# Rising cost of living drives more UK students to live at home while studying



Drive along any motorway in September, and one might spot numerous cars laden with bedding, pots, and clothes as students make their way to university. This image of eager young people embarking on their higher education journey, however, overlooks a significant demographic: many students now opt to continue living at home while studying. According to UCAS data for 2024, 30 per cent of UK 18-year-olds plan to live at home during their studies, a noticeable increase from 25 per cent in 2019 and just 21 per cent in 2015. This trend reflects broader societal changes and economic pressures that influence student decisions.

Digging deeper into the statistics reveals stark disparities among socioeconomic groups. Over half of the most disadvantaged students, classified in the lowest Income Deprivation Affecting Children Index (IMD Q1), choose to live at home, compared to less than one in five among the least disadvantaged (IMD Q5). Such discrepancies underline the regional variances inherent in student housing choices. For instance, students in London, where the cost of living is markedly higher, tend to stay closer to home, with 52 per cent of 18-year-olds progressing to higher education in the capital choosing local institutions.

This rising cost of living is undeniably shaping student ambitions and choices. The UCAS January submission period saw a record high of applicants, with an increase of 2.1 per cent from the previous year. Yet, this statistic belies a worrying trend: 43 per cent of pre-applicants now feel less likely to pursue higher education due to financial pressures, a sharp rise from 24 per cent in 2023. Although there remains a strong commitment to university, the financial burden looms large in the decision-making process. A recent survey indicated that the financial support available—a scholarship or bursary—has become nearly as important as selecting the right course content when students shortlist universities.

The focus on cost-of-living support has notably shifted in priority among prospective students, moving from 12th place in importance in 2022 to a striking 3rd place in 2024. Additional factors such as proximity to home and affordable accommodation are also gaining traction, underscoring a recalibrated mindset among students as they navigate their educational paths in an increasingly expensive landscape.

Moreover, the ramifications of financial concerns extend beyond the application stage. In 2024, a significant number—43,000 students—exercised their right to decline an accepted place in favour of more financially viable alternatives. Notably, 23 per cent reported changing their circumstances, and 17 per cent indicated a desire to live somewhere more affordable. This decision-making is prevalent among all cohorts, with international students also seeking better financial packages elsewhere.

Clearly, the ripple effect of cost-of-living challenges involves a complex interplay of factors affecting young people's choices regarding education. The data reveals that as the proportion of young adults living with their parents rises—28 per cent of individuals aged 20 to 34 in 2023, up from 26 per cent in 2013—the increasing parental support may provide both a refuge and a financial buffer amidst economic uncertainty. The reasons behind this trend include declining homeownership, higher rental costs, and a growing tendency among young adults to remain in educational settings for longer periods.

As financial considerations become more pronounced, universities are urged to enhance the visibility and accessibility of financial support information. Students express a need for clearer communication regarding scholarships and cost-of-living support, indicating a time-sensitive opportunity for higher education institutions to engage effectively.

In light of these developments, the higher education sector must highlight both the immediate advantages of university study—such as enhanced employability and social mobility—while also ensuring that pathways remain clear and accessible for all demographic groups. The importance of proactive measures—like travel funding for open days and comprehensive career guidance—cannot be overstated. For many prospective students, navigating the world of higher education is no longer simply about academic pursuits; it is deeply intertwined with economic realities that continue to shape their futures.

### Reference Map

1. Paragraphs 1-2: [[1]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/)
2. Paragraph 3: [[1]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/), [[7]](https://www.ucas.com/corporate/news-and-key-documents/news/2024-sees-more-18-year-olds-apply-higher-education)
3. Paragraph 4: [[1]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/)
4. Paragraph 5: [[1]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/), [[2]](https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/moreadultslivingwiththeirparents/2023-05-10), [[3]](https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/articles/whyaremoreyoungpeoplelivingwiththeirparents/2016-02-22), [[4]](https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2023)
5. Paragraph 6: [[1]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/)
6. Paragraph 7: [[1]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/)
7. Paragraph 8: [[1]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/), [[7]](https://www.ucas.com/corporate/news-and-key-documents/news/2024-sees-more-18-year-olds-apply-higher-education)

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/> - Please view link - unable to able to access data
2. <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/moreadultslivingwiththeirparents/2023-05-10> - This article from the Office for National Statistics discusses the increase in the number of adult children living with their parents in England and Wales between the 2011 and 2021 Censuses. It highlights that in 2021, around 1 in every 4.5 families had an adult child living at home, up from 1 in 5 in 2011. The article also notes that the average age of adult children living with their parents has risen, with most people in their early 20s now living with their parents. Factors such as housing affordability and unemployment are mentioned as contributing to this trend.
3. <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/articles/whyaremoreyoungpeoplelivingwiththeirparents/2016-02-22> - This Office for National Statistics article examines the reasons behind the increasing number of young adults (aged 20 to 34) living with their parents in the UK. It reports that in 2015, around one in four young adults lived with their parents, a significant rise from 1996. The article attributes this trend to factors such as declining homeownership among young adults, increased renting due to higher house prices, and a greater number of young adults staying in education and training for longer periods.
4. <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2023> - This Office for National Statistics bulletin provides data on families and households in the UK, including information on young adults living with their parents. It reports that in 2023, 28% of young people aged 20 to 34 lived with their parents, an increase from 26% in 2013. The bulletin also notes that young males were more likely than young females to live with their parents, with 33% of young men and 22% of young women in this age group living at home.
5. <https://www.theguardian.com/society/2025/jan/11/hotel-of-mum-and-dad-in-uk-at-its-fullest-in-two-decades-study-finds> - This article from The Guardian discusses a study by the Institute for Fiscal Studies, which found that the proportion of 25- to 34-year-olds living with their parents in the UK has increased from 13% in 2006 to 18% in 2024. The study highlights that this trend is particularly common among men, those on lower incomes, and individuals from Bangladeshi backgrounds. The article also notes that the rise in living with parents has been concentrated among those in their late 20s.
6. <https://www.ifs.org.uk/news/share-25-34-year-olds-living-parents-over-third-mid-2000s> - This Institute for Fiscal Studies news release reports on research showing that between 2006 and 2024, the proportion of 25- to 34-year-olds living with their parents in the UK increased from 13% to 18%. The research indicates that this rise is particularly common among men, those on lower incomes, and individuals from Bangladeshi backgrounds. The study also notes that the increase has been concentrated among those in their late 20s.
7. <https://www.ucas.com/corporate/news-and-key-documents/news/2024-sees-more-18-year-olds-apply-higher-education> - This UCAS news release reports that in 2024, 316,850 UK 18-year-olds applied to university or college, marking a 0.7% increase from 2023 and the second highest on record. The application rate for UK 18-year-olds was 41.3%, up from 38.2% in 2019. The release also notes a 30% increase over the last ten years in the number of 18-year-olds from disadvantaged backgrounds applying to higher education.