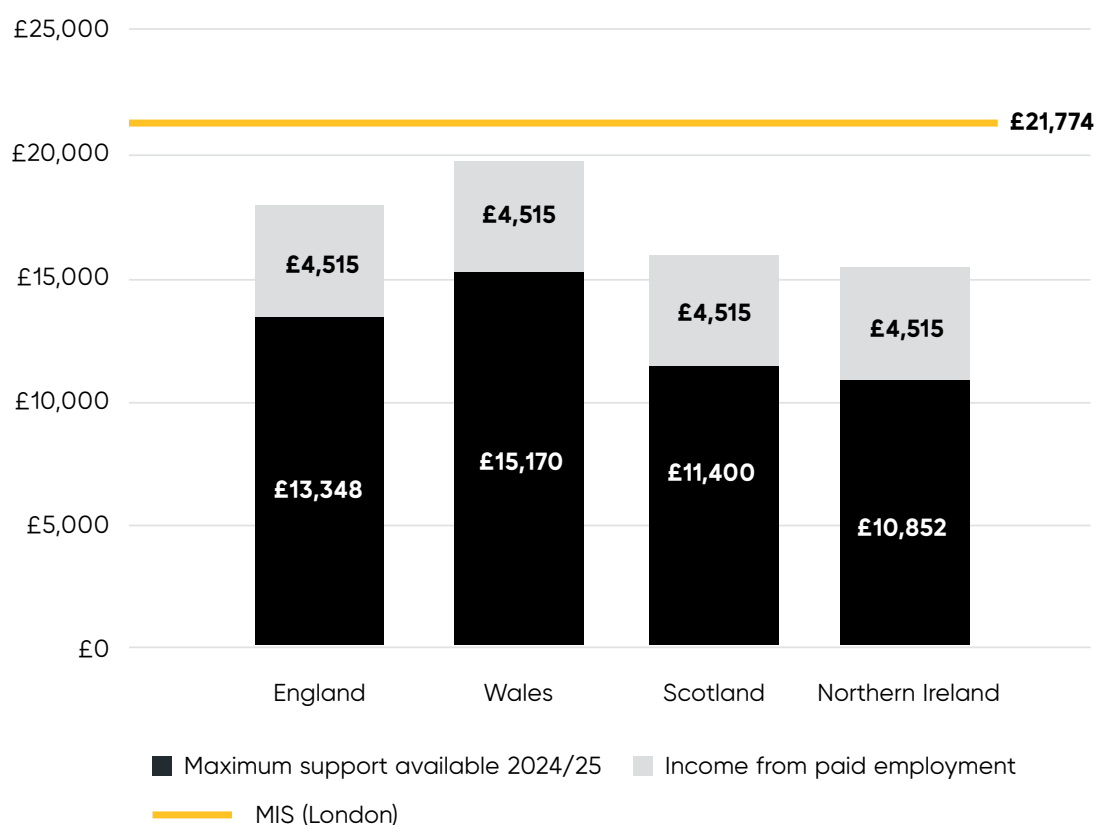
**Figure 17:**

Total income from maintenance support plus full-time paid employment over the summer at minimum wage for student studying outside London, 2024/25



**Figure 18:**

Total income from maintenance support plus full-time paid employment over the summer at minimum wage for a student studying in London, 2024/25



Even with a moderate amount of part-time work, the maximum maintenance support is not enough for students to reach MIS. However, most students do not receive the maximum maintenance support, but some amount less, depending on their household (parents') income. Under the current system in England, Scotland and Northern Ireland, when a student's household income exceeds a certain threshold, their parents are expected to contribute to their living costs while at university. Above this threshold, the amount of maintenance support a student is eligible to claim decreases.

**Table 5:**  
Household income at which families are expected to make a contribution to their student child's cost-of-living, by home domicile, 2024/25

England	Wales	Scotland	Northern Ireland
£25,000	N/A <sup>29</sup>	£21,000	£19,203

These thresholds are problematic, because they expect families to contribute even when they do not have enough to reach a minimum acceptable standard of living. Previous research by the Centre for Research in Social Policy (CRSP) indicates that the Minimum Income Standards for a single working-age person and a working-age couple with and without children are as follows:

**Table 6:**  
MIS, by household type, 2023<sup>30</sup>

Single working-age adult	Couple without children	Couple with two young children
£29,541	£40,647	£46,746

This suggests that some families who themselves do not have enough money to reach MIS are nonetheless expected to contribute to their student children's living costs.

The expected parental contribution becomes more significant as household income increases. Figure 19 shows the total level of support students are eligible to receive by household income in the four UK nations. The student MIS is included for comparison.

**Figure 19:**

Total government maintenance support available, by household income

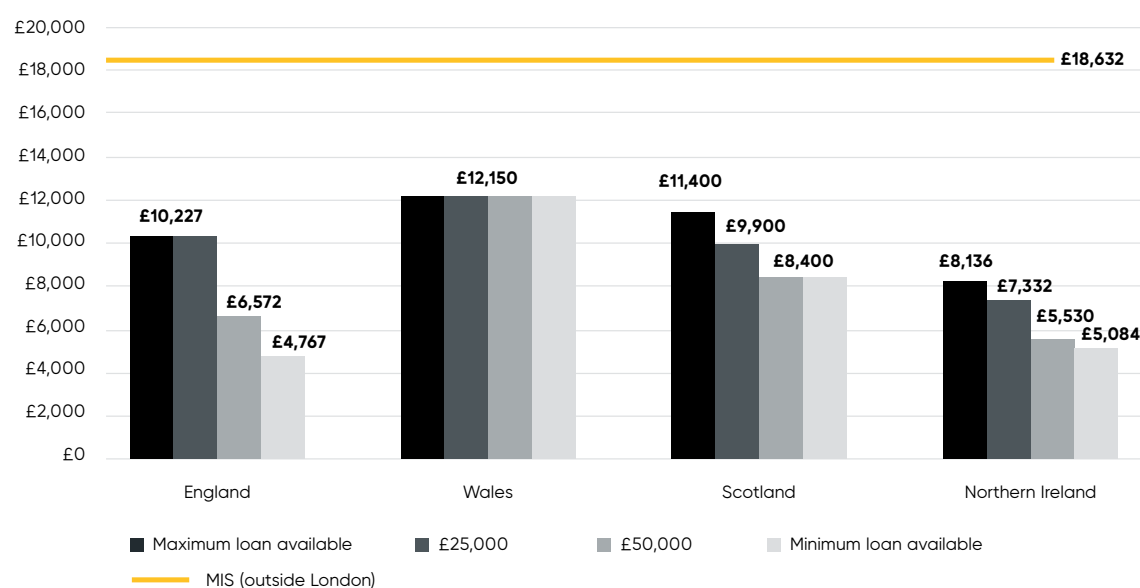
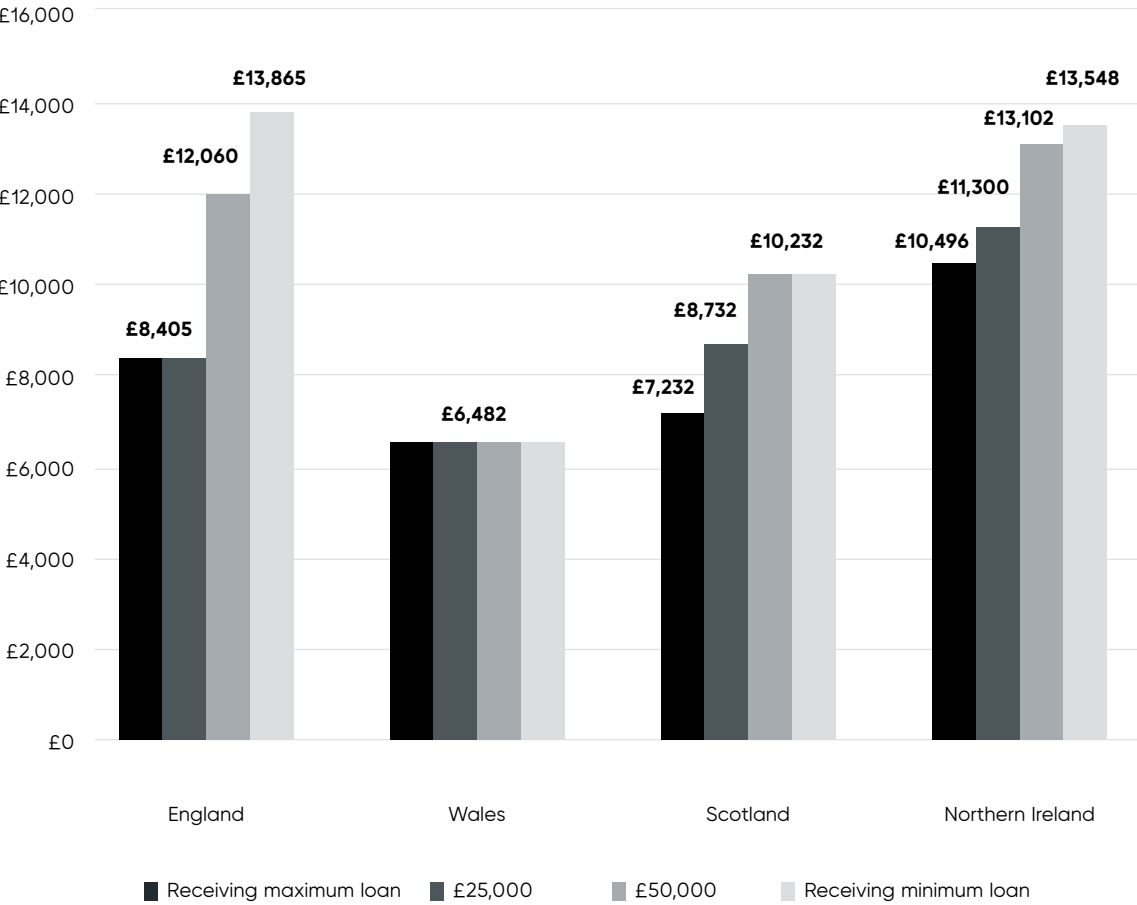


Figure 20 shows the required parental contribution for a student to reach MIS for a student who does zero hours of paid employment. At the highest household incomes, families from England would have to contribute £13,900 per year for a student to reach MIS. In Wales, families would have to contribute around £6,500 per year at all income levels.

**Figure 20:**  
Parental contribution to reach MIS, by household income









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# Chapter 5

## Conclusions and recommendations

Josh Freeman

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The situation appears pressing. Not only must students give up important aspects of the university experience because they cannot afford to participate, but the cost-of-learning crisis is also harmful to students' studies. Urgent action is needed to help students live fulfilling, successful lives while in higher education.

The system of student maintenance support must be reset. The amount of money that students receive is not enough and students cannot reach a decent quality of life even with significant amounts of part-time employment, which competes with their academic performance. Parents are being asked to contribute large sums even if they do not themselves have a minimum acceptable

standard of living. The ways that maintenance support is determined, through four different systems in the four UK nations, bear little relationship to the amount students need to live while in higher education.

We note that an increase in the amount of maintenance support to the level suggested here would be a substantial increase, far exceeding historical support, even in real terms. Based on past HEPI polling, it may even exceed what students themselves say is reasonable.<sup>31</sup> It would also entail significant cost to the Exchequer. Any increase should not come at the cost of lower participation in higher education, for example if an increase could only be paid for by capping the number of students who can study in higher

education. The proposed reforms would also be phased in gradually.

Simplicity should be a core feature of any new system. The current system is complicated, making it difficult for students and parents to understand how much they are eligible to receive and how much they need to contribute. This is compounded by little official information to parents.

Additionally, higher education funding remains a devolved matter. There may be good reasons why the precise nature of maintenance support is different in each UK country. However, the central principle – that all students should be able to reach a minimum acceptable standard of living – applies everywhere.

**We recommend the following:** \_\_\_\_\_

**The UK government and devolved administrations, perhaps led by the Department for Education (DfE), should conduct their own research on the MIS for Students following the Centre for Research in Social Policy (CRSP) methodology.**

- The figures shared in this report are calculated for one category of students, and this is a starting point only. More research is needed to understand the living costs for other groups of students, such as those living at home or staying in university accommodation, and to engage with a greater volume of students across the whole UK.
- The DfE should conduct its own version of the MIS for Students and develop a central measure of how much students need to meet their living costs, following the methodology set out in this paper, and use this as the basis for setting the level of maintenance support.

## **The level of student maintenance support should be increased so all students can reach MIS, but students should also cover some of their living costs through part-time work.**

- The MIS for students calculated here is £366 a week. Over the whole year and adjusting for rent prices in London and the rest of the UK, this equates to around £21,774 in London and £18,632 in the rest of the UK. All students should be able to reach this level through a combination of different sources of income.
- The system may expect that students who are able to work do so, accounting for the challenges discussed in Chapter 4. A reasonable expectation may be 525 hours of work a year, equivalent to working full-time over the summer or around 10 hours each week for the entire year. However, students should not be expected to work so many hours that it becomes detrimental to their studies.
- For the students with the lowest household income, the rest of the amount needed to reach MIS should be covered by government maintenance support. We estimate this as £14,117 outside London and £17,259 in London.
- In some cases, it may be appropriate for some of students' living costs to be covered by institutions. For example, many already offer additional bursaries to students in receipt of the maximum level of maintenance support.<sup>32</sup> However, some institutions have a much greater ability to pay than others. We caution against a blanket expectation of institutions because it risks putting squeezed institutions under further pressure or leaving students' costs unmet.
- Students who cannot work, because a disability they have prevents them from doing so, they study a course with high or rigid workloads, or another reason, should be compensated the difference.



## **Parents should not be expected to contribute to their children's living costs if they cannot themselves reach a minimum acceptable standard of living.**

- No parent should be expected to contribute unless their household income puts them above MIS for their population group. Currently, the MIS for a couple with no children is £40,600, which is one possible threshold at which contributions could start. Although this amount substantially exceeds the current threshold, expecting households to contribute at lower incomes forces the members of the household to choose between giving themselves or the student a minimum acceptable quality of life.
- The expected parental contribution (if there is one) should be made explicit at each stage of the application process, so all households are aware of how much they need to provide per year for a student to reach MIS. For example, when students apply to higher education, UCAS could compare the support available from the student's home UK nation with their expected living costs.
- How many hours of paid work students are expected to undertake should also be made explicit.
- Particular care should be paid to certain groups of students: for example, estranged and care-experienced students may not be expected to receive any extra income other than maintenance support and their living costs may be higher because they may not move out during the holidays; and those with siblings at university, to account for the additional challenge of a household supporting more than one student.
- Parental contributions might, at some cost to the Exchequer, be taken from pre-tax rather than post-tax income to alleviate some of the financial burden on families.

## **The level of maintenance support should be pegged to inflation to ensure it does not decrease over time.**

- The system may be adjusted annually based on a prediction of inflation, as it is currently in England, due to the need to set the level of maintenance support well in advance of the academic year.
- However, it should include a correction mechanism to account for the difference between actual and predicted inflation in the previous academic year. This would ensure the real level stays constant over time and inaccurate predictions do not permanently lower the level of maintenance support.

## **The increase in maintenance support might be paid for by an increase in real interest rates, potentially targeted at students who wish to take out a larger loan.**

- A recent report by the Sutton Trust, based on modelling by London Economics, showed that the cost of increasing maintenance support to £11,400 in England would entail a cost to the Exchequer of £113 million per cohort. Increasing the thresholds for students for parental contributions to £32,535 at the lower end and £80,921 at the higher end would cost a further £223 million per cohort.<sup>33</sup> This is substantially below the cost of reintroducing maintenance grants. However, uprating it in this way would still leave students significantly below MIS.
- An increase in line with MIS (possibly expecting some level of paid employment) might be paid for by increasing real interest rates on student loans for all students or by expecting those who take out a greater level of maintenance support to pay more money back, or at a faster rate.
- However, this increase might be paired with the reintroduction of grants for those on the lowest household incomes, to ensure that poorer students do not take on bigger debts than wealthier students.

## **Further systems should be established to ensure financial hardship is never a barrier to entering or succeeding in higher education.**

- The binary present in most maintenance systems between those studying in London and those studying elsewhere may no longer be fit for purpose. So that students are not forced to study in more affordable locations, maintenance support 'top-ups' may be introduced for those studying in particularly expensive cities, such as Bristol, Exeter and Glasgow.<sup>34</sup> However, policymakers should do so cautiously to avoid fuelling a spiral of increasing rents in these cities.
- Additional loans or bursaries might be introduced to cover course costs for those on particularly expensive courses, to ensure students are not constrained in their course choice. These might be made available by national governments or institutions.
- By following the research in this report, policymakers have the opportunity to develop a system of student maintenance that is more closely based on what students really need in order to achieve a minimum acceptable standard of living.

# Endnotes

1. Jonathan Neves and Rose Stephenson, *Student Academic Experience Survey 2023*, HEPI and Advance HE, 2023 <https://www.hepi.ac.uk/2023/06/22/student-academic-experience-survey-2023/>
2. Josh Freeman, *How to Beat a Cost-of-Learning Crisis: Universities' Support for Students*, HEPI, 2023 <https://www.hepi.ac.uk/2023/09/14/how-to-beat-a-cost-of-learning-crisis-universities-support-for-students/>
3. Unipol and HEPI, *Rent now swallows up virtually all of the average maintenance loan as the student accommodation market reaches 'crisis point'*, HEPI, 26 October 2023 <https://www.hepi.ac.uk/2023/10/26/student-rents-now-swallow-up-virtually-all-of-the-of-the-average-maintenance-loan-as-market-reaches-crisis-point-in-affordability/>
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