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Moving Away? The past and future of student accommodation

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About the author

William Whyte is Professor of Social and Architectural History and a fellow of St John's College, Oxford. The author of the HEPI report *Somewhere to live: Why British students study away from home – and why it matters* (2019), his books include *Redbrick: A Social and Architectural History of Britain's Civic Universities* (Oxford, 2015). With Ning de Coninck-Smith and Julia Horne, he is general editor of the six-volume *Cultural History of Higher Learning* (Bloomsbury, 2025). His latest project, *The University: A History in Stone, Silk, and Blood* will appear in 2026 from Harvard University Press.

Foreword

Lucy Haire, Director of Sector Engagement, UPP

This report, commissioned by the UPP Foundation and written by Professor William Whyte, offers a timely and authoritative perspective on the evolving role of student residence within UK higher education. At a time when the sector is facing mounting financial pressures, changing student expectations and increasing policy complexity, it makes a significant contribution to current debate, drawing attention to a number of critical considerations facing the sector.

At its core, the report highlights the enduring nature of student mobility. The movement of students away from home remains a defining and persistent feature of the UK higher education system, shaping both institutional provision and the wider student experience. Yet long-established models of provision are coming under increasing strain. Questions around where and how students live are no longer peripheral considerations; they are closely connected to participation, belonging, engagement and student outcomes.

The analysis makes clear that residence is not simply an operational matter, but a strategic issue. Where and how students live has far-reaching implications for academic outcomes, wellbeing and participation. In this context, the role of community emerges as particularly significant, with residential environments continuing to influence students' sense of belonging, engagement and overall experience.

The report also identifies the need for stronger evidence to inform decision-making. Clearer definitions and more robust data are essential if institutions and policymakers are to respond effectively to these challenges. More broadly, it calls for a more informed and integrated debate, emphasising the importance of taking a long-term view of student residence within higher education policy and practice.

We hope this work plays a meaningful role in shaping a more strategic, evidence-based future for student residence and stimulates constructive debate about its place within the wider higher education landscape. As the charitable arm of UPP, the UPP Foundation is committed to supporting research and ideas that help improve opportunity and outcomes for students. We are therefore pleased to support work that encourages deeper reflection on how the conditions of student life shape participation, belonging and success.

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Executive summary

Despite significant variations within regions and between institutions, the overwhelming majority of full-time undergraduate students still leave home for university. Although commentators have been predicting the demise of this pattern for decades, the fact remains that the percentage of students living in the parental home remains the same as it was in the early 1960s. That continuity speaks of an important set of cultural assumptions that have not yet been undermined by a huge expansion in student numbers nor by changes in university funding models.

This report explores how this came about – not just as an abstract historical exercise, but as a way of thinking about what might happen next. The status quo has been maintained by the growth of a new industry providing student accommodation, one conjured into being from the 1990s and one that is now challenged by multiple factors. Still more importantly, students in 2026 struggle to fund this pattern of living. Indeed, their desire to leave home for university is causing real financial hardship, with rents in some cases exceeding the maximum support to which they are entitled. As a consequence, more and more take on term-time work, which impairs their experience of university.

Discussion of this important aspect of modern British higher education is hampered by an absence of robust data. Still more there has been a failure to focus seriously on student accommodation: what it is and why it might matter. This report concludes with a series of recommendations, not least of which is a call for further debate.

Introduction

The university is an institution in crisis; but, then again, it always has been. Look back a century, and vice chancellors were predicting imminent collapse. Look back to the 1990s, and futurologists were confident that, 'Thirty years from now, the big university campuses will be relics. Universities won't survive'[1] Look back to 2012 and journalists were apocalyptically, enthusiastically proclaiming 'The Year of the MOOC'. In a decade, claimed the founder of one Massive Open Online Course, 'there will be only ten institutions in the world delivering higher education'.[2]

None of this happened, of course. Across the globe there are more universities attended by more people than there ever have been. Every year, almost a quarter of a billion students are educated at one or other of hundreds of thousands of institutions. Far from becoming deserted relics, campuses have grown in size and scale and impact. The future has turned out to be more like the past than the experts predicted – more like the past, and yet bigger.[3]

But this does not mean that all is well. In the UK, universities are faced by a set of wicked problems: from rising costs to the falling real-term value of fees; from debates about free speech to arguments about international students. Not a week goes by without another restructuring or round of redundancies somewhere. 'I don't think we're at the lowest point', observed HEPI's Josh Freeman, in summer 2025. 'Things are going to get worse before they stabilise. People who've spent a lot of time in academia feel that this is the worst it's been'.[4]

And these are just the local difficulties. Universally, the university is believed to face a still more existential challenge. Now no longer menaced by the MOOC, the new threat is AI, with commentators vying with one another to pronounce the institution's doom. In June 2024, journalists were willing to speculate that 'AI Will Shrink The University'.[5] By November 2025, some scholars were clear that a darker future beckoned: 'Welcome to the death of higher education'.[6]

Just as in the past, the difficulty for those involved, invested or simply interested in higher learning is separating the entirely speculative from the highly likely. Just as in the past, an understanding of history can help distinguish signals from noise, short-term perturbations from longer-term trends. History can help us frame better questions and envisage different futures. It can, as even the most pessimistic writers acknowledge, show 'another truth: things can be different. They once were'.[7]

Seven years ago, I was asked to trace the history of accommodation in higher education – to trace it, to question it and to suggest some ways forward. I argued that a deep-seated commitment to leaving home for university had characterised British student life for generations and went on to suggest that this was unlikely to change anytime soon. But I also sought to show that the justification for this pattern of migration had become ever harder to discern. What was needed, I concluded, was a thorough debate about the nature and purposes of residential higher education.[8]

Since then, much has changed. The pandemic not only drove a sudden and dramatic switch to virtual learning, evicting students and challenging their landlords; it also disrupted the remarkable growth of the Purpose-Built Student Accommodation (PBSA) market, which had expanded hugely in the previous decade and then suddenly shrank by 21 per cent in 2021.[9]

The increasing cost of construction, a sustained rise in interest rates, and changes in the government's approach to international student numbers have all subsequently challenged accommodation providers too.[10] A 'demand shock' hit the sector in 2023, with new visa rules causing the first drop in full-time student numbers since the restructuring of tuition fees in 2012. Far fewer than 20,000 new beds were added to purpose-built stock in 2025 – a significant decrease when compared to the 36,000 built in the year before the pandemic.[11] In some cities, there are significant problems with occupancy levels, rates of return and what Martin Blakey, former head of the student housing charity Unipol and the foremost expert in the field, has recently identified as a 'loss of nerve' among PBSA providers.[12]

Other parts of the student accommodation ecosystem also face significant challenges. While much Purpose-Built Student Accommodation is exempt from the Renters' Rights Act 2025, the legislation significantly affects landlords who own homes in multiple occupation (HMOs). By abolishing shorthold tenancies, the Act eliminates annual contracts and thus threatens to destroy the property type that provides accommodation for up to half of all students. There is a way round this; but it is more onerous and far from foolproof. The impact of this change is, as yet, far from clear – but a similar reform in Scotland did undoubtedly reduce the supply of student accommodation, and the most dramatic predictions suggest that the Act may drive thousands of landlords from the market.[13]

Combine these specific issues with the generalised sense of crisis that swirls around the contemporary university, and it would be easy to conclude that my prediction of 2019 is likely to be proved wrong – and, if not now, then sometime soon. It is increasingly maintained by many that we are moving away from older patterns of student mobility.[14] In this report I want to explain why I have not, in fact, changed my mind and why the Augar Review was correct in 2019 to conclude that leaving home for university is a 'deep-seated part of the English culture' and likely to remain so.[15] Drawing on historical research, *Moving Away?* will argue that there is indeed a future – and a strong, resilient future – for the residential model. But it will reiterate, and with even greater urgency, the need for a debate about what residence at university is actually intended to achieve and how it might best be enabled. Indeed, I will go further, arguing for a wider discussion about what the university is for and how fundamental the residential ideal might be in that.

We have, in the last generation, created a mass higher education sector that draws on older, more exclusive models by taking larger number of students away from home – and we have done so without ever really asking why. At the same time, we have developed a student finance system that forces an ever-growing proportion of students to take on jobs in order to pay their rent even when they ought to be studying. We have entrenched inequalities within institutions and between them,

leading to gross disparities in how much students can engage in and benefit from university life. A minority live at home or commute long distances and consequently struggle to participate fully in an institution built for residential students.[16]

None of this was planned and most of it was unpredicted. Our present system, many of our current problems and much of our contemporary anxiety have arisen precisely because policymakers failed to take student residence seriously enough. Governments have assumed it is an issue for higher education institutions. They, in turn, have increasingly off-loaded the responsibility on private providers. There has, as a result, been little inducement to ask difficult questions, with the consequence that we do not even possess accurate data to make sensible decisions. Above all, there has been a consistent failure to think seriously about the role of residence in British higher education.

Focusing on student accommodation brings into relief other vital questions about universities here and now. How students live, it turns out, is every bit as important as what they formally learn; indeed, there is research to suggest that the skills they develop outside the lecture room underpin academic success and career progression.[17] There is also a 'migration premium' for young people who are willing to travel. As Peter Lampl, founder of the Sutton Trust, once observed, 'In the modern economy it is often those who are most mobile who are most likely to find success'.[18] Still more, a recognition that student life is about more than formal learning may help us articulate not only how the university may survive the threat of AI, but also why it deserves to.

How did we get here?

The last 30 years have witnessed a revolution in British higher education. Student numbers have increased; so have the number of institutions that educate them. The Higher Education Statistics Agency (HESA) published its first ever aggregated data in 1996, showing that there were almost 1.5 million students in the system. In 2026, HESA calculated that there were almost 2.9 million – more or less a doubling in enrolment.[19] The 182 providers of the mid-1990s are now somewhat more than 400, and the students, of course, include many more from overseas: a recent report shows the number of international students has risen from a little less than 200,000 to a little shy of 700,000, an increase more than 250 per cent.[20]

Student finance has likewise been transformed – and, in the process, made more complex. Tuition fees were first introduced across the UK in 1998; but, a year later, devolution enabled a growing divergence in approach, one that was consolidated as English fees rose. At present, students from England and Wales pay £9,535 a year and are eligible to apply for a loan to cover this expense. In Scotland and Northern Ireland, by contrast, the cost of tuition is more variable. Northern Irish students can obtain a loan to pay £4,855 if they remain at home or up to £9,535, if they study in England. In Scotland, fees – and, hence, loans – range from £1,820 for a Scottish university to £9,535, for study elsewhere in the United Kingdom.

Student maintenance is also a devolved issue, and the patterns vary still more widely. A dizzying array of loans, bursaries, grants and allowances is available, with the eligibility determined by variety of factors, including household income, location of study and age. In England, the maximum loan for most students is £10,544 a year. In Northern Ireland, a grant and loan make up a student support package worth up to £11,391, while in Scotland, a combination of bursary and loan provides as much as £11,400. Welsh students from the lowest income groups who study in London, by contrast can – with a combination of grant and loan – apply for up to £15,415.[21]

That is a lot of change as well as variety. But at least one aspect of higher education has remained still more remarkably stable: student residence. It is, indeed, a category that has stayed more or less constant. While there are some long-standing geographical differences – Scottish students, for instance, have always been more likely to live at home while they study – the surprising truth is that the growth in student numbers and changes in student finance have not dented an apparently unshakable commitment by most students in Britain to participate in what Lord David Willetts once termed an annual 'mass migration'.[22]

The latest HESA figures show that about 21 per cent of all full-time students in the UK currently reside in their parental home during term time.[23] When compared to the situation in most other countries, this is a notably low proportion.[24] More strikingly still, it is almost the same as was reported at the start of the 1960s, when 20 per cent of British students lived at home while studying.[25]

Achieving that percentage was the work of half a century. Although Oxbridge was long characterised by its collegiate model, Britain's other universities – and especially the civic universities founded in the nineteenth century – were originally and explicitly non-residential. The first of these new foundations, University College London, was established in 1828 and provided no accommodation for its undergraduates. As one of the College's supporters observed at the time:

> *If the student lives with his family he will be under the influence of restraints more powerful and, we will add, infinitely more salutary and respectable, than those which the best disciplined colleges can impose.*

Forty years later, as discussions focused on the best location for another reforming institution – the future University of Manchester – non-residence was assumed and a site was chosen to maximise the convenience of what we would now call 'commuter students'. The campus, recorded a report of 1868, was well situated for 'the several Railway stations' which brought them into the city to study.[26]

By the beginning of the twentieth century, however, attitudes had evidently shifted. By the 1920s, they had been completely overturned, with the University Grants Committee, which funded higher education, reporting in 1925 that:

> *Many Universities would be the better for new or larger laboratories, lecture rooms, etc., but in our view the most urgent and widespread need is for more residential Halls, or Hostels.*[27]

It was a call echoed in the Robbins Report of 1963, which, in true technocratic style, not only reiterated the need for students to have 'somewhere to live', but also specified the proportion that should be provided with purpose-built accommodation:

> *We think that, both on educational grounds and on grounds of necessity, provision should be made for a number equivalent to two-thirds of the additional students who will come into the universities to live in accommodation of one kind or another provided by the university.*[28]

Increasing supply was more than matched by growing demand, as the mid-twentieth century witnessed the creation of a genuinely national student body. At Manchester, in 1908, 73 per cent of students came from within 30 miles of the university. By 1955, it was 43 per cent, and by 1973, it was only 16 per cent.[29] As a result, even institutions that had initially set their face against residence came to embrace it. By the early 1970s, only a quarter of UCL students were from London and over 40 per cent of students were housed in university accommodation.[30] So much for the 'more salutary and respectable' influences of home.

A profound shift in how universities operated as well as how students lived, this mid-twentieth-century development turned out to have long-term consequences. In Britain, the percentage of students living at home has never really risen above 21 per cent since the 1960s. There were, to be sure, some regional differences and distinctions between

individual institutions. At times, the proportion of those who moved to study sharply increased. From 1983 to 1990, students were able to claim housing benefit, with the result that only 8 per cent chose to live in the parental home.[31] But for the last 65 years, it is a reasonable rule of thumb to say that only one-in-five British students have ever stayed in their childhood home as they studied.[32]

This continuity is all the more noteworthy when it is contrasted with the extraordinary changes in the broader landscape of higher education in this country. That a huge expansion in student numbers, and diversification in the student body, has not challenged this residential tradition is remarkable; so, too, is the fact that a vastly expanded range of institutions have not fundamentally overtured the mid-twentieth-century model. Moreover, while the percentage of those living at home has stayed surprisingly static, the massive increase in the student body overall means that a there has been unprecedented growth in the actual number of those living away from home. This was only conceivable because of three major changes in the world of student accommodation.

First, there was growing privatization of university halls. As student numbers grew, higher education institutions could simply not keep up with demand; nor were they willing to devote scarce resources to accommodation. It was, after all, rumoured in the mid-1990s that one university entitled its policy on student housing, 'How Little Can We Get Away With?'[33] Partnership with newly established providers like UPP, founded in 1998, enabled the refurbishment, expansion or simple replacement of existing on-campus accommodation.

Secondly, in addition to the accommodation provided by universities or their private-sector partners, a substantial proportion of students continued to live in houses in multiple occupation (HMOs). Although the private rental sector was predicted to be in terminal decline in the 1980s, it was revivified by the deregulation of rents in 1988 and the creation of the buy-to-let mortgage in the mid-1990s.[34] Largely driven by relatively small-scale investors, this development was of huge general significance, and especially for higher education. In England, indeed, something like one-in-10 private tenancies are with students.[35]

Thirdly, and perhaps still more noteworthy, is the fact that the last 35 years has seen the creation of a whole new industry. Founded in 1991, Unite has some claim to be the first of the new Purpose-Built Student Accommodation firms. It is now just one of several. For despite its relative youth and even with the current squeeze in student numbers, the sector remains the focus of significant investor interest. In 2025 alone, £4.3 billion was committed to the PBSA market, a growth of 10 per cent on the year before.[36] Small wonder when the demand for student rooms is anticipated to outstrip supply until at least 2030.[37]

This process has not been without its critics. Since the 1990s, there has been a longstanding worry about the 'studentification' of neighbourhoods, as family homes are taken over by landlords who rent them out on short-term leases. There is some evidence that this not only creates a nuisance for local residents, but also helps to inflate rents, pushing them out of their hometown.[38] In response, the planning system was engineered from the early 2000s to encourage PBSAs, but these too have generated complaints which range from the anxiety that such largescale developments are another sort of blight on the area, to the concern that the high cost of their rents serves to entrench social and economic distinctions within the student body itself.[39]

There thus remain many questions about the stability of the residential model developed a century ago. Most immediately, there are significant problems with the evidence on which we might base both our understanding of the present and our predictions of the future.[40] In reality, as HESA itself recognises, providers and students alike find the categories used confusing and unhelpful. It is hard to be confident about the quality of the data that results.[41]

In 2009, HEFCE could quite confidently claim 'there are a relatively small number of students whose term-time accommodation is unknown'. It estimated the figure for England and Wales at something like 4 per cent.[42] Presently, those defined as 'other' or 'unknown' make up about 8 per cent of the student population. Worse still, HESA identifies another one-in-five as living in their 'own residence', a category which may include property owners, renters, those who live with a partner who owns or

rents, or a multitude of other ill-defined arrangements, including those who have chosen to buy near their place of study as well as those who travel long distances from their place of residence. It goes without saying this is highly unsatisfactory – and needs to be addressed by HESA as a matter of urgency. That even experts are inclined to misinterpret this is clear: a recent study by the Education Policy Institute drew on this statistic to argue as many as 20 per cent of students live in houses they own; but this is not what the data really claim to show.[43]

Nor is that the only problem. Seeking to make sense of this ambiguity, some analysts have called into being a new category of student: an amorphous entity that in fact confuses matters even more. It is to the problem of the 'commuter student' that we now must turn.

What is wrong with commuter students?

Initially coined to describe a North American phenomenon, the definition of a 'commuter student' is seemingly self-evident. On closer examination, however, it proves to be anything but. In its first, US, usage, it did not necessarily refer to a category of student at all, but largely concerned a type of institution: 'the commuter campus'.[44] Quite quickly, however, the term was appropriated to account for an individual identity, even if – indeed, especially if – such an individual attended a university or college where some of their peers were resident. As these 'commuter students' now make up the overwhelming majority of higher education participants in the United States, they have become an understandably important focus for scholars, academics and administrators alike.[45]

Influenced, in large part, by this transatlantic trend, the last decade has seen a slew of publications concerning the subject in Britain. Commuter students have been discussed in parliament, as well as in scholarly articles, HEPI reports and Sutton Trust policy papers.[46] In 2024, they were placed on the Office for Students Risk Register as vulnerable to a cluster of disadvantages: whether limited choice of course type and delivery mode, insufficient academic support, insufficient personal support or cost pressures. In consequence, they have been included in a number of recent institutional Access and Participation Plans.[47]

As this suggests, the 'commuter student' is a category that has always been synonymous with an idea of deficit – and especially so in the UK, where residential higher education has of course long been the norm. There are multiple studies showing they can struggle to integrate and feel they are 'missing out on a full university experience'.[48] Commuter students are less likely to obtain a good degree and are more likely to drop out.[49] The fact that some evidence from secondary education suggests that the provision of accommodation and 'an academically oriented environment' for students can improve attainment by as much as a third seems to confirm the sense that commuter students

are disadvantaged – and, perhaps, seriously disadvantaged – by their situation.[50]

Yet the problem is that no fixed definition of the 'commuter student' has ever been determined, as even the Office for Students acknowledges.[51] It remains, as Liz and Robert Jones once observed, little more than the 'latest buzz word' – and so long as it is undefined, it has little or no analytical value.[52] We do not even know what proportion of the student body should be considered commuters, with estimates ranging from a little less than 25 to almost 50 per cent.[53]

Some studies see 'commuter students' as those who live in the parental home; others as those who live within a set distance of their place of study; yet others focus on still further definitions. It was reported in 2017, for instance, that the University of Glasgow defined 'commuter students' as any 'first-year students who live outwith institution-maintained accommodation' – potentially an enormous proportion of undergraduates.[54] One influential recent account chiefly concerns individuals negatively affected by their experience, defining commuter students as 'those for whom the travel between their residence and principal study location materially affects their ability to succeed in higher education'.[55]

There is no consensus on whether the key point about commuter students is their residential status or the distance they travel to university – or whether the important distinction is the compounding effect of both factors. Given this uncertainty, many studies of the subject simply leave the definition to the students themselves: a subjective measure that is problematic on a number of grounds.[56]

Not least, although the overwhelming majority of students leave home for university, most do not go very far. In 2018, Michael Donnelly and Sol Gamsu found that only one-in-10 moved more than 150 miles, while 55.8 per cent attended a university within 55 miles of their original home. HESA data suggest that this localism has not changed since then. Nor is this a new development. In 1979, almost the same proportion – about 54 per cent – of students living away from home could have easily

commuted. The combination of leaving home, but staying close, seems to be another relatively fixed point in British higher education.[57]

Nor does the move away from home necessarily mean a move as close to campus as students would like. Nearly 90 per cent of first-year students say that proximity to the university is a key criterion for choosing their accommodation, but the quantity of on-campus accommodation remains necessarily limited and a recent survey shows that more than a third of students are currently forced to choose a property further away from university than they wished because of a lack of provision, high costs or both. The average distance from accommodation to campus has risen in recent years to 24 minutes, and some are travelling far more than that, especially in London, where the outer boroughs provide cheaper places to live.[58] Rooms in both PBSA developments and HMOs can be miles away from campus and because our data are so poor we cannot properly understand the relationship between distance, property type and student outcome. We cannot even say for sure whether these students who have moved away from home but commute to university are 'commuter students' or not.

What is wrong with commuter students is that we really do not know who they are or what their needs might actually be. As Emma Maslin has observed, instead of analysis, we have anecdote.[59] And this is more than a merely analytical issue. Emphasising the singular importance of such an ill-defined minority means that we ignore wider problems of all students, including the overwhelming majority of students who continue to leave home for study. The critical distinction is not, in fact, between 'commuter students' (however defined) and the others. It is, as the next section will suggest, between those students and institutions who are struggling financially and a fortunate few who are not.

What is wrong with student experience?

Nearly 80 years ago, when Keele University was founded, official enthusiasm for residential higher education was nearing its height. Established on a green-field site to the west of Stoke-on-Trent, its ample grounds were intended to enable what was ambitiously termed 'total residence', with not only students but staff all being housed on site. This was a deliberate – and expensive – response to the widespread sense that without such provision the university would struggle to create a true academic community.[60]

That belief was widely shared, underwriting the state's massive investment in accommodation in the mid-twentieth century. Supporters argued that this would achieve two interlinked aims. First, it was commonplace that the '9 to 5 university', in which everyone went home in the evening, was not really a university at all.[61] Secondly, it was also generally accepted that absorption within a residential institution had wider advantages beyond the purely educational. 'There can be no doubt that when a youth attains the age of 18 or 19 years it is best that he should escape from … home-surroundings', observed one commentator at the turn of the twentieth century. Only then, he went on, would such a person, 'live a new life, learning new ways, making new friends, acquiring habits of independence'.[62]

There were problems with this model. To a large degree, it rested on the assumption that working and lower-middle class students needed to be rescued from the cultural impoverishment of their own families.[63] In practice, too, halls of residence could be exclusionary: preferring the well-heeled and well-connected over students from less privileged backgrounds. There is evidence that some operated a colour bar, refusing to admit anyone who was not white.[64]

But research undertaken at the time appeared to demonstrate that students in residence did indeed do better than those who continued to live at home. They were more integrated into the university community

and more likely to obtain a good degree.[65] Moreover, of course, it was not just the authorities that preferred the residential model. It was students and their parents, too. After all, when given the chance – and offered the funding – fewer than one-in-10 remained in the parental home.

Case Study: Student Voices – Perspectives on the residential journey

Universities have long recognised that residence provides more than accommodation. It can help students build friendships, develop confidence and establish a sense of belonging.

Arrival

In September 2023, Jameliah G. Pinder travelled more than 4,000 miles from The Bahamas to begin her studies in Nottingham:

> *After a long journey, a new country and countless practical challenges along the way, I arrived feeling exhausted, overwhelmed and uncertain about what lay ahead.*

Living close to campus and within a supportive residential environment helped her adjust to a new country, and settle into university life.

For Jess, who moved from Brighton to Nottingham, the experience was different but equally transformative:

> *I felt that tug of homesickness straight away. But underneath it, I was excited to start building a new life and meet the people who would become part of it.*

Belonging

For many students, the most lasting impact of residence comes through the friendships they form.

Jess found that shared spaces quickly became the heart of student life:

> *The shared kitchen became our natural meeting point. We'd cook together, watch films and share bits of culture and interests. That's when halls started to feel like home.*

For Elena Carr, a UPP Home at Halls event during her first year at the University of Reading, led her to meet two of her closest friends:

> *Those experiences played a huge role in building the friendship we have now. It shaped our whole university experience, and we probably wouldn't have met otherwise.*

The three friends are now planning a European road trip together, demonstrating how relationships formed in halls can extend far beyond university.

Participation and Independence

As confidence grows, students often engage more fully in university life. Jameliah became a course representative, student ambassador and debating society officer, while Jess credits halls and societies with helping her connect with a wider university community.

Both Jess and Jameliah describe residence as a catalyst for personal growth. Jameliah says:

> *Living away from home required me to make decisions independently, manage my finances and navigate challenges on my own. The experience gave me greater confidence, resilience and self-reliance.*

Jess reached a similar conclusion:

> *Living in halls taught me independence more than anything else. I've become more confident, more capable and more willing to take control of my own life.*

Together, these experiences illustrate how residence can be a foundation for university life. Beyond providing accommodation, residential environments can help students build community, develop independence and form the connections that underpin both personal growth and wider engagement with university life.

Case study provided by the UPP Foundation

That explains our current situation and also accounts for many of our current problems. As we have already observed, we have a higher education system that continues to be firmly based on this residential model. Students and their parents continue to support this, with most young people expecting to leave the parental home in order to study. The evidence likewise continues to suggest that this does indeed have benefits for those who move. Certainly, recent research by the Office for Students suggests that almost 80 per cent of first-year students living away from home believed their student accommodation positively contributed to their time at university.[66]

Such apparent continuity, however, conceals two key issues, both of them bound up with questions of finance. For while the changes in student funding over the last 30 years have not radically altered expectations about mobility, they have constrained opportunities. In the first place, unequal access to student accommodation has generated ever-wider disparities in the quality of housing available. Secondly, and linked to this problem, students have struggled to afford their rent, especially as maintenance support has failed to keep pace with costs.[67]

However it is calculated, and however disbursed, the gap between the cost of living and the support available to students is now unbridgeable. Various loans and bursaries, variously determined, provide only 55 per cent of the minimum sums needed by first-year students in Northern Ireland, 59 per cent in Scotland and 63 per cent in Wales. In England, the maximum maintenance loan amounts to only half of the £21,126 that a student really requires to pay for their accommodation, food, transport and limited social life.[68]

As a recent report has demonstrated, these disadvantages are found in their most advanced and perhaps most problematic form in the capital. Despite the recognition of the need for much more purpose-built student accommodation in the Greater London Authority's 'London Plan' of 2021, there remains a gap in provision of more than 100,000 beds.[69] This has helped contribute to a real affordability gap. The maximum student loan is now less than the average student rent in the capital, leaving students impoverished.[70]

This is not, however, a problem confined to the capital.[71] Strikingly, these issues are also increasingly apparent in regions that were traditionally seen as unproblematic – not least because in places like Scotland, leaving home for university was always less entrenched as a tradition than it was in England. One recent Scottish study nonetheless speaks of 'an emerging student accommodation crisis'.[72] This is scarcely surprising: although failing to keep pace with demand, the market for constructing student housing is more dynamic in London than anywhere else in the country.[73]

What this means is that many students struggle to find appropriate accommodation and, once they have found it, they are forced to take on term-time work to pay for their rent. The big change – and the most consequential development over the last generation – is thus not students' willingness to move; it is what they have to do in order to make that move possible. It is in this context that the proportion of students undertaking paid work during term has risen from 35 per cent in 2015 to 68 per cent in 2025.[74] The most recent survey suggests that 65 per cent of students were employed during term in 2026, one-in-10 of whom undertakes paid work for more than 20 hours each week.[75]

It should go without saying that this necessarily exacerbates underlying inequalities, with the poorest less likely to move and the less well-off having to undertake more paid employment during term just to make ends meet. The effects are widespread, with 70 per cent of students surveyed recently reporting that their wellbeing has suffered because of worries about accommodation.[76] They are also more objectively quantifiable, not least through a measurable reduction in the number

of hours available for academic work, with the 2026 HEPI / Advance HE *Student Academic Experience Survey* revealing that the amount of time devoted to independent study has fallen to a record low.[77] Unsurprisingly, the better-off do better, with those who undertake the least paid work the most likely to achieve the best degree results.[78] It could hardly be otherwise, when the majority of students spend more time working for money than they spend in either independent study or attending classes.[79]

These inequalities also have more indefinable consequences. Applicants to university from lower socio-economic groups report greater levels of anxiety about fitting in at university and anticipate a less warm welcome than more well-heeled peers.[80] Struggling to balance paid work and their degree, housed poorly and often at a distance from campus, they are perhaps not wrong to be concerned. After all, nearly three-quarters of students who receive Free School Meals at school report being too hungry to study while at university, while more than two-thirds were too cold to focus on their work because they could not afford to heat their accommodation.[81]

This is not just a funding problem, though it is undoubtedly that. It is also a conceptual issue. In the past, of course, the provision of student accommodation was underwritten by two assumptions: that it would aid the institution by creating a community and that it would support students by improving their experience. A virtuous circle was believed to ensue in which better integrated students performed better and the institution in turn benefitted from this improved performance. Today, however, these two drivers are in tension – indeed, they are in conflict.

An exclusive emphasis on the individual 'student experience' has helped erode the idea of the university as a community.[82] A few would like to abrade it still further, focusing exclusively on 'Teaching and the quality of the learning opportunities', as Vivienne Stern, Chief Executive of Universities UK puts it; casting off 'some of their more extraneous activities', in the words of Robert Dingwall, emeritus professor of sociology at Nottingham Trent University, 'so that they don't damage their "core business" of research and teaching'. 'Expectations need to

be systematically lowered', he writes.[83] They are describing a process, not prescribing a desired outcome; but we seem only too happy to be heading in precisely that direction.

At the same time, the need to pay for accommodation prevents many from fully enjoying the current 'student experience' in the sense it was originally understood. The more hours spent engaged in paid employment, the less chance they have to participate in sports, societies or professional internships: all the sorts of things that will help them obtain a graduate entry job.[84] The pursuit of 'student experience', in other words, impoverishes the experience of being a student.

Conclusion

What is to be done? The evidence suggests the overwhelming majority of students still wish to study away from home. Something like 81 per cent of students research accommodation before confirming a place at university and 65 per cent make their choice of where to study based on the availability of accommodation.[85] The evidence also seems to prove they benefit from this migration. Nearly 90 per cent of those who do move away to study express themselves satisfied with the experience.[86] But current conditions have created a perverse outcome in which students are forced to undertake detrimentally large quantities of paid employment during term in order to fund their accommodation. A general trend, it is one that especially damages the life chances of students from poorer backgrounds.

At present, the contract between providers and students is stretched almost to breaking point. Higher education institutions struggle to provide adequate accommodation. There are great disincentives discouraging housing companies from constructing the facilities needed. And students travel to study but then neglect their studies and socialising in order to pay for the privilege. This is not just a problem for students, it is a real issue for higher education providers. If they get this wrong, their reputations will suffer, their recruitment will fall and the current problems they face will only be exacerbated – perhaps existentially.

One solution would be to abandon residence altogether. If it cannot be offered to everyone, the argument might go, then it should be available to no one. But the lowest common denominator is surely not the path the UK wants to take, especially when other higher education systems are increasingly recognizing the value of a residential model. While there is currently a decline in the construction of Purpose-Built Student Accommodation (PBSA) in Britain, there is growth across the rest of Europe. 'If you wonder what has happened to all these PBSA providers, they are all working', observed Martin Blakey in November 2025. 'They are building stuff in Europe'. If anything, he went on to note, Europe is

moving towards the British model.[87] Certainly, in Spain, the university law of 2025 requires all new institutions to provide accommodation for at least 10 per cent of undergraduates within their first few years of opening.[88]

Worse still, as many writers recognise, would be a situation in which wealthier universities and better-off students are able to benefit from accommodation, but the less privileged are not. There is already understandable anxiety that student life has 'bifurcated into "two nations"'.[89] Deliberately to perpetuate – literally to institutionalise – that binary would represent an abandonment of any idea that universities can transform everyone's life chances. A divisive dichotomy between haves and have-nots is, in the absence of a definite policy, a highly likely future. But surely it should not be.

Yet the case for taking definite action is still to be made. Our evidential basis for making decisions is too weak. Not the least of our problems is that the HESA data are inconclusive and our definition of such elusive creatures as the 'commuter student' is frankly vague. That the Office for Students believes its regulatory oversight extends only to those students living in provider-maintained accommodation means that there is no body charged with thinking about this issue more broadly.[90] In place of precise definition or clear objectives, we have a vacuum. Wedded to a narrow doctrine of 'student experience', the sector has travelled too far away from the idea of the university as a collective endeavour. The idea of the university as a community is one that has begun to be debated, but that debate is still embryonic, to say the least.[91]

Policies based on anecdote and woolly thinking rarely succeed, and – as the case of the commuter student shows – we already have too much anecdotage and not enough firm analysis. What we need instead are sharper definitions and a more fundamental debate. The urgency of this is clear – and the prize for success is great.

Residence is not a panacea, of course; indeed, at present, it is not working as well as it ought, with the overwhelming majority struggling to pay for their accommodation and large numbers of students even in

halls testifying to high levels of loneliness.[92] But, when understood and implemented properly, it might very well be one important solution to some of the sector's most pressing problems.

That universities are struggling to cope with student welfare needs is now commonplace. Rates of poor mental health have increased – and have been exacerbated by the rising cost of living.[93] Students report low levels of wellbeing: lower, indeed, than their peers in the general population.[94] They want increased support, with a recent survey suggesting that as many as 79 per cent believe that pastoral care should be provided with their accommodation.[95] A sad little phrase in a recent Office for Students' report captures how impoverished expectations have become: 'Some students reported being particularly satisfied with their accommodation when they ran social events, which some students were pleasantly surprised by'.[96] We can surely do better than that. Indeed, a combination of welfare support and social activity is, it scarcely needs saying, precisely what the older model of student residence was designed to provide. Perhaps the time has come to rediscover it.

With the appeal of AI apparently ever more seductive and the virtues of virtual education becoming more widely trumpeted, the time is certainly ripe to rediscover the idea of the university as a living, breathing community: a place as well as an idea.[97] Accommodation is a key part of this, not just because it solves an obvious need, but also because it helps generate a sense of belonging. Some suggestive recent research shows that students do best if at least four aspects of their lives are thought of: institutions need to support their academic and social development while also attending to their need for personal space and engaging surroundings.[98] This is a long way away from a narrow focus on 'experience' and sounds very much like what a residential university ought to be able offer. It is also a positive response to those who feel that technology can replace the campus.

Britain pioneered the residential model of university education – and then exported it.[99] Leaving home for university continues to be the normal experience of higher education in this country. It seems likely to endure. But it is challenged, as we have seen, by changes in student

funding and in the business model of accommodation providers. Given the global, perhaps fundamental, challenge presented to the university by AI, this is not only an important issue but also one in which Britain could, again, take the lead, recapturing the idea of accommodation not just as a convenience, nor an attractive part of the student experience, but as a central element in a university education.

Perhaps surprisingly, the evidence suggests that we are not moving away from the residential model. It is, in fact, strikingly pervasive and enduring. But I have also argued that it needs to be sustained. Action is necessary, but action that is based on reflection and further research.

It is a critical issue that the data on which we all base our analysis is so opaque and unrevealing. The wide and wild divergences between those who believe we have witnessed a revolution in student life and those (like me) who cannot find the evidence for much change reflect this problem. It is vital that the sector refreshes its approach and clarifies its understanding. To that end, this report offers six recommendations, intended to provoke both informed debate and subsequent reform.

Data

- **Providers and public sector bodies need to agree fixed definitions of commonly employed terms**. This will include a shared understanding of the 'commuter student'. At present, wide divergences in understanding mean that this is an essentially meaningless category.

- **These agreed terms should provide the basis for better data capture.** Currently, HESA categories do not enable us to understand student accommodation patterns with sufficient clarity. There is also an ever-growing group of the uncategorised. Moreover, a singular focus on types of accommodation has occluded questions of distance. We need to be better able to correlate accommodation type with distance from provider in order to understand how students are actually living, and what effect this has on them.

Student support

- **Higher education institutions need to rediscover and rearticulate the notion of community.** The move to tuition fees encouraged an emphasis on 'student experience', which narrowly conceived the individual as a consumer. A move to 'student engagement' has worked in much the same way, generating a whole industry of data analysis which tends to capture a very small part of student life.[100] A more holistic approach that encompasses the whole institution as well as the individual is required. This does not mean mere atavism, much less an uncritical acceptance of what went before. The world has changed too much – and for the better. Student and staff are now from a much broader range of backgrounds and bring a wider variety of experience. The university is, rightly, more porous and open to the world. This makes the need for a new conception of community all the more important. [101]

- **Students deserve more financial support.** Allied to this cultural change, there is a desperate need for a new financial settlement. Even at the height of the Thatcher Government, students were eligible for housing benefit: a situation that enabled 92 per cent of English students to leave home for study. Currently, by contrast, such schemes are deliberately designed to exclude them.[102] Nearly three years ago, essential costs were found to be higher than the maximum loan for 57 per cent of students. In some places, especially London, housing costs are now greater than the full loan itself.[103] This is a problem that disproportionately affects the poorest. The progressive case for a reintroduction of maintenance grants in England is clear – and the Sutton Trust have set out a model showing how this could be achieved at no additional costs to the Exchequer.[104]

Housing providers

- **Higher education institutions and the government need to work with the Purpose-Built Student Accommodation (PBSA) industry as well as other partners to produce the housing that students actually need.** There remains a lack of good quality accommodation

and the experience of the last 20 years makes clear that this need will not be filled without the private sector. Research on London reveals an apparent paradox: a growing number of empty rooms despite an ongoing demand for housing. The market is working perversely to produce a glut of over-priced accommodation. This is a situation made worse by the increasing number of universities unwilling to enter into agreements with housing providers.[105] Where London goes, others will follow. A new approach is required.

- **The importance of other accommodation providers also needs to be recognised more clearly.** A single-minded focus on Purpose-Built Student Accommodation has resulted in two other parts of the residential market being disregarded by policymakers. On-campus residence – often provided by private companies – is threatened by new regulations which contribute to the rising cost of building. At least a third, and perhaps as many as a half, of students live in homes in multiple occupation (HMOs). Without the growth of this sector, a true housing crisis would have been faced. Yet the Renters' Rights Act similarly threatens the viability and long-term future of this model. Although some discussion of that has ensued, it requires further attention by government and parliament. It would be a perverse outcome if an attempt to improve student housing in fact deprives learners of it.[106]

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The UK pioneered the residential model of education in higher education and living away from home remains the most common experience for young full-time students. In this HEPI Report, William Whyte considers the role student accommodation can play in supporting students' confidence, independence and sense of belonging, enabling people to secure the maximum benefits from higher education.

However, the author also warns that there has been a failure in recent years to focus sufficiently seriously on student accommodation and why it matters. He shows that how students live is every bit as important as what they formally learn, which is why the traditional university model deserves to survive and thrive even in a world of AI. The paper ends with some practical recommendations for policymakers, higher education institutions and accommodation providers.

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