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A Minimum Income Standard for Students

Katherine Hill and Matt Padley

Centre for Research in Social Policy
Loughborough University

Josh Freeman

Higher Education Policy Institute



technology¹
Making life simple for our community

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Foreword

TechnologyOne

Higher education is rapidly evolving – and the needs of students are changing even faster. Universities across the UK are under increasing pressure to respond not only to academic expectations, but to the financial, technological and wellbeing realities of modern student life.

Our previous report, the 2024 Minimum Income Standard for Students, marked a significant turning point. It brought hard evidence into a space often dominated by assumptions, revealing that many students were already struggling to meet the most basic costs of living. This new research shows that the picture for first-year students is especially urgent.

From the outset of their university journey, many students are navigating housing stress, digital exclusion, commuting costs and a financial system that does not meet their needs. And that is before they even step into a lecture theatre or try to make new friends.

This new report, Minimum Income Standard for Students 2025, goes even further.

By capturing the voices and experiences of first-year students in Purpose-Built Student Accommodation, it presents the most detailed insights yet into the real cost of university life. It finds that even with the highest levels of maintenance support, students in England must work over 20 hours per week to meet a basic standard of living, with no ‘nice to haves’.

For those receiving the minimum level of maintenance support, the gap is even wider – one that must be bridged through family contributions, private debt

or simply going without. Those who go without are missing out on important social connections that can provide crucial support through their time studying.

At TechnologyOne, our mission is to support higher education institutions in understanding and responding to every stage of the student lifecycle. We believe this starts with evidence, but it must end in action. Action to improve planning. Action to join up siloed systems, giving academic and support staff easy access to student data. Action to make student services more accessible and student support more visible. It is why we continue to invest in products and solutions that bring together the data, tools and insights institutions need to drive real change for students.

Our partnership with HEPI and the groundbreaking work of the Centre for Research in

Social Policy at Loughborough University reflects our shared commitment to student success. As we work with vice-chancellors and university leaders across the UK, we are proud to support this important research. The Minimum Income Standard for Students 2025 should be required reading for every leader committed to creating a fairer, more responsive and more resilient higher education system.

Because when students thrive, universities thrive. And so does society.

David Cope
Executive Vice President –
Education
TechnologyOne

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 a minimum acceptable standard of living. This HEPI Report builds on the MIS for students published in 2024, which focused on second- and third-year students in shared private rented accommodation, by developing a new MIS for first-year students and students in both university-owned and private halls.

Based on focus groups with students situated across the UK, the authors constructed and costed a minimum basket of goods and services to develop an estimate for how much students need. The result is an estimate of what first-year students and students in halls need to participate fully in the world around them. The findings from 2024 have also been uprated, allowing us to estimate, for the first time, the full living costs for the whole of a student's time in higher education.

We find that:

- Excluding rent, first-year students living in halls need £260 a week to cover their living costs. Including rent, students need £418 a week. These figures are a common baseline for all students, but the income needed may vary in some cases, such as in cities where rent or other prices are high or low.
- A first-year student has the highest minimum budget, around £20 a week more than second- and third-year students in halls and £14 a week more than second- and third-year students in private rented accommodation. We have termed this a 'first-year premium' and argue it comes from:
 - **'Setting-up' costs:** buying a laptop, kitchen equipment, bedding and other items students will need throughout their studies; and
 - **'Settling-in' costs:** such as freshers week activities, start-of-year social events and establishing connections with other students, as well as getting used to living away from family.
- Annually, this equates to living costs for first-year students of £21,126 in England, £18,244 in Northern Ireland, £19,836 in Scotland, £20,208 in Wales and £24,900 in London. In London, rent makes up nearly half (46%) of students' costs.
- For students who are permanently domiciled and study in England, the maximum maintenance support available covers just half (50%) of their costs. By contrast, students who live and study in Scotland have 59% of their costs covered by the maximum maintenance support and those in Wales have 63% of their costs covered.
- We also estimate the full living costs for a student over their degree. For a three-year degree, a student studying in England will need around a total of £61,000 to reach a minimum socially acceptable standard of living. A student

studying in London would need around £77,000. These totals exclude students' tuition fees.

The report recommends redesigning the system of maintenance support based on the following principles:

- 1. Simplicity:** Individual institutions and UCAS should use these data to tell students how much their living costs are likely to be.
- 2. Transparency:** Students should be told in advance that they will likely need to do paid work while they study, and parents should be told how much of students' average living costs are covered by maintenance support.

3. Independence: First-year students should receive a boost compared with other years.

4. Sufficiency: Maintenance support should be increased so that, in conjunction with a reasonable amount of part-time work, all students can reach a minimum socially acceptable standard of living.

5. Fiscal neutrality: Greater support could be paid for through interest payments on student loans, such as by reintroducing a real rate on interest on student loans in England (which was abolished for new students from 2023/24).

	First-year student living in halls	Second-year student living in halls	Third-year student living in halls	Second-year student living in shared private rented accommodation	Third-year student living in shared private rented accommodation
Total excluding rent	£260	£237	£238	£246	£246
Total	£418	£408	£408	£406	£406



A young man with dark skin and curly hair is smiling, wearing large headphones around his neck. He is wearing a light blue t-shirt under a denim shirt. The background is a blurred green foliage. A dark teal overlay covers the left side of the image, and a white horizontal line is positioned above the title.

Introduction

Josh Freeman



Woman: ... this year, especially the past few months, it has been a bit of a struggle... So for next year, [I'm] thinking about [getting a job] more because I will be here the full year rather than going home for a long period of time.

Man: I think financial literacy is something that just generally is not well enough taught. Especially when you're young, speaking to a bunch of my friends, you know when you get a maintenance loan, and you see that big number in your account at the start. I had a friend who, you know, has never seen that much money in his entire life because why would you when you're 18? So he had however much just put into his account, and within the first three weeks, he has already spent pretty much all of it. He budgeted that he had about £10 every week from halfway through October to the end of December until he went home...

(Edinburgh)

In 2024, HEPI and TechnologyOne partnered with the Centre for Research in Social Policy (CRSP) to publish A Minimum Income Standard for Students.¹ We were struck by how a 'cost-of-learning crisis' appeared to be threatening the basic ability of undergraduate students to get on with their studies.²

Government maintenance support, the money students receive to fund their living costs, is set without regard to how much money students actually need to have a basic standard of living. As a starting point, we focused on second- and third-year undergraduate students, but we recognised that their situation was only one piece of the puzzle.

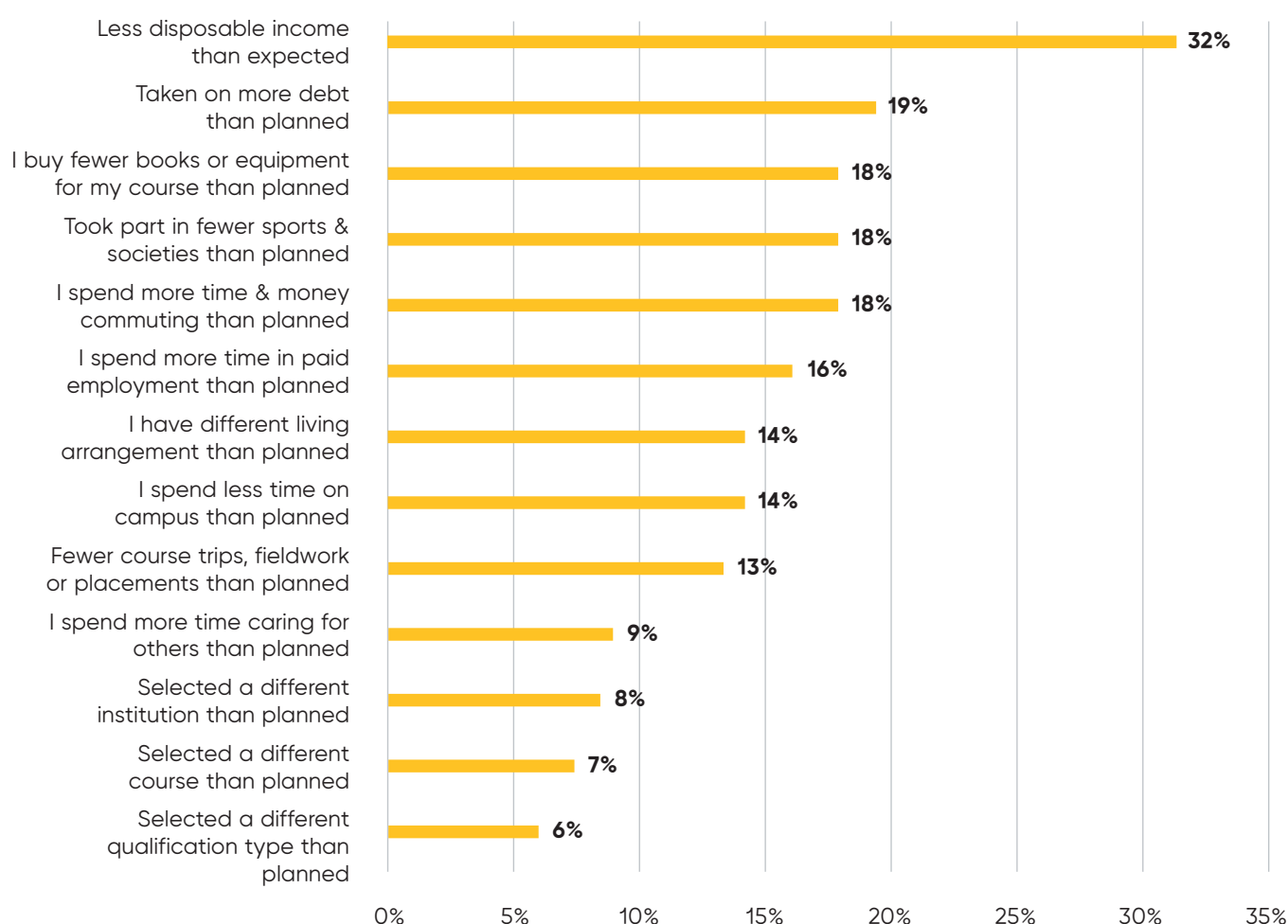
We found that in all four parts of the UK, maintenance support falls significantly short of what students need. In England, even students in receipt of the maximum maintenance loan – available to students from low-income families – find it covers

barely half of their true costs.

But these results were only part of the story. First-year full-time students, who are overwhelmingly young people, warrant particular investigation.³ As hard as it is to be a student

Figure 1: How the cost of living is changing the student experience

Proportion of full-time undergraduates saying financial challenges have had this impact. Source: HEPI / Advance HE 2025 Student Academic Experience Survey



today, it is harder to be a student for the first time.

In 2024, half a million people were accepted onto higher education courses.⁴ But they are experiencing higher education in a very different way from their older peers. Over two-thirds of full-time students now do paid work during term-time. This is the highest number of students in any year on record, and those who do paid work average 13 hours per week.⁵

The pressures of part-time work are squeezing out the other elements of a higher education experience, such as studying, sports, societies and socialising. The current cohort of students spend less time on independent study than previous cohorts.⁶

Cost-of-living pressures mean many students will have less disposable income, take part in fewer sports clubs and societies and commute greater distances to campus – where they may spend less time than

older cohorts. Figure 1 shows that, in many ways, students are experiencing a more challenging student experience than they expected.⁷ Whether or not there was ever a 'traditional student experience', it seems that very few students experience it today.

There is another risk. The proportion of 18-year olds who attend higher education rose consistently for more than 15 years and peaked at 37.8% during the COVID-19 pandemic, up from 34.3% in 2019.⁸ But it has since fallen back and in 2024 sat at 36.4%. It is difficult to know for sure whether this is a new downward trend or simply a return to the path the UK would have taken if not for the pandemic. But emerging evidence, such as students' expressed concerns about starting higher education, suggests rising costs are affecting their choices about where and what to study.⁹

Woman: I am reapplying for halls next year and it has gone up by a grand...

Woman: ... For my uni it is like it has gone up by £100 a month and it is 10 months. And that is for standard, so then premium will be £200 more than standard currently is...

Woman: We had an open day at our halls recently and they had a TV screen showing the prices and it had already gone up by £10 a week compared to what we're paying now. So, the next year of students will have to pay more than us already.

(Edinburgh)

Figure 2: How maintenance support would change if it had kept pace with inflation

Inflation figures based on Consumer Prices Index (CPI)

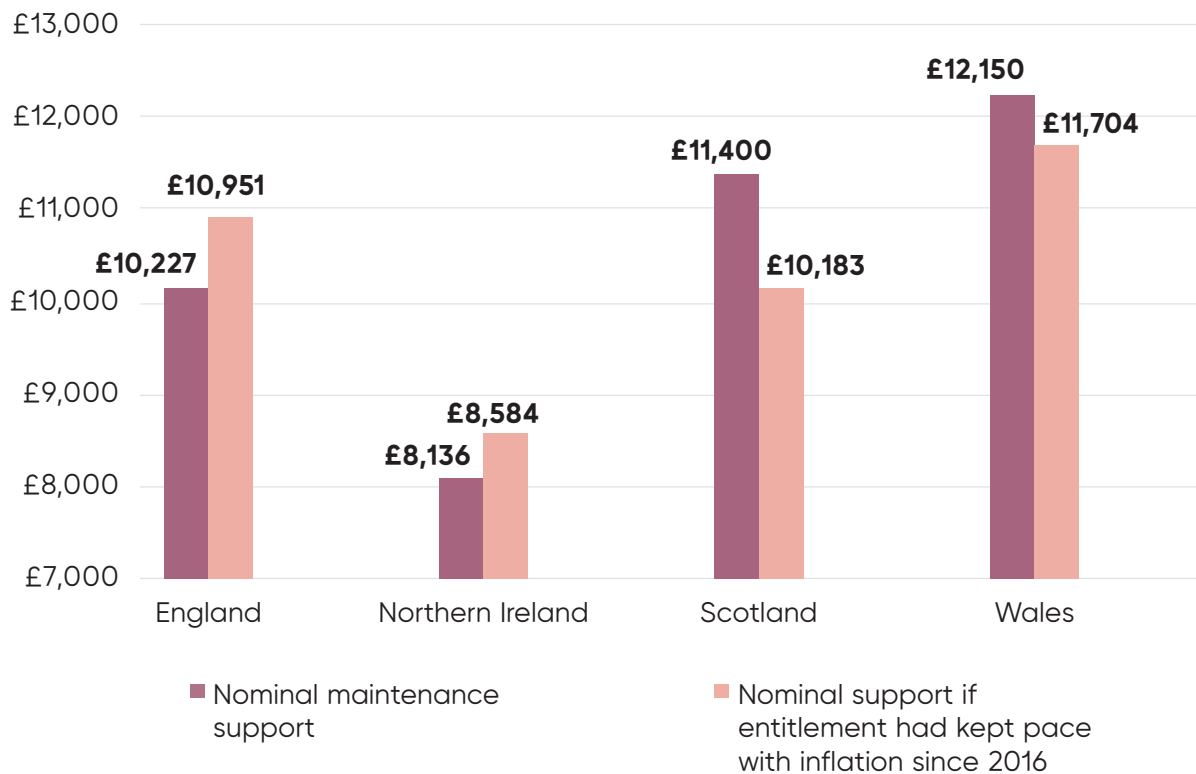
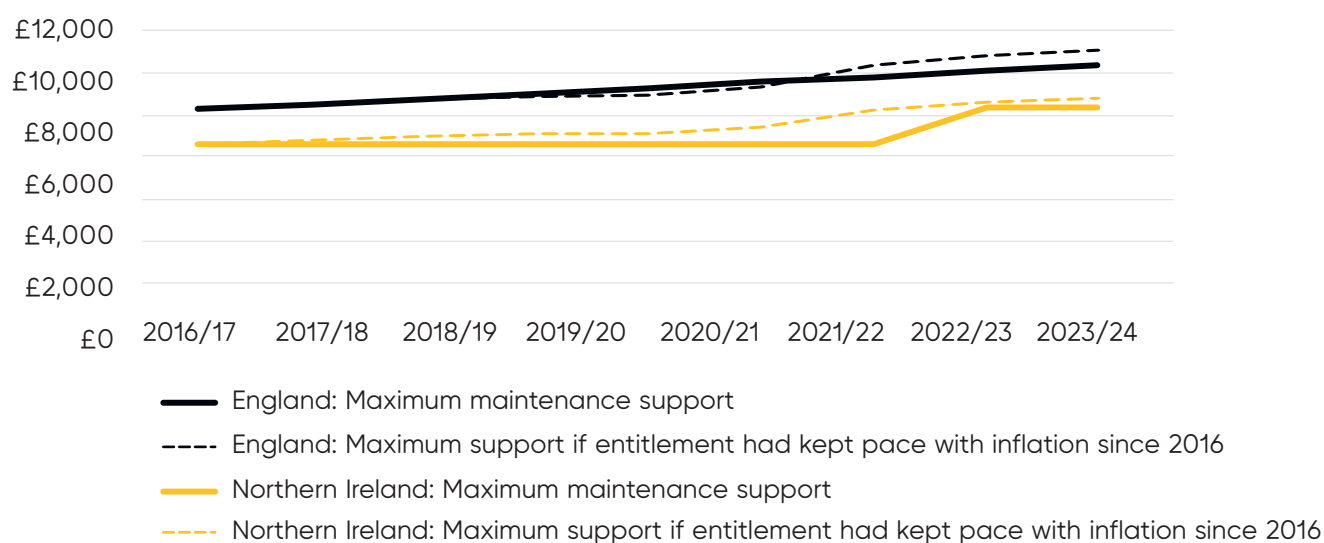


Figure 2 and Figure 3 show that, if maintenance support, which most students receive to cover their living costs while studying, has not kept pace with inflation in recent years. In England, this is mainly because maintenance is increased each year in line with a forecast of inflation, rather than the true amount, and the forecasts have severely underestimated the true level in recent years.¹⁰ In real terms, maintenance

support for students living in England is 10% lower than at its peak in the 2020/21 academic year. For students living in Northern Ireland, it is 5% lower than the 2016/17 peak, though the Northern Ireland Executive recently announced a large increase in support.¹¹ Meanwhile, student rental costs, which are by far the single biggest cost for most students, are rising faster than inflation.¹² Figure 2 shows that, if maintenance support

Figure 3: How maintenance support was outpaced by inflation

Inflation figures based on CPI



had kept pace with inflation, students living in England would get more than £700 extra a year and students in Northern Ireland £450 extra, though students living in Scotland and Wales would get less.

These factors and others have led some to argue that students now face a cost-of-learning crisis. This report investigates the situation further, going beyond our 2024 research to explore the

reality of costs for a further two groups of students: those in their first year and those in student halls. This allows us to calculate the full amount students will need to cover their costs across a three- or four-year degree. It also gives us vital insights about a student cohort facing serious challenges to their opportunities, outcomes and student experience.





Chapter 1

Methodology

Matt Padley



Building on our ongoing Minimum Income Standards (MIS) research, the 2024 MIS for students identified what second- and third-year full-time undergraduate students, living in shared, private rented accommodation in the UK, needed in order to have a minimum socially acceptable standard of living.¹³ This provided a baseline of minimum student needs that could be further developed.

In 2025, we have expanded this research, working with groups of first-year undergraduate students living in halls (also called Purpose-Built Student Accommodation or PBSA), and second- and third-year students living either in halls or shared, private rented accommodation. This broadens the range of MIS student budgets to include different accommodation types and to capture the needs of students in their first year. We have produced minimum weekly budgets for:

- first- second- and third-year undergraduate students living in halls; and

- second- and third-year students living in shared, private rented accommodation.

By halls, we mean both university-owned and private PBSA unless explicitly stated otherwise.

These minimum weekly budgets provide more extensive coverage of the range of undergraduate student experiences in the UK, while not comprehensively capturing the circumstances of all students. They do, however, reveal how minimum needs change across university years, and how these are affected by living in different types of accommodation. The report details what the groups of students involved agree is needed to reach a minimum standard of living.

We begin by briefly outlining the methodology and research process. We then set out what emerged from the discussions central to this research – what students said they need and why. Next, we look at what this means for the cost of a minimum socially acceptable standard of living

for the students specified above and the composition of each student budget.

We also comment on:

- what first-year undergraduate students living in halls need as a minimum;
- how the cost of meeting minimum needs differs for students in different years;
- how the cost of meeting minimum needs varies in different accommodation types; and
- how the cost of meeting minimum needs has changed for second- and third-year students living in shared, private rented accommodation since 2024.

Establishing the minimum needs of students

As in the previous MIS for students research, this latest research brought together groups of students to discuss and reach agreement about what is needed to have a minimum standard of living. The definition of a minimum standard of living in the UK, established in 2006, and used in all MIS research,

was again used as the starting point for all groups' discussions and deliberations:

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.

This minimum is about more than just existing. Central to it are the essentials – having a roof over your head, clothes to wear and food to eat. But it goes beyond just these things to include what the community in question, here students, determine is needed to live with dignity. It is about being able to participate in the society you live in and make meaningful choices about what life looks like: having individual agency.

In this research, this minimum is about being able to participate in university life, with the resources necessary to feel included rather than excluded from 'being a student'. This does not mean that the minimum budgets described here cover 'everything' available

to students while at university. But neither is this a short-term subsistence living standard. The Minimum Income Standard for Students establishes a standard at which an individual could live indefinitely.

That said, the students participating in this research acknowledged that the period of being a student is time-limited. The principle that the minimum should describe a living standard that someone could live at indefinitely remains an important one, but the shared expectations of what is needed as a minimum are likely shaped by an awareness of the time-limited nature of being a student.

The MIS approach comprises a series of groups that discuss and reach agreement about the goods and services needed to reach a minimum acceptable living standard by a particular household or in a particular circumstance. The aim of the approach is to build agreement and consensus 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 instead is a product of the deliberations and discussions of multiple participants, across groups. The MIS approach is an iterative one, with discussions and decisions from one group taken forward to subsequent groups to check agreement and resolve any differences.



Recruitment

The recruitment of participants for this research was predominantly undertaken by a recruitment agency which has extensive experience of working on MIS projects over the last decade, with some support from the research team. As far as possible, groups comprised participants across gender and socio-economic circumstances (whether their main source of income was from a student

loan, parental support or part-time employment), course type and whether their university was relatively near or some distance from 'home'. Including people from different backgrounds is important within the MIS approach, as this contributes to a broader consensus regarding what would meet people's minimum needs.

Figure 4:

Where we held focus groups

In total, 48 students took part in discussion groups across five locations within the UK – Edinburgh, Belfast, Manchester, Newcastle and Nottingham. The locations were selected in consultation with HEPI, and as in the previous year, cities with more than one university were intentionally chosen.

Except for Newcastle, in each location groups comprised students from across different universities, broadening the range of experiences included in the discussions and decision-making. Groups included students from 11 different universities across the five locations.



Using MIS to look at the needs of students

This research included a series of four focus groups with predominantly first-year students living in both university-owned and private halls. A fifth group was carried out with second- and third-year students, some of whom were living in halls and others in shared, private rented accommodation. The nature and purpose of each of the groups is outlined below.

The orientation stage

The first group – or orientation stage – served several functions. First, participants were asked about student life in halls. Secondly, participants helped to identify what are likely to be the key areas where first-year students may have different minimum needs from second- and

third-year students. The group also discussed underlying assumptions about what it was reasonable to expect would already be provided when living in halls.

This group also helped to develop a 'case study', or example individual, for the later groups. Within MIS, participants are asked to think about what a hypothetical individual like them would need, rather than what they need for a minimum socially acceptable standard of living. This means that discussion within groups focused on establishing a basket of goods and services that would meet needs in general, rather than reflecting individual tastes and preferences. The case study (see below) used with all subsequent groups was agreed at this stage.

Alex is a first-year undergraduate student, living in uncatered university or private halls (purpose-built student accommodation) in [the city where the focus group was held]. They have their own bedroom (with a single bed) and share a kitchen and place to eat. Their rent includes all bills. Alex is in reasonably good health.¹⁴

The task group stage

This group was tasked with discussing the minimum needs of the case study, a first-year student. What does Alex need for a minimum socially acceptable standard of living? This was done by 'walking through' the different spaces in university halls (such as communal areas, kitchen, bedroom, bathroom) and discussing within each space:

- what goods and services are needed for a minimum socially acceptable standard of living;
- where items would be purchased;
- what quality the items would be;
- how long they would last; and
- whether these would be shared or individual needs and costs.

When the group had discussed what first-year students living in halls needed within these different spaces, the group was asked to think about minimum needs outside their accommodation, such as social activities or study-related needs.

The discussions in this group were informed by what came out of the orientation group, as well as by what groups included last year for students living in shared, private rented housing. In some cases, discussions were also informed by CRSP's latest research establishing the minimum needs of single working-age adults, while in other cases groups discussed Alex's needs starting from a blank sheet.

This stage of the research produced a detailed list of goods and services the group agreed is needed for Alex to have a minimum standard of living. As well as reaching agreement on what Alex required, the group discussed why these things were needed, so what comes out of this stage is not just a list of goods and services, but also consensus on the reasons for including these items.

The follow-up and final stage

The third and fourth groups continued the discussion of what is needed as a minimum by first-year students in halls, with participants reviewing and making any necessary

changes or amendments to the needs identified in the task group stage. The fourth group were presented with the full list of goods and services and was asked to resolve any outstanding questions.

A fifth group of second- and third-year students, living in either halls or shared private rented accommodation, was asked to review the list put together with first-year students in mind, to identify any differences in needs or costs. This group was also

asked to consider the minimum budget constructed in 2024, drawing on the case study used in last year's research.

At the conclusion of all the groups, minimum weekly budgets were constructed for the five different categories of students – first-year students in halls, second- and third-year students in halls, and second- and third-year students in shared private rented accommodation.

Costing a minimum living standard for students

The additional or different items in the finalised basket of goods and services, agreed by groups, were costed in early 2025.

Where groups stated that the minimum needs of students in their first, second or third years living in halls were the same

as those identified in 2024, the cost of these items has been uprated using changes in prices as captured through the Consumer Prices Index (CPI).¹⁵

The final budgets are therefore a combination of newly costed items and 'uprated' items.



Chapter 2

The minimum needs of students

Katherine Hill



This chapter draws on the in-depth group discussions to provide a detailed picture of what undergraduate students themselves say they need, at a minimum socially acceptable level, to enable them to participate in university life in the UK today. It sets out students' needs related to:

1. Accommodation –

highlighting differences between those of students in halls and shared private rented accommodation; and

2. Year group – comparing life as a first-, second- and third-year full-time undergraduate student.

It explores how, and importantly why, needs and costs can vary across these characteristics.

Accommodation

For first-year students, the model under consideration was living in halls, also called Purpose-Built Student Accommodation (PBSA). The orientation group agreed that the model should include both university-owned and private halls. Participants did not feel the needs of students were particularly different between the two types of accommodation. They agreed the model should be based on self-catered accommodation.¹⁶ They recognised there would be differences for those living in catered accommodation, although the higher price of

catered accommodation is set against having to buy less food and cooking equipment, and rent levels are likely to be lower when bathrooms are shared.

As in the 2024 report, the model for private shared accommodation is a second- or third-year student living in furnished housing. They have their own bedroom and share the kitchen, bathroom and living areas with four other students.

Rent will generally be by far the largest of students' overall costs; which are discussed in detail in Chapter 4. This chapter

focuses on what students require insofar as it depends on the type of accommodation they live in.

Importantly, first-year students in halls are likely to be moving in with people they do not know. This might also be the case for students in halls in their second and third years:

students told us that while it is possible to request sharing with second- and third-year friends in PBSA, this was not always guaranteed. By contrast, students moving into shared private rented housing in their second or third years tend to find their accommodation as a group of friends.

Man: I think if you're in halls of residence and you haven't chosen to be with those people it is pretty tough. If you don't make friends with them then it is quite hard to be like 'oh you have to do... you can't just leave stuff out'. Then it can be awkward whereas if you choose to live with people then it is so much easier. It is just the lack of accountability that comes with just randomly going to halls...

(Edinburgh)

Man: It is a very mixed bag, I know people who haven't talked to their flatmates, that they have lived with and they don't even go into the kitchen at the same time.

Woman: It can be so hit and miss. I got really lucky. Like four of my flatmates I get on really well with and I am moving in with one of them next year.

Bills and insurance

For students living in halls, rent covers household bills (energy, water and broadband). However, in shared private rented accommodation, groups said it was reasonable to assume that rent excludes household bills, so the MIS student budget includes the cost of these utility bills shared between tenants.

Contents insurance is generally included in rent for students living in halls, but it typically only covers items when they are physically in the accommodation. Groups

agreed that students would need to replace their mobile phone and laptop if they break, are lost or are stolen outside of the home, given their value and importance for day-to-day life and their university studies. Additional insurance cover is therefore included for these two items.

For those in shared private rented accommodation, the budget includes individual contents insurance. This covers the phone and laptop outside the home and also covers accidental damage.

Woman: With phones and stuff it is so funny when I got to uni, the amount of trust people have with their laptops just being left on like library tables, someone could just come and take it. But I feel like with phones, especially in Manchester I feel it is quite common to have them stolen or in London, I feel like it is quite like almost a kind of event for people.

Man:...A lot of my friends have their phones break or whatever or get stolen, I feel like if they have insurance or not it is kind of dependent on if they know their parents would help them if it got lost. Like a lot of people don't have the risk of just not having a laptop for ages because their parents would help them with that, but not everyone's will.

(Manchester)

Communal areas

Groups said the communal spaces in self-catered halls vary a lot. At a minimum, residents can usually expect a combined kitchen and dining area, and some also have a social seating area in their flat or floor. However, these are often seen as functional spaces, not places students would spend a lot of time in or personalise with their own items. Their use also depends on how well students get along with the people they live with.

By contrast, the living area in shared private rented accommodation is an important social space for housemates to relax in together. Items such as cushions, blankets and a lamp are included in the private rented budgets to make the living room more comfortable and homely. The 2024 groups also said it cannot be assumed the landlord would supply a television, so we included one in the MIS budget with

the cost shared between the five housemates. They felt it is important to be able to watch things together and it provides a relatively good value form of entertainment

Cooking and dining

Groups agreed that large and small kitchen appliances would be provided for them in self-catered halls. Some participants had a toaster supplied and some had not, but they agreed it would be unlikely students would bring their own appliances to leave in a shared area. They also noted restrictions on using kitchen items in their rooms. Groups developed a list of cooking and dining items that students living in halls need, including pans, a baking tray, a chopping board, utensils, crockery, glasses and cutlery. Participants said these items would be bought and used on an individual basis, especially because first-year students in halls might be sharing cooking facilities with people they do not know.

Researcher: Would it be acceptable for them to share their crockery or would it be more usual for them to use their own individual items if you are a first-year student?

Woman: No, you would come with your own.

Woman: I would have to ask, I would feel bad because I don't know them properly.

Man: Yes.

Woman: If you're at this stage of the year [April] because like obviously we moved in around was it August or September so now that we all know each other it is like oh am I alright to grab a mug from your press [cupboard] then it is OK. But at the start you needed your own things because again it is not acceptable to just run around the kitchen stealing people's pots.

(Belfast)

Groups agreed the kitchen and dining goods required by first-year students in halls would usually last until they finish university, so these items are an initial outlay and are only costed in our first-year student budgets.

Second- and third-year students in shared private rented accommodation have also included a microwave,

toaster and kettle in their budgets as they may not be provided by a landlord. These costs are split between housemates. A few additional kitchen items are also included for second- and third-year students in private rented accommodation, such as a mixing bowl, jug, sieve and drainer which were not in the first-year students' list of needs.

Cleaning and laundry

Groups said a vacuum cleaner and other cleaning equipment (dustpan and brush, mop and so on) would be provided in both halls and private rented accommodation. The MIS budgets include smaller cleaning items such as washing-up liquid, scourers, cloths, multi-purpose spray and bin bags. These are similar across accommodation type, with a few more products such as drain and upholstery cleaner (for cleaning furniture) included for shared private renters, who are typically responsible for more cleaning and maintenance.

An iron and a tabletop ironing board (as space is often limited) are included for first-year students living in halls. Groups felt that these could be used throughout their second and third years. However, laundry facilities were very different for private renters – who felt they could rely on having a washing machine

provided, so would only need to cover the cost of detergent – and those in halls, where the cost of communal laundry facilities can vary significantly. Groups suggested allowing for two washes and one dry per week to accommodate a light and dark load, washing exercise clothes or the need to re-wear items the same week. We costed this at a mid-range price and also included the cost of a small ailer.

The bedroom as a key living space

The groups saw the bedroom as an important individual space. Those living in halls possibly attached even greater significance to it, as they might spend more time there, have less social space and might not get along as well with those they live with. Some items were needed in both types of accommodation, such as a mattress protector and topper, as the mattresses provided may be in poor condition.

Woman: The mattresses are really cheap and uncomfortable.

Man:... Because they are uncomfy. I had a hole literally the whole width of the bed and there was missing springs, I have no idea, and they said it was only a year old the mattress and I hit the bed when I sat down. It was disgusting.

Woman: I just feel like quality of sleep and comfy, it is your space, you want it to be comfortable.

(Newcastle)

They also included a desk lamp (one is not always provided), storage boxes, extension lead, hangers, a laundry basket and overdoor hooks in the budget. A small amount of money was also included for personalising their room, such as by buying plants or pictures. Enhancing their environment was linked to wellbeing.

Researcher: So why is that important?

Woman: Otherwise it feels you're in prison.

Man: Quality of life.

Woman: Like home away from home, or like you're trying to make it similar so home comforts I guess help.

Man: Yeah, I think if your room's decorated especially with like things that you like, you don't feel like you're just living in a room, you feel like you're at like a second home or something.

(Nottingham)

A small additional storage unit was included for the bedroom in shared private housing, as well as a few split-cost items in the shared bathroom, plus a set of towels for students across accommodation type. Some disposable dehumidifier packs are also included to help with condensation – in relation to any airing of clothes or towels in their room and bathrooms in halls.

As with kitchen contents, groups felt that most bedroom items would be purchased as first-year students and see them through their second and third years, whether they continued to live in halls or moved to private rented accommodation.

Contract duration and the need for storage

In the focus groups, students mentioned issues around moving on from their first-year halls. They agreed that a first-year halls contract generally covers the academic year only, typically ending sometime in June. (However, as noted in Chapter 4, contracts in university-owned halls tend to be shorter than in private PBSA.)

This means they need to find something to do with their belongings over the summer period. Some mentioned help from their parents, but participants agreed such support is not available to everyone and also mentioned practical issues if they live a long distance away from home. Groups suggested using paid storage facilities, so storage costs are built into the budgets for first- and second-year where relevant.

Man: I know, that is a big issue with students, definitely is a cost like transportation, I know most people will have to pay for storage as a cost....

Man:... Or you can just take all of your stuff back.

Woman: Yes, but what if you're going to London.

Man: That is going to cost, like if you live up at uni it is a lot of stuff if you're like a nine-hour drive away.

Woman: Or if parents can't drive.
(Newcastle)

Student life – being a first-year or continuing student

Our 2024 study identified what second- and third-year students need to participate fully in university life. In this new research, we investigated the experiences of first-year students to build a broader picture of how students' needs can vary throughout their time in higher education.

Devices and technology

As in the minimum budget for working-age adults, a smartphone and laptop are included as a minimum need. Groups emphasised how important these are for student life, completing work, revision and access to timetables. They described being 'stranded' without them. Participants also noted that they watched digital content on their personal devices, which could be particularly important for students living in halls without access to a television. Groups agreed that a near-entry-level Android phone should last two years and £5 per month would give them enough mobile data, as they should have good WIFI

access in their accommodation and on campus. Groups felt the laptop included in the 2024 research (above entry level, with an i5 processor and 8GB of RAM) should last from their first to final year. Wireless headphones are also included for all students, as is a Bluetooth speaker for those in shared private rented accommodation.

Other everyday and university-related needs

In two areas, we draw on MIS budgets for working-age adults as a starting point. These are clothing, footwear and personal care and health needs. The current research groups confirmed the 2024 findings that students' needs would be similar in these areas. Groups made no changes to the requirements for clothing and footwear or the bulk of the toiletries and everyday medicines.

The 2024 student budgets incorporated a student optician discount, which we have included again. There

is also an NHS low-income scheme, and access to free eye tests, prescriptions or dental costs in Scotland and Wales can reduce healthcare costs. However, these are not factored into the MIS student budgets because they are not universally available. Groups also agreed with the amount included in the 2024 budget for hairdressing, while recognising there will be significant variation in cost depending on preference and hair type.

While it is important to account for study-related needs, groups highlighted how these can vary significantly by course: students might need a specialist calculator, specific clothing or be expected to have their own physical copies of some texts. Participants noted that some of these costs may be front-loaded, with items purchased in their first year being used throughout the course. They also discussed a 'learning curve' where first-year students may purchase materials or books in anticipation of them being needed, whereas by the second and third year they

would have a better sense of what is actually most useful. Reflecting this, £50 a year for study costs was included in the budget for first-year students, which falls to £20 a year in their second and third years.

Woman: I think the only difference is maybe if you're in first year you get things in anticipation of going to uni, not knowing if you need them.

Woman: Yeah.

Woman: You find you never use them once.

Woman: But then you've bought them, so that could be a difference.

Woman: I agree with that. I bought a textbook in the first year and then realised that everything... well my lecturer in like my third lecture was like, you don't need to buy the textbooks, people use my work for free, so this is the website to get anything you want for free.

(Nottingham)

Views on printing needs also differed and again are likely to vary by course and university year. While some first-year students reported what they saw as 'expensive' printing costs, others discussed little need for printing or being set up with printing credits when they started university, which lasted them through the year. However, third-year students pointed to a greater need for printing, for revision but particularly for completing dissertations, including printing research materials. The budget therefore includes £5 a year for first- and second-year printing costs and £10 for third-year students.

Other items included in all student budgets are a large suitcase, weekend holdall and a backpack or tote bag for everyday use, a provisional driving licence for ID purposes and a budget to cover some delivery or returns costs, for example for online purchases.

Shopping, budgeting and cooking at home

MIS entails a standard of living that is more than simply surviving. As such, MIS food

budgets include cooking food at home, a moderate amount of alcohol if people choose and the ability to have a takeaway or to eat out from time to time. For this report, we asked students to comment on the decisions taken by the 2024 student groups.

Groups agreed that first-year students are likely to incur additional food costs when they are 'finding their feet' at the start of university. On top of building up their basic food stocks, for example spices, this involves getting used to shopping for food, finding the best-value shops, buying for one, judging quantities of food required and accounting for use-by dates. Participants explained that while they build knowledge and confidence, they may end up wasting fresh produce or buying more convenience food and ready meals than they would when they get more organised.

The first year of a degree is also a potentially intense social period. For example, freshers week is often a key opportunity for first-year students to make friends, join societies

and build social networks, so they are more likely to be out and less likely to have time or energy for preparing food at home. To account for this initial settling-in period, the first-year food budget includes a small amount of extra money for the first 12 weeks.

Man: I know like where to go for all the things if you know what I mean? Like I have got the knowledge now but at the start I just didn't really know where to go really. More expensive at the start.

Woman: I'd never really cooked for myself so it would be like Tesco ready meals and you could be talking £2.50-£3 a go so it does all add up.

Woman: I wasted so much money on food. Because I would either buy too little or too much and then I would check the dinner, and it would go off or something because I didn't know how long it would last for... Just really unorganised.

(Belfast)

Woman: For example, a pack of mince, you know how many meals you can get out of that, whereas at the start you are just guessing, you don't know how to portion out one portion. So I think you definitely need a bit of time to establish, and then it is a lot easier.

(Manchester)

A further £10 per week was included by groups to cover alcohol at home. This is slightly more than in the minimum for working-age adults, with participants across groups feeling that £10 was a very modest alcohol budget. Groups discussed it as covering pre-drinking for going out, allowing them to participate in more social activities, particularly early on at university. By comparison, in their second and third years or during exam periods, they would expect to go out less. However, students living in shared private accommodation, and with people they get on with, may also socialise with a drink at home.

Food outside the home – 'On the go', takeaway

The student budgets include £10 a week for food or drink 'on the go', reflecting that someone may grab a meal deal, snack, a soft drink or coffee when they are out, rather than bring pre-prepared food from home. They felt that 'on the go' food was particularly important when meeting a friend or during intense periods of study.

As with the food budget for inside the home, participants felt the costs would be higher at the start of their first year, so an extra £5 a week was added for the initial five weeks. This covers the settling-in period as well as spontaneous meet-ups with new or potential friends, which happen more in the first few weeks. Participants emphasised the importance of being able to take, and not pass up, opportunities to get to know people and 'make connections' while they are 'finding their feet', to help them get established in their new environment.

Woman: I think it could be different at the very start whenever you're starting to meet people, like if you're meeting people in lectures and you're like oh do you want to go for a coffee do you know what I mean? It might be that difference like making friends to begin with...

Woman:... Because then how you look saying no is like you don't want to be their friend as well.

Woman: Yes and at the start if you don't know them as well you don't want to be like sorry I am budgeting to £10, I can't do that, do you know what I mean?

Woman: They are like, 'she's weird'.

Woman: I feel like you would be worried that they would never ask again.

(Belfast)

Participants also mentioned the need to take advantage of opportunities to make friends, in the context of pressure to find housemates for their second year. Some said it was common, or even necessary, to find shared private rented accommodation as early as October or November for the following September, given the competitive student housing market in their area.

Woman: You have come to uni and you don't know anyone, and within two months you have to choose a group of people you want to live with for a year... you barely know them at that point...

Woman: Yes, you don't know how they live but you have to choose early, otherwise you won't get a house.

(Manchester)

A further £5 a week was added to 'on the go' food by all groups to cover exam periods, where students could be focused on revision and might be spending long hours in the library. One participant noted the libraries can be busy during this period, so they work at a café which carries its own cost. This addition is included over two months for first-year students, over three months for second years, and over five months for third years, to account for dissertation work as well as exams.

Man: I spend a lot more money on food in exams... I would say like food to go does increase as well. Like I don't have time to meal prep if you know what I mean? I have to do exam work.

(Manchester)

Woman: I don't know about everyone else, but like for my diss[ertation], say when that was at the peak of me writing it, I was in the library a lot more, but obviously it's outside of exam times. So I would probably say it would be higher.

Woman: There's kettles and microwaves, so obviously you could bring a tea bag and make your own tea, but I think a lot more people I know are treating themselves to a hot drink or something, almost as like if I get a hot drink, I could stay here for a few more hours.

Woman: Yeah, motivation.

(Nottingham)

Groups across year groups agreed to include £25 a month to cover a meal or takeaway. On the whole, they did not feel that eating out was a particular

need, and tended to view a takeaway as more of an end of a night, fast food when too tired to cook, or to save time or to keep them going when studying, rather than a more formal or social takeaway meal to have at home.

Man: I think it kind of evens out. So first-years would probably get more like food on a night out but spend less on takeaway, or like getting Domino's, whatever. And then you'll probably do less with a night out second and third year, but then get more of like ordering food to the library.

Woman: Yeah, like a treat.

(Nottingham)

Social activities, and participation

A key feature of MIS is that it should enable someone to feel included, able to participate in society and not feel left out. The MIS student budgets include costs to cover the various types of social needs the groups felt are important to student life.

Groups included £35 week for regular leisure activities and entertainment in and out of the home, such as a gym membership, sports, going to the pub or a TV subscription if someone wanted. While it was recognised as a modest amount, groups felt that, as a minimum, it should enable students to be able to go out and socialise (together with the amounts included for food on the go and takeaways).

However, it was emphasised that the beginning of the first year does involve more socialising and expense, in particular freshers week, an important time for making friends when there are typically activities going on every day. For that week, the budget was doubled to £70. Participants also agreed they would expect to go out more at the start of their first year, as they enjoy being away from home and take the opportunity to get to know people before exams start and things start to 'feel more serious'.

Man: That first sort of two weeks then it is more expensive because you're going out pretty much every night just trying to meet people. So you know people at uni.

Woman: Freshers week there is one [social event] every single day. You obviously don't have to go to them, but a lot of people go to at least like three or something, something like that... there definitely should be a buffer for freshers week.

(Newcastle)

If students are living in halls with limited social space, participants talked of having to go out to see friends. By contrast, those in shared private rented accommodation could get together with their housemates in the home and were able to 'socialise without going out'. All groups agreed a television licence (to access live TV and BBC iPlayer) was not necessary given other viewing options such as YouTube and Freeview. While last year's student budget included a basic TV subscription service

such as Netflix as a separate cost, groups this year felt that a subscription was something individuals may choose to fund from their entertainment budget, rather than cost as a minimum need for all.

Groups also included £200 a year for university-related activities, such as course trips, clubs and memberships. While it was recognised that the cost of these vary considerably, groups felt that students should have the opportunity to join some clubs or societies as they are part of university life, and in the first year a useful way of meeting 'like-minded' people. A student might end up spending more of this in their first year, for example, to purchase sports kits, or because they might have less time for these sorts of activities in their busier third year.

Researcher: As a first year, why is it, or is it, important that you should be able to join in with things like that?

Man: It forces you to meet people... You go from a really small pond of comparatively like maybe a couple of

hundred kids in your year, to like there is 2,500 people in my accommodation and it can get quite overwhelming. It forces you into a situation where you have to be sociable, and hopefully you go to something, meet someone, talk to someone and that can be a friendship.

Woman: I feel like going into a society is such a comfortable way to meet people because you know that you're going there with a common interest in mind, and it is a lot better than just like going to the student union on the first party night and there being 100 people there.

Woman: I think especially in first year these societies or commitments, whatever they are, it is an expense that most people just swallow, because in the long run you know having some friends for four years is pretty beneficial.

(Edinburgh)

A further £200 a year is provided to cover additional celebrations, such as birthdays, Christmas, special nights out and one-off events, such as course socials or balls. There is an addition for final-year students to cover the costs of a ticket to their graduation, plus gown hire. There is also a small budget for fancy dress.

Groups agreed that it was acceptable to include a short holiday in the budgets, based on the model developed in the 2024 MIS student study, as this is important for a student's wellbeing. This covers a three-night weekend away in the UK, off peak, for example after exams. We assume it is self-catered with the cost split between friends. There are also additional costs included to cover public transport to get there and spending money.

Transport

Groups discussed the different travel needs and modes of transport that students need during their time at university. They agreed that students could walk or use the bus for local travel, including to university, shopping, the city

centre or work and included the average cost of a term-time bus pass. It is worth noting that bus travel is free for those aged under 22 in Scotland, which would reduce travel costs for students living there – the students in our Scottish group felt this made a 'huge difference'. Participants also agreed to include an amount for taxis to cover travelling at night or carrying a lot of bags. They felt that £5 a week was sufficient based on the use of Uber and sharing taxis with friends when going out.

Groups included public transport costs (alongside a rail or coach card) to enable students to get to and from university (as it cannot be assumed that everyone has family who can provide transport), to travel home each term and to visit friends living elsewhere every term. Participants felt the balance of trips may vary over time. One suggestion was that first-years living in halls may prefer to go home more often while settling in, but by the second year they are more established and may place more value on visiting friends. Third-year

students mentioned that it can be useful to go home to help with concentrating during exams or dissertation writing.

Groups noted that starting university can be a daunting experience for students: living with people they do not know, not necessarily liking their living environment and a busy beginning of term. They described a 'transition phase' during which a home visit and some familiarity can be valuable for a first-year student's wellbeing.

Man: I think it can help you get settled if you can go home every now and again sort of familiarise yourself with your friends and family at home. You might feel a bit like fish out of water getting to a new city, you know if you go home it might just help you to calm down like mentally or get yourself in a better space if you're having a panic and then you come back up and sort of like chill out a bit more.

Woman: It is quite overwhelming as well like especially in the first term, there is so much going on and then you have exams quite soon as well, so I think being

able to go home is like quite nice but also I guess it is quite hard if you live really far away.

(Newcastle)

The 2025 group with second- and third-year students also included extra transport costs to enable third-year students to attend job fairs, interviews and assessments. They felt that this was important to build into the MIS budgets given the current competitive job market. These trips may involve travelling some distance at peak times, but the group agreed coach travel was acceptable as a minimum budget option.



A person wearing a blue denim shirt and a green backpack is standing in a forest. The background is a dense green forest with sunlight filtering through the trees. The person is on the right side of the frame, and their backpack is a large green bag with multiple straps and pockets.

Chapter 3

The cost of a minimum student budget in 2025

Matt Padley



The previous section explores what undergraduate students in the UK need for a minimum socially acceptable standard of living in 2025, according to the students themselves. Building on the previous research in 2024, the in-depth discussions with groups of students this year produced detailed descriptions of the minimum needs of first-, second- and third-year students living either in halls – for all years – or in shared, private rented accommodation in their second and third year. Through this new research we can explore:

- what first-year undergraduate students living in halls need for a minimum standard of living;
- how the cost of meeting minimum needs differs for students in different years at university;
- how the cost of meeting minimum needs varies across different accommodation types; and

- how the cost of meeting minimum needs has changed for second- and third-year students living in shared, private rented accommodation since 2024.

In compiling the minimum budgets for students, the goods and services required are organised in budget areas which largely align to the broad budget areas used in the official measure of inflation (the Consumer Price Index or CPI). Table 1 breaks down the minimum student budget into these broad categories for undergraduate students in five different groups.

Excluding rent, a first-year student living in halls needs £260 each week. This covers their essential needs, such as food and clothing, but also enables them to participate in society, or more specifically here, to participate in university life. Of all five student types set out here, a first-year undergraduate has the highest weekly minimum budget – it

is around £20 a week more than for second- and third-year students living in halls, and £14 a week more than second and third-year students living in shared, private rented accommodation. This 'first year premium' principally results from:

- **'Setting-up' costs:** This includes items for cooking and eating, towels and bedding, as well as a laptop. As the previous section outlines, students will need these in each year of their studies, but students would need to pay for them in their first year.
- **'Settling-in' costs:** This includes a small additional weekly amount to cover the cost of, for example, food

wastage while students get used to cooking for themselves and buying 'appropriate' items and amounts of food. It also includes an additional amount for the very start of university life, such as freshers week activities, start-of-year social events and establishing connections with other students.

Second- and third-year students – both those living in halls and those living in shared, private rented housing – do not face these additional costs, and consequently their minimum budgets are lower than for first-year students. Excluding rent, a second-year student living in halls has the lowest weekly minimum budget, needing £237 each week.

Table 1:

Weekly MIS student budgets, 2025

	First-year student living in halls	Second- year student living in halls	Third-year student living in halls	Second-year student living in shared private rented accommodation	Third-year student living in shared private rented accommodation
Food	£84.54	£83.04	£83.88	£83.04	£83.88
Alcohol	£10.00	£10.00	£10.00	£10.00	£10.00
Clothing	£15.34	£15.34	£16.20	£15.34	£16.20
Water rates	£0.00	£0.00	£0.00	£3.20	£3.20
Council tax	£0.00	£0.00	£0.00	£0.00	£0.00
Household insurances	£2.07	£2.07	£2.07	£1.73	£1.73
Fuel	£0.00	£0.00	£0.00	£11.52	£11.52
Other housing costs	£0.00	£0.00	£0.00	£0.00	£0.00
Household goods	£18.34	£10.39	£10.39	£2.40	£2.40
Household services	£7.43	£7.43	£3.13	£7.43	£3.13
Personal goods and services	£34.25	£34.25	£34.25	£34.25	£34.25
Transport	£26.83	£26.83	£29.71	£26.83	£29.71
Social and cultural participation	£61.04	£47.96	£48.06	£50.35	£50.44
Total excluding rent	£259.84	£237.32	£237.69	£246.10	£246.47
Rent	£158.55	£170.69	£170.69	£159.48	£159.48
Total	£418.39	£408.01	£408.38	£405.58	£405.95

Figure 5 breaks these minimum weekly budgets down into more specific categories of cost, excluding rent. This shows that for all students – irrespective of year of study or accommodation type – food and alcohol in the home, food on the go, takeaways and social activities (including regular leisure and university-related activities and special celebrations or events) combined make up over half of the minimum weekly budget.

Personal care (such as toiletries) and health account for around 14% of a minimum budget, and transport (including bus pass, taxis and other travel) between 10% to 12% for all types of students. Household goods and services make up 9% of a minimum weekly budget for first-year students, compared to just 1% of a minimum for third-year students living in shared, private rented accommodation.



When the cost of rent is included, for all student types, this accounts for by far the greatest proportion of what is needed for a weekly minimum (Figure 6). The lowest proportion is for first-year students in halls where 38% of the minimum budget is needed to cover the average cost of renting in halls (£158.55). The highest proportion is for second- and third-year students living in halls, where the average rent of £170.69 takes up 42% of what is needed as a weekly minimum. Chapter 4 discusses these rent figures in detail. Average weekly rent is higher for second- and third-year students as they tend to have longer contracts.

The next largest proportion for all student types is food and alcohol in the home, accounting for 18% of a weekly minimum across years of study and accommodation types. When we combine the cost of meeting minimum needs for food and alcohol in the home and food on the go with rent, this makes up between 58% and 62% of a weekly budget.

Looking across the minimum budgets for students in different years, the biggest differences – aside from those associated with ‘setting up’ and ‘settling in’ as a first year – relate to the cost of using storage facilities between academic years at the end of the first and second year. This is offset by the additional transport costs needed in the third year (or final year for students on longer degrees) relating to finding employment, such as attending interviews and assessment days.

Between accommodation types, there are differences related to paying for broadband and utility bills in shared, private rented housing, costs that are included in rent for those students living in halls. This higher cost in private rented housing is offset to some extent by the higher cost of laundry each week for students living in halls. However, excluding rent, living in shared private rented housing as a second- or third-year student adds around £9 a week to a minimum budget.

Figure 5: Composition of MIS student budgets, excluding rent
2025, £ per week

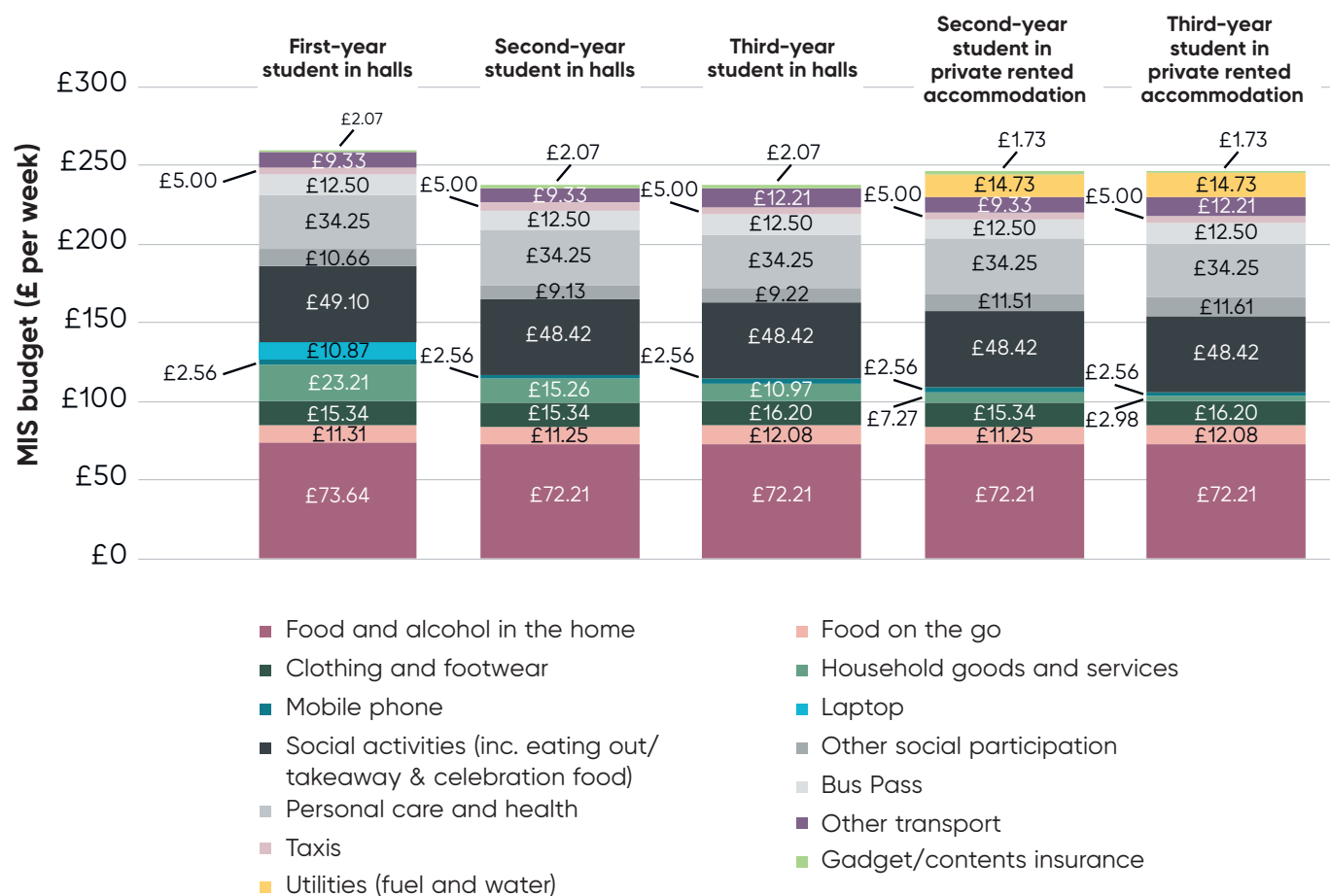


Figure 6: Composition of MIS student budgets, including rent
2025, % of overall weekly budget

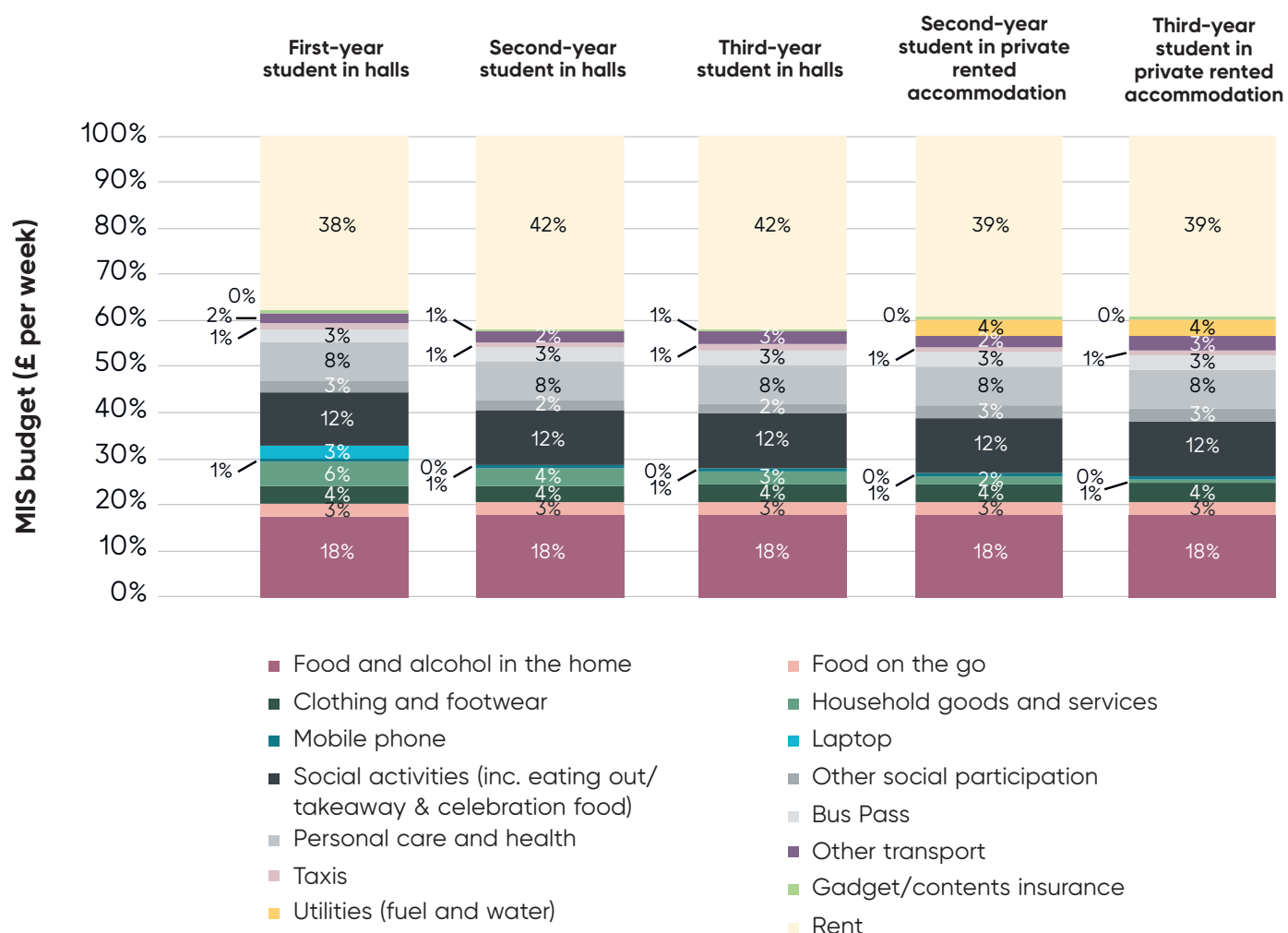


Table 2 compares the minimum budget for second- and third-year students living (excluding rent) in shared, private rented accommodation in 2025 with the minimum budget for these students from 2024. Overall, a minimum budget has increased by around 1% (£2.31 each week) over the past year.

Within the categories, there have been some larger changes. Minimum personal care and health costs have

increased by £8.37 a week since 2024, because of price increases and some changes in the composition of the male personal care element of a minimum budget in the budget for working-age adults who are not students.¹⁷ The cost of food and alcohol in the home has increased by a similar amount (£8.29 or 13% a week), because of an increase in the price of food combined with an increase in the amount included for alcohol drunk at home.



Table 2: Comparison of a minimum student budget in 2024 and 2025

Weekly MIS student budgets 2024 versus 2025

	Second- and third-year students, living in shared, private rented accommodation, 2024	Second- and third-year students, living in shared, private rented accommodation, 2025 (average)	£ change (+ in bold, - in italics)
Food and alcohol in the home	£63.92	£72.21	£8.29
Food on the go	£10.00	£11.67	£1.67
Clothing and footwear	£15.80	£15.77	-£0.03
Household goods and services	£5.68	£5.12	-£0.55
Mobile phone	£2.19	£2.56	£0.37
Laptop	£3.32	£0.00	-£3.32
Social activities (including eating out / takeaway & celebration food)	£52.98	£48.42	-£4.56
Other social participation	£19.59	£11.56	-£8.03
Personal care and health	£25.88	£34.25	£8.37
Bus pass	£12.50	£12.50	£0.00
Taxis	£10.00	£5.00	-£5.00
Other transport	£7.32	£10.77	£3.45
Utilities (fuel and water)	£13.41	£14.73	£1.31
Gadget / contents insurance	£1.38	£1.73	£0.35
Total	£243.97	£246.28	£2.31

The next largest weekly increase is in other transport, a consequence of third-year or final-year students (in halls and in shared, private rented accommodation) adding an additional budget for travel to, for example, interviews. However, this is more than offset by the reduction in the amount included to cover the use of taxis each week from £10 to £5 set out in the previous chapter.

The amount needed to meet social participation needs has fallen because of a reduction in what is included to cover eating out and takeaways

each month. The reduction in the amount needed to meet social participation needs, outside of regular weekly activities, results from groups stating that a TV Licence is unnecessary, and a subscription to a streaming service, such as Netflix, being seen as an individual choice (funded from the general social activities budget), and no longer included as a separate item. The cost of headphones is now included only in the first-year budget. The laptop is also now included as a cost paid for in the first year, as are some household goods.





Chapter 4

How MIS compares with the support available for students

Josh Freeman



Having established a Minimum Income Standard (MIS) for students, this chapter investigates rent, the single largest cost in the student budget, and compares MIS with the maintenance support available to students across the UK.

The costs of renting in student halls

Student accommodation markets are tight in much of the UK, so students have less choice over where they rent than they have with other spending.¹⁸ Because of this, as in 2024, we use a measure of average rent costs. As in the previous report, some caveats apply to rent figures:

- We use average figures, but the costs for an individual will be different and will depend on many different factors such as location, any amenities included and the length of their contract.
- We use data for five regions in the UK: England (excluding London), London, Northern Ireland, Scotland and Wales. We use regional averages, but rental costs (and other costs) vary significantly within regions. For example, 2023 research by HEPI and Unipol found that annual rent costs in Bristol are more than 40% higher than in Sheffield.¹⁹

- We use data for renting in halls and, later in this chapter, for privately rented accommodation. Students in other living arrangements may have different living costs. For example, students living with their parents while they study may not need to spend as much money on cooking or cleaning equipment, but may spend more on travel.²⁰ We hope to investigate this group of students further in future research.

Data from the Higher Education Statistics Agency (HESA) show that first-year students are more likely to live in university-owned halls than any other kind of accommodation. After their first year, students are much more likely to live in shared private rented accommodation. Just one-sixth of those in their second year or higher (17%) live in either university-owned or private halls, split roughly evenly between the two.²¹

Figure 7: Where undergraduate students live

Source: HESA. Data from 2023/24. The original HESA data refer to 'provider maintained properties' instead of university-owned halls and 'entrants' rather than first-year students



As set out in Chapter 1, we take university-owned halls as our baseline for first-year students. As shown in Figure 7, first-year students are more likely to live in university halls than private halls. An original analysis conducted for this report of a representative sample of 30 UK universities also shows that most institutions guarantee first-year students a room in university-owned accommodation. This guarantee is either outright or subject to certain conditions, usually that people apply by a certain date. While university halls are therefore not available to all students, this suggests most new students will be able to secure a room there if they want to.

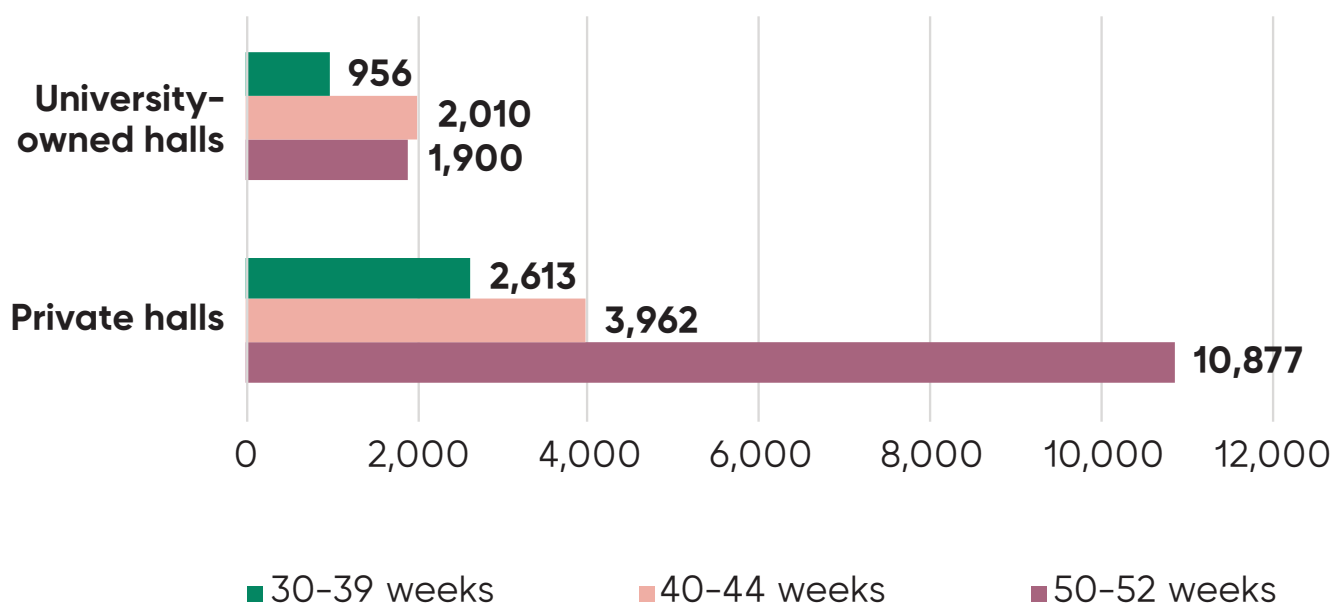
Additionally, other data suggest international students, who are on average wealthier than home students, are much more likely to live in private

halls.²² The cost of meeting a minimum standard of living for international students is an important avenue of research, but this report focuses on home students, who are eligible to receive government maintenance support.

New data on the cost of renting in halls have been generously provided for this report by StudentCrowd, a platform for students to review different aspects of their university experience.²³ These data capture the average minimum cost of tenancies, an average of all weekly rents except the most expensive outliers. This makes them a good measure of what most students will have to pay, while some students could pay more to go beyond what students need as a minimum. The full data on rent costs in halls are available in Appendix 1.

Figure 8: Contract lengths, student halls

StudentCrowd. Count of different tenancy 'types' as of April 2025



StudentCrowd's data capture 22,000 different tenancy 'types' (Figure 8) which group together tenancy offers of different prices and contract lengths. Of these, more than 17,000 are at private halls and nearly 5,000 are at university-owned halls. In private halls, contracts are overwhelmingly 50 to 52 weeks long. In university-owned halls, the most common length is 40 to 44 weeks.

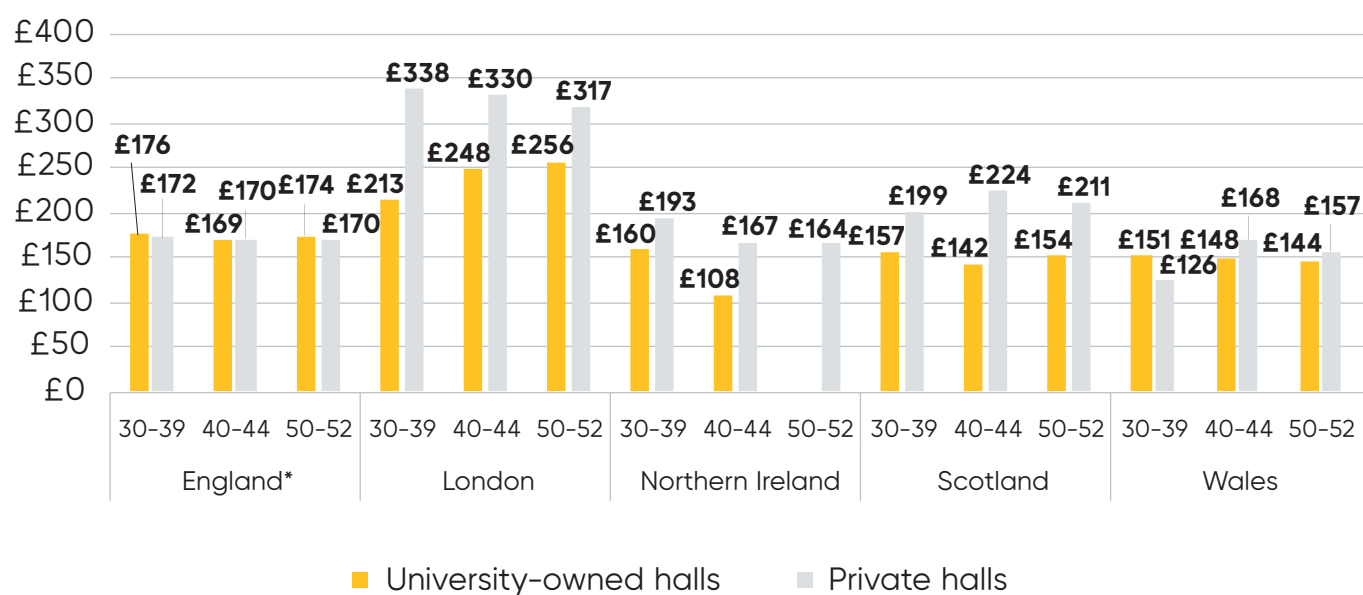
Cost data show that typical rents range from £108 per

week, for 40 to 44 week contracts in Northern Ireland, to £338 a week for the shortest contracts in London. Except for London, most weekly averages sit between £140 and £180. Private halls are almost universally more expensive than university-owned accommodation. This means that students who live in private halls, rather than our baseline of university halls, will likely have higher rent costs.



Figure 9: Weekly rent in halls

Average minimum weekly rent for all tenancy types. Average minimum means that the most expensive outliers have been excluded. There is no figure for university & fully nominated tenancies in Northern Ireland. As of April 2025. *Excluding London. Source: StudentCrowd



The cost of being a first-year student across the UK

In Chapter 3, we saw that first-year students living in halls need around £260 per week to reach a minimum acceptable standard of living, excluding rental costs. We take this to apply across the UK, but in practice some areas, like London, Edinburgh and Bristol, will have higher prices than others, such as Cardiff, Sheffield or Belfast.

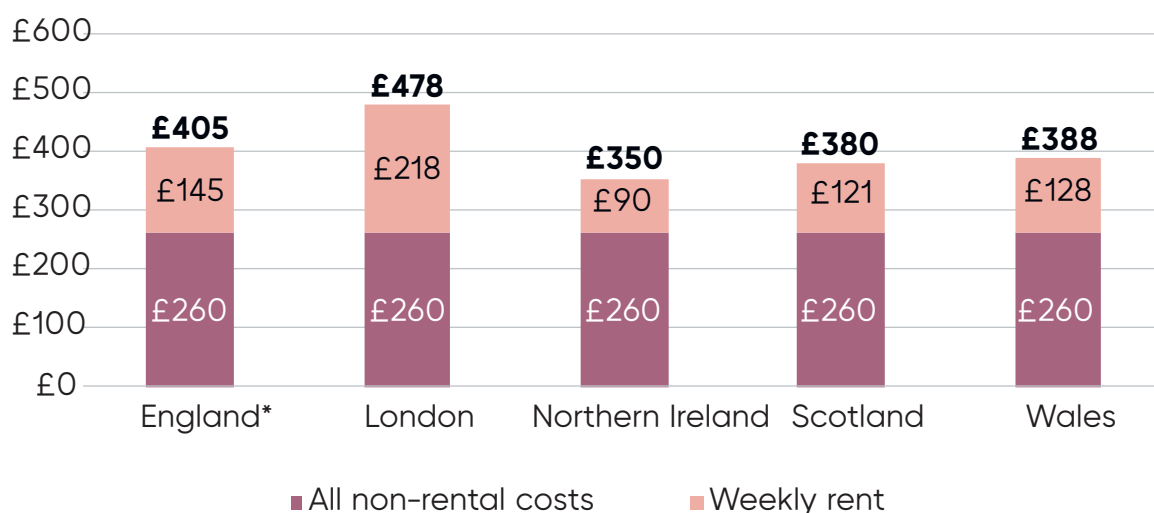
Accounting for the different rent costs across the five regions, Figure 10 illustrates the total weekly costs for students to cover their living expenses in each region. Rent is normalised to a 52-week period: for

example, a weekly rent of £200 paid over a 40-week contract is equivalent to around £154 a week for the whole year.

As rent in Northern Ireland is considerably cheaper and most student accommodation has a contract of 44 weeks or shorter, this is the cheapest of the five regions, with rent making up just 27% of the costs of meeting a minimum living standard. By contrast, weekly rent in London is nearly twice the rate in Scotland and Wales and makes up nearly half, 47%, of students' minimum costs.

Figure 10: Weekly costs including rent for first-year students

Weekly costs including rent, by region. Rent costs are for university-owned accommodation only. *Excluding London



One surprising finding is that the MIS for Wales is slightly higher than in Scotland. This is because while rents in Scotland are much higher, contracts there tend to be shorter, with a great number available in the 30 to 39 week range; Wales has almost no contracts of this length. Once private PBSA is

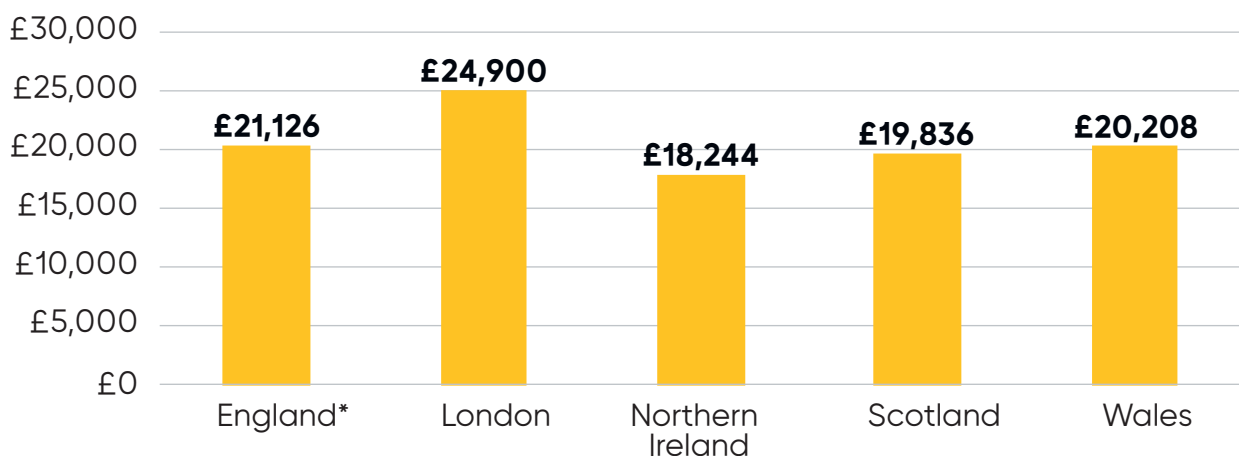
included, where the contracts usually last the full year, the costs in Scotland shoot up.

On an annual basis, these figures imply it costs around £21,000 a year for students in England to reach a minimum standard of living. This rises to almost £25,000 in London.

Figure 11: Annual costs including rent for first-year students

Includes rental costs for university-owned halls.

*Excluding London



First-year students – comparison with maintenance support

Students across the UK are eligible for different amounts of maintenance support, government help to cover their costs while they study. The total they can access depends on where they are permanently domiciled – usually, where they lived before starting higher education – their household income and whether they are living away from home. All the

nations offer different amounts and all, apart from Scotland, offer an additional top-up for students studying in London. Northern Ireland, Scotland and Wales also provide some support as grants, which do not need to be repaid, with more grants provided to students with a lower household income. All support in England is provided as a loan.

Table 3:

Includes both loans and grants (Northern Ireland, Scotland and Wales) or just loans (England). Students living away from home only: students living at home while they study are eligible for less

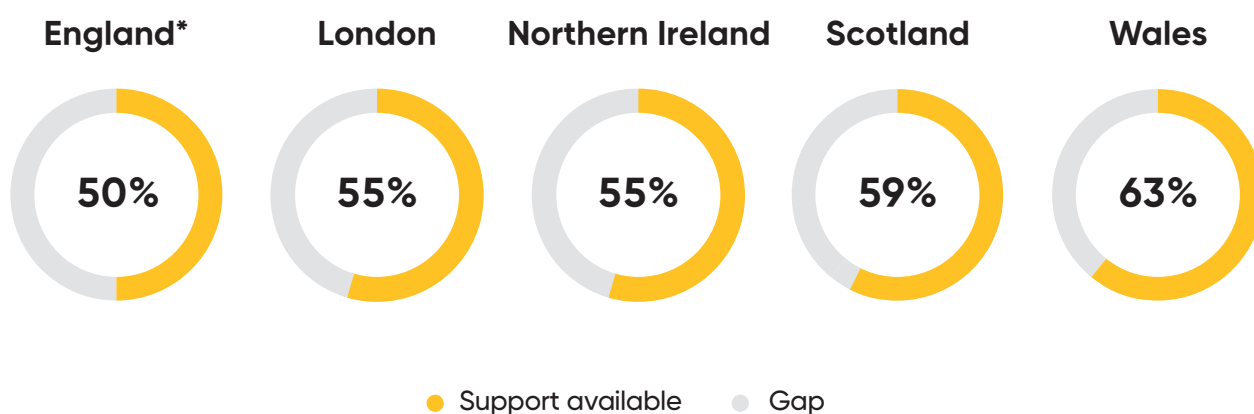
Maximum maintenance support available		Where the student goes to study	
		UK except London	London
Where the student is permanently domiciled	England	£10,544	£13,762
	Northern Ireland	£9,757	£11,391
	Scotland	£11,400	£11,400
	Wales	£12,345	£14,415

Figure 12 compares the levels of maintenance support with the MIS for home students, students who study in the same nation as they live. Most students are home students, so this gives a good sense of how far maintenance support goes.²⁴ It shows that the maintenance support for students permanently domiciled and studying in England covers barely half of their living costs, but close to two-thirds of costs are covered for those permanently domiciled and studying in Wales.

Figure 12: Proportion of first-year students' costs covered by maximum maintenance support – home students

Proportion of MIS (including rent) covered by maintenance support, for students who study in the same nation as they are permanently domiciled. The percentage for London is based on the support available to students studying there from England.

*Excluding London



However, not all students are home students: some choose to study in a different nation from the one where they are permanently domiciled. Table 4 shows the gap between maintenance support and MIS based on where their permanent home is and where they study. By this measure,

students from Scotland who study in London are the worst off, finding themselves more than £13,000 short of their living costs. By contrast, students from Wales will find themselves somewhat better off than their peers from other UK nations no matter where they study.

Table 4:

Proportion of the Minimum Income Standard in each region covered by the maintenance support available in each UK nation

How far does maintenance support fall short?		Where the student goes to study				
		England (excluding London)	London	Northern Ireland	Scotland	Wales
Where the student is permanently domiciled	England	£10,582	£11,138	£7,700	£9,292	£9,664
	Northern Ireland	£11,369	£11,884	£8,487	£10,079	£10,451
	Scotland	£9,726	£13,500	£6,844	£8,436	£8,808
	Wales	£8,781	£9,485	£5,899	£7,491	£7,863

Making up the difference: part-time work and parental contribution

So far, we have focused on the maximum support available. But most students do not receive the maximum support, because in all nations except Wales, the amount of support you are eligible for decreases with household income, with

parents expected to make up the difference. The decrease is quite mild in Northern Ireland, moderate in Scotland and significant in England, where the available maintenance loan entitlement drops by more than half.

Figure 13: Maximum versus minimum support available

Maximum and minimum maintenance support available, based on where a student is permanently domiciled (England, Northern Ireland, Scotland and Wales) and where they study (anywhere in the UK except London, or London)

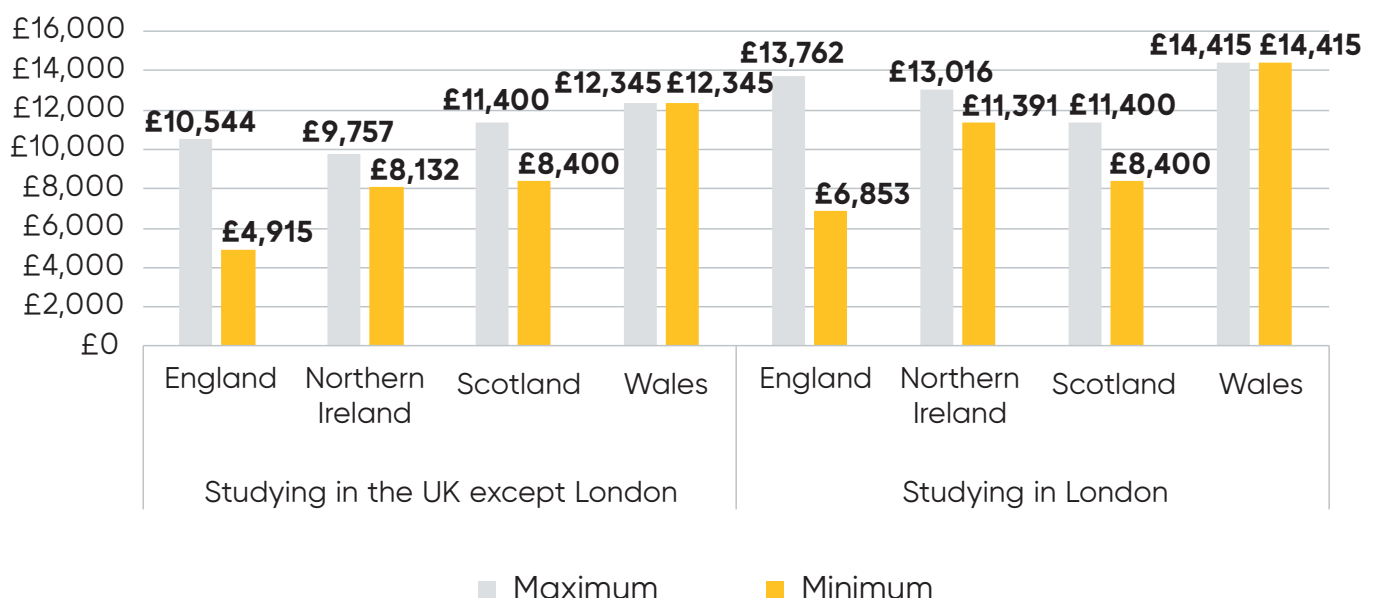
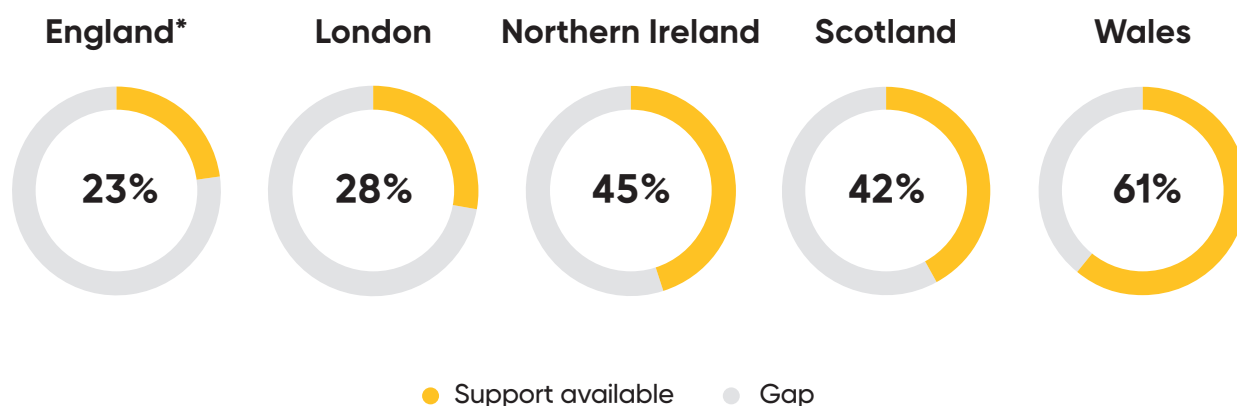


Figure 14 shows that for those in receipt of the minimum level of support, England is significantly less generous than other nations, covering just a quarter of students' costs. Wales, which provides the

same level of support to all students, is the most generous, though Welsh students with a higher household income will receive more as loans, rather than grants.

Figure 14: Proportion of first-year students' costs covered by minimum maintenance support – home students

Proportion of MIS (including rent) covered by the minimum maintenance support for home students, those who study in the same nation as they are permanently domiciled in. The percentage for London is based on the support available to students studying there from England. *Excluding London



The household income threshold is the amount at which students begin to be eligible for less maintenance support. It sits at between £19,000 and £25,000, depending on which nation a student is permanently

domiciled in. As noted last year, these thresholds have typically not changed in many years, but average incomes have gone up, so the number receiving the maximum level of support has decreased over time.²⁵

Table 5: Household income thresholds

Household income threshold at which families are expected to make a contribution to their student child’s cost of living, by permanent domicile, 2025/26. *All students in Wales are eligible for the same overall level of support, though household income determines the balance of grants and loans

England	Northern Ireland	Scotland	Wales
£25,000	£19,203	£21,000	N/A*

In our previous report, we argued that students might fill the gap between maintenance support and their costs by undertaking part-time work. The HEPI / Advance HE 2025 *Student Academic Experience Survey (SAES)* shows that a significant majority of students now do this, with 68% of students now undertaking paid employment during term-time.²⁶

In 2024, we suggested a reasonable expectation might be 10 hours of paid employment per week. Over the course of the year, a student working this many hours at the minimum wage for 18-to-20-year olds would work for around 525 hours and expect to earn around £4,515.

(We also suggested a student might work full-time over the summer instead, which earns around the same amount.)

Since we wrote that report, the minimum wage for 18-to-20-year olds, which applies across the UK, has increased from £8.60 an hour to £10 an hour. The same quantity of hours worked will therefore now earn £5,250, an increase of £735 per year from what they would have earned at the previous minimum wage. For students on this wage, this is a significant and positive difference.

Despite the minimum wage rise, students still need to work many more than 10 hours a week to meet their living costs. This is the case regardless of

where they live or study, even if they receive the maximum amount of maintenance support. For example, a first-year home student from England will still have to

work more than 20 hours a week at minimum wage, a student from Northern Ireland or Scotland 16 hours and a student from Wales 15 hours.

Figure 15: Hours of work a week to reach

For students who receive the maximum maintenance support. Home students only. The statistic for London is based on the support available to students studying there from England. *Excluding London





In contrast, students paid the National Living Wage, currently £12.21 an hour, which must be paid to everyone aged 21 or over, would need to work fewer hours: just 12 to 13 hours a week in Northern Ireland, Scotland and Wales, but still around 17 hours a week in England and London.

Figure 15 also shows how many hours of term-time paid work students do in each region, according to the HEPI / *Advance HE 2025 Student Academic Experience Survey*.²⁷ It shows that hours worked closely matches the number of required hours to reach MIS, except in England and London. It could be that wages are higher there, reducing the required number of hours or – as other questions in the Student Academic Experience Survey reveal – students want to work more hours but cannot find the work.

There is an expectation that those students who receive less than the maximum maintenance support will receive some extra support

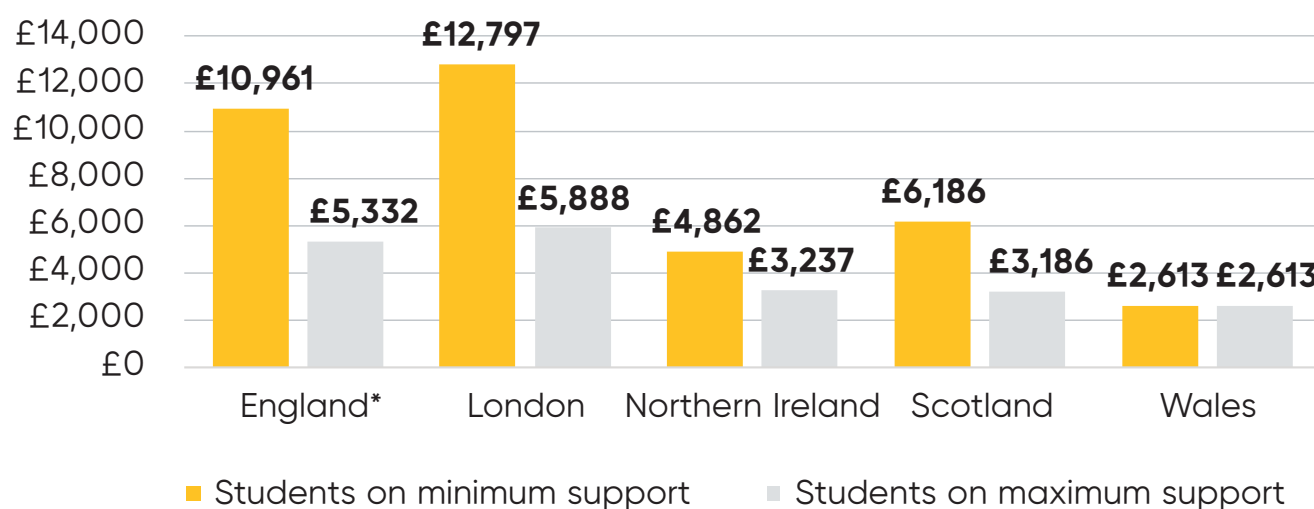
from their parents or carers: the so-called ‘parental contribution’. Some students, such as estranged students, can receive extra loan funding, because it cannot be assumed they will receive any money from their families.

How much should parents contribute? It seems reasonable that students should be able to reach MIS by combining all their income from maintenance support, paid work and the parental contribution. We suppose that students work 10 hours a week, earning £5,250 a year. We also suppose they receive the minimum maintenance support. The expected parental contribution will be less for students who receive more than the minimum maintenance allowance.

Students in Wales, whose maintenance support does not vary by household income, fall only £2,000 short of MIS. But even with this part-time work, students in England fall more than £10,000 short and students in London more than £12,000 short.

Figure 16: How much parents of first-year students need to contribute, if students work 10 hours a week

For first-year students, assuming £5,250 of income earned through paid employment and that students get the minimum maintenance loan. Home students only: the statistic for London is based on the support available to students studying there from England. *Excluding London



The maximum maintenance support is designed so that students from the lowest-income backgrounds, whose families are unlikely to be able to contribute any support towards their living costs, can cover their costs. Figure 16 shows that, by contrast, even these students fall between £2,600 and £5,900 short. Meanwhile, the parents of English students studying in England or London might

have to contribute more than £10,000 a year, or find the additional income through other means.

Despite these significant costs, neither the Westminster Government nor the devolved executives say in public what parents should contribute. This massive 'hidden parental contribution' risks placing a substantial burden on students if parents do not, or cannot, provide it.

The costs of a three-year and four-year degree

Finally, combining the results of this year’s and last year’s research, it is possible to estimate the costs to meet a minimum acceptable standard of living across the three or four years of a degree.

Some students continue living in halls, either university-owned or private, after their first year. For these students, we use the same rental data as above, but

we include private halls as well as university-owned halls in our average.

However, a higher proportion of second- and third-year students live in shared private rented housing rather than halls. For this type of accommodation, we use data exclusively provided for this report by StuRents, a student accommodation

Table 6 Source: Weekly rent across the UK, students in shared private rented accommodation

StuRents. StuRents data excludes Northern Ireland

Region	Rent costs
England (excluding London)	£135
Scotland	£152
Wales	£125
London	£256
National average	£159

search, property management and data platform that links renters to over 750,000 student rooms across the UK (excluding Northern Ireland).²⁸ Their data cover the average weekly cost per person of private rented housing, formally known as houses in multiple occupation (HMOs), which is best described as students renting with friends. HESA data show that around

a third of undergraduates not in their first year live in this kind of accommodation, more than any other accommodation type.²⁹

The StuRents data show that 87% of shared private rented student housing has a 50 to 52 week contract, so we assume that student renters typically have contracts of this length.

Figure 17: Total living costs, three-year degree, student who rents privately after first year

For a student who lives in university-owned halls in their first year, then rents with friends in their second and third years. Northern Ireland is not included in StuRents HMO data. *Excluding London.

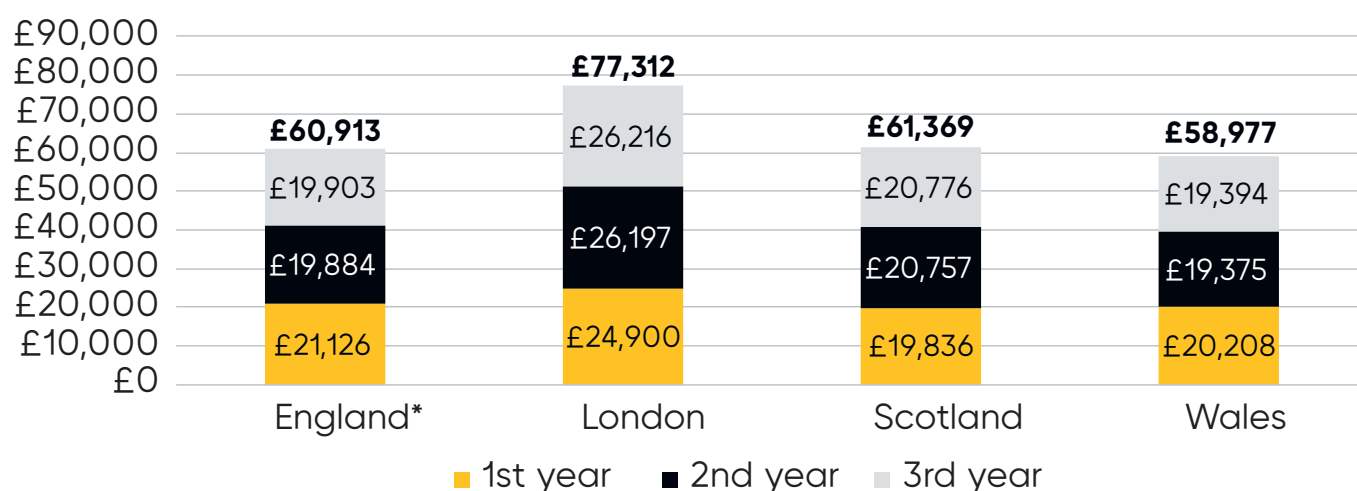
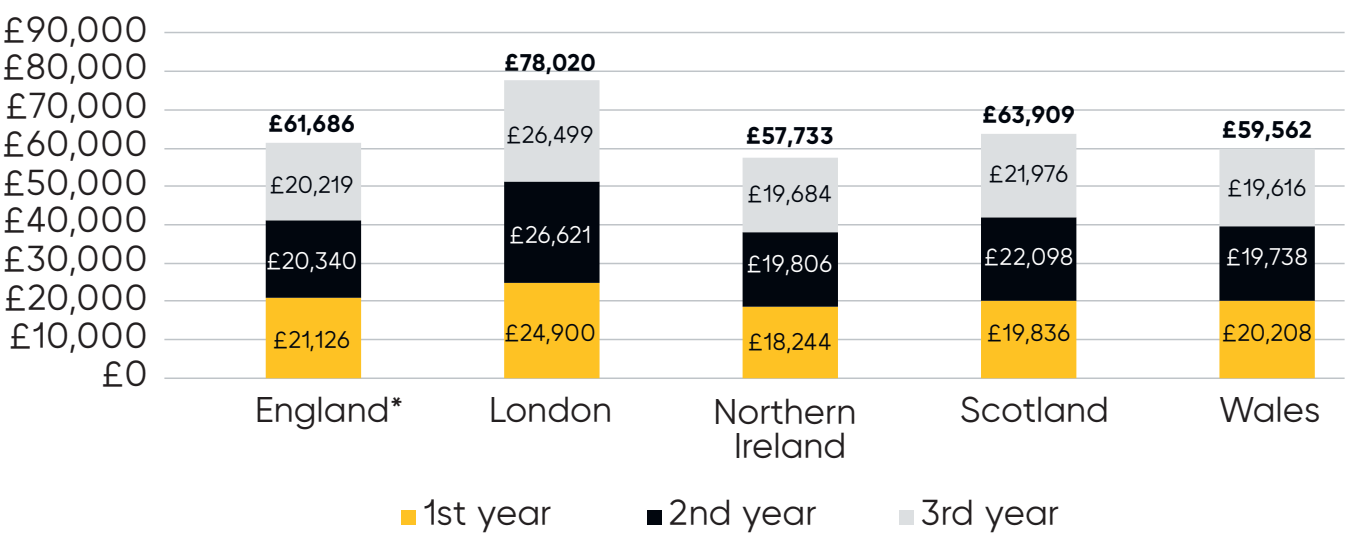


Figure 18: Total living costs, three-year degree, student who lives in halls for all three years

For a student who lives in university-owned halls in their first year, then in either university-owned or private halls in their second and third year. *England excludes London



Figures 17 and 18 show that while non-rental costs are lower for those in student halls, this is more than offset by higher rent costs, and it works out more expensive overall to live

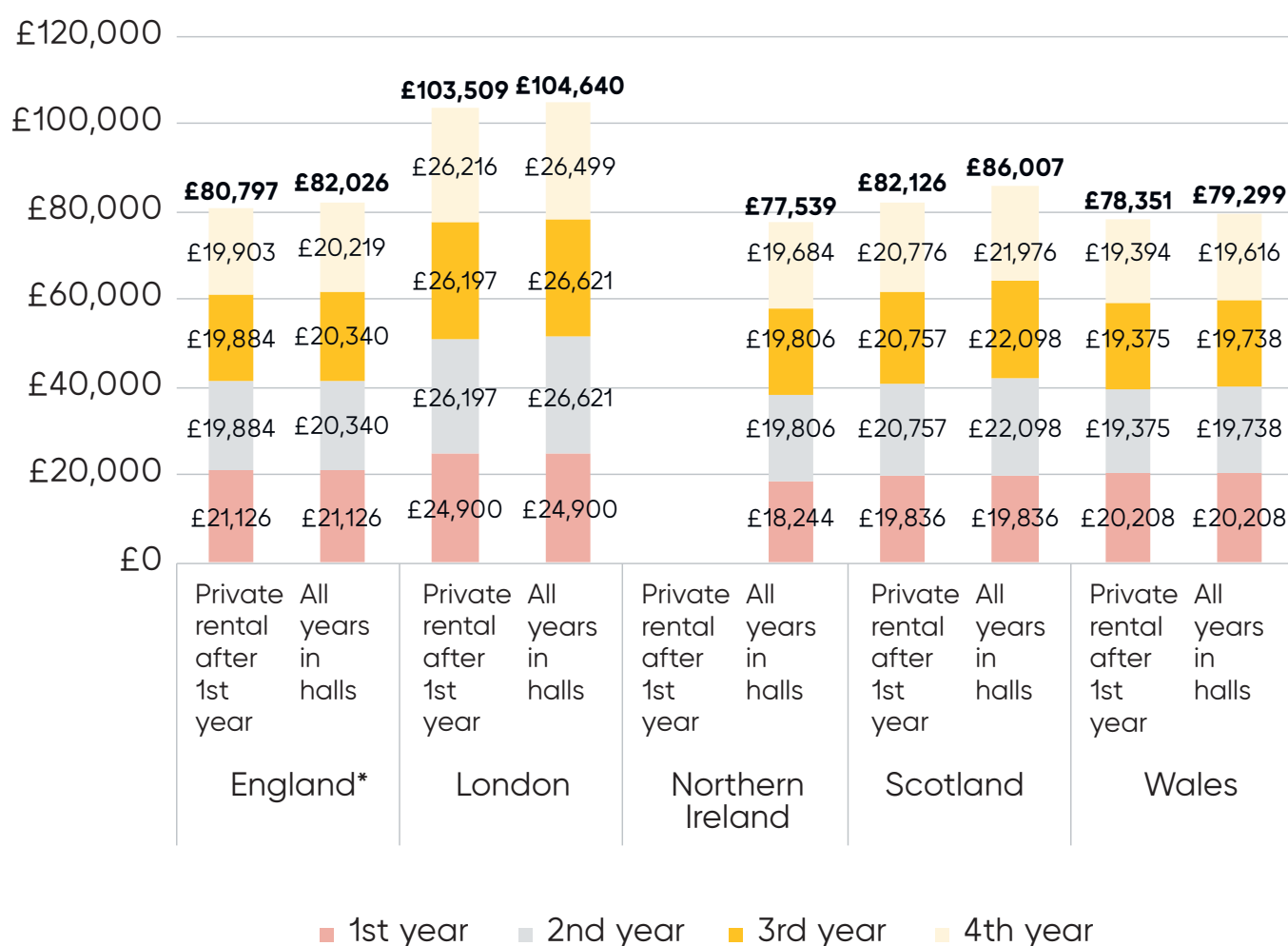
in student halls. Students can save some money, on average, by renting with friends. This is mainly because private halls are more expensive than other forms of accommodation.

The focus groups were conducted with students on three-year degrees and so are most accurate for students on this kind of course. It is possible

to estimate the costs of a four-year degree by duplicating the costs for the second year, as shown in Figure 19.

Figure 19: Total costs, four-year degree

Living costs for two categories of students. Estimate only. The first lives in university-owned halls in their first year, then rents with friends. The second lives in university-owned halls in their first year and carries on living in halls (either university-owned or private). There is no figure for private renting in Northern Ireland as this is not covered by StuRents data. *Excluding London





Chapter 5

Conclusions and recommendations

Josh Freeman



This report sets out a minimum budget, calculating what students need to reach a minimum standard of living. But it has also opened a window into the student experience, revealing a changing higher education sector and substantial challenges. We found evidence of the need for a 'first-year premium', higher costs at the start of their degree related to setting up, buying a laptop and other items they will use across their degree, and settling in, as they get used to living away from home and take advantage of social events to build a new social network.

We also found that living in student halls, while often a fantastic experience, can be isolating if students do not get on with those they live with. A scramble to find second-year accommodation early in students' first year adds to the pressure of making friends and may mean they end up living with people they are not close to later in their degree. And we found evidence that costs rise at certain critical periods of the year, especially exam periods, when it can be harder to find the time and energy to maintain ordinary routines.

Does the UK properly support students to meet these challenges? Last year, we wrote: _____

Urgent action is needed to help students live fulfilling, successful lives while in higher education... The system of student maintenance support must be reset.

Since the 2024 report was published, only one of the UK's four nations – Northern Ireland – has significantly increased the level of maintenance support it provides. There have been only small inflationary increases in Wales and England and no increase at all in Scotland. These small adjustments fall short of the system-level change required.

Without urgent reform, these findings demonstrate three serious risks to UK higher education:

- **Access** to higher education becomes more unequal, with fewer students able to move away from home to attend the universities with the best options for them or to attend higher education at all.
- The **quality** of the student experience suffers, with students forced to spend more hours in paid work, at the expense of their studies and the wider student experience.
- The **sustainability** of the sector is put at risk. Institutions cannot operate if students cannot afford

to study there, and the sector is facing severe financial challenges.

The harm students currently face cannot be overstated. Too many students are struggling to cover their basic costs, let alone participate fully in higher education. There is a moral imperative to give students a fair chance of getting the most from their higher education. It is time for governments who are serious about social justice to act and design better systems that are properly fit for purpose.

The recommendations below set out an alternative and ambitious vision for a system of maintenance support. It would be a system where, to use the current Westminster Government's language, what students can achieve is no longer determined by their background. It would be honest with students about the university experience they can expect and with parents about what they need to contribute. And it would be fiscally neutral, something that can be delivered without putting further strain on the Exchequer.

Such an approach would be built on five principles.

- 1. Simplicity:** The system should be easy to interact with, even for those who would be the first in their families to attend higher education.
- 2. Transparency:** Students should know what kind of student experience to expect when they arrive in higher education, and parents should know what and how they will be expected to contribute.
- 3. Independence:** The system should allow students to make meaningful choices about their higher education experience, part-time work and the social and extracurricular experiences they participate in.
- 4. Sufficiency:** It puts students within reach of the Minimum Income Standard, without depriving parents and carers of their own minimum standard of living.
- 5. Fiscal neutrality:** It pays for itself, with no additional spending that is not equally matched by a plan to raise funding.

Simplicity

The current funding systems are complex. Much knowledge about higher education is assumed: we expect students to have it but do not teach it. Changing this would make the rules more explicable to first-in-family applicants.³¹

Helpful tools, such as the Gov.uk Student Finance Calculator and the Student Information Scotland Finance Calculator, should be expanded

to provide a complete picture, including for example how much students can expect to receive in their final year.³² Individual institutions should update information on the cost of studying there using the data collected for this report. UCAS should use these data to make the costs of studying, the expectation that students need to work and the potential parental contribution clearer.



Transparency

Students and parents should know what to expect from their maintenance support.

- **Transparency around student debt:** The differences between student loans and other forms of debt, such as the fact that you cannot go bankrupt from student loans, need to be clearly explained. At the same time, the implications for students – that repayments can take a significant portion of their income in their twenties and thirties, and beyond, when they may be saving for key milestones – need to be clearly outlined so people can make informed choices.
- **Transparency around part-time work:** If the Westminster Government and devolved authorities expect students to undertake part-time work

while they study, they should say so. They should set out a reasonable expectation for paid work, such as 10 hours a week, and this expectation should inform the amount of maintenance support students receive.

- **Transparency around parental contributions:** Many parents know little about the imputed parental contribution and others take the maximum level of maintenance support as a guide for what students need and are surprised when this falls a long way short of students' actual costs. The Westminster Government and devolved nations should clearly set out how much students need to meet their living costs and how much is covered by maintenance support.

Independence

Maintenance systems should not prescribe every detail of students' lives: they should allow students to make meaningful choices around their own student experience.

The maintenance loan should be adjusted to give first-year students more than in other years. Students should have the ability to take full advantage of the first year of their course. This is a critical time for making friends, there are more activities and social opportunities, and this is also when students are least experienced at managing money.

Expectations of students should be flexible: Our proposal that students work 10 hours a week all year, or

the equivalent full-time hours over the summer, allows them to choose the balance of term-time and holiday-period work that suits them and is sensitive to the availability of paid work in their area.

Expectations of students should accommodate individual circumstances: For example, particular challenges are faced by students who do not have time to carry out paid work because their degrees are highly demanding or involve long placements, such as those on Medicine or Teaching courses. Care-experienced or estranged students should always receive extra support to the value of the (assumed) parental contribution.

Sufficiency

The maintenance support on offer, combined with other sources of income students might reasonably expect to receive, should be enough for them to reach MIS.

The level of maintenance support should be increased so that all students can reach MIS. Students might be reasonably expected to undertake some part-time work, such as 10 hours a week all year or working full-time over the summer, but the remainder should be covered by maintenance support. Those who cannot undertake paid work while they study, for example because of a disability, should receive the full MIS in maintenance support.

The level of maintenance support should be pegged to inflation to ensure it does not decrease over time in real terms. For example, the current system in England, where maintenance is set based on a prediction of inflation, should include a correction mechanism

where maintenance is adjusted the following year based on actual inflation figures.

The household income thresholds should be increased, so parents do not need to contribute to their student children's living costs until they have enough money to meet a minimum acceptable standard of living themselves. In 2024, the MIS for a working-age couple without children stood at £39,400: governments should be aiming to raise minimum thresholds to this level in the medium term.

Institutions should support students financially and help to keep their costs down where possible. They should offer free storage over the summer period. They should provide targeted hardship funds for students in greatest need and offer employment opportunities wherever feasible. Institutions should develop and share practical strategies for helping students reduce their own costs.

Fiscal neutrality

Any new maintenance system should not impose an additional cost on the Exchequer.

The increase in maintenance support should be funded by a small increase in the real interest rates on student loans.

Positive real interest rates, which were the status quo in England until 2023, would raise substantial funds over the 40-year repayment cycle of student loans. Modelling by London Economics suggests this is progressive and would generate the most revenue from those who benefit the most from their higher education experience, as the original system of £9,000 tuition fee loans was intended to do.

This proposal is not made lightly: the substantial debt burden on graduates is

well understood. Online calculators should factor in the effects of part-time work and the parental contribution on students' overall incomes while studying.

Alongside these reforms, higher maintenance loans could be offered at higher interest rates or faster repayment rates.

This would ensure that only those students who urgently need the extra funding take it. However, this system would be more regressive in that it adds to the debt burden of the most disadvantaged students, who already owe more. Therefore, it would be beneficial to pair it with a policy, like the one above, which makes the system more progressive overall. Students should also receive high-quality advice which ensures they only take these extra loans when they really need them.

Appendix 1: Detailed rent data, student halls

Source: StudentCrowd.³⁴

Region	Tenancy Length (Weeks)	Average minimum tenancy price per week			Average tenancy price per week	Count of tenancy types
		Private & part nominated	University & fully nominated	All	All	
England (excluding London)	30+	£172	£176	£173	£214	3,029
	40-44	£170	£169	£170	£208	3,891
	50-52	£170	£174	£170	£221	8,881
London	30+	£338	£213	£259	£302	222
	40-44	£330	£248	£297	£474	1,059
	50-52	£317	£256	£302	£443	2,142
Northern Ireland	30+	£193	£160	£182	£220	16
	40-44	£167	£108	£147	£186	110
	50-52	£164	(N/A)	£164	£204	120
Scotland	30+	£199	£157	£181	£298	254
	40-44	£224	£142	£213	£277	627
	50-52	£211	£154	£207	£276	1191
Wales	30+	£126	£151	£137	£155	48
	40-44	£168	£148	£158	£186	285
	50-52	£157	£144	£154	£202	443

'Part nominated' means that the university nominates students to take up rooms but does not pay if the

room remains unfilled. 'Fully nominated' means the university fully covers the costs if the room remains unfilled.

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