# Student living at home nearly doubles since 2007 as rents and debt make moving away unaffordable



Almost a third of 18‑year‑olds applying to university in the current admissions cycle say they plan to live at home while studying, a dramatic shift that is reshaping where and how young people experience higher education. According to analysis by the Universities and Colleges Admissions Service (Ucas), 30 per cent of applicants for 2024–25 said they would remain in the family home rather than move into student accommodation. That figure stands in stark contrast to 2007, when only around 14 per cent reported the same intention. (This article preserves the original focus on that rise while broadening the context drawn from related sector research and surveys.)

The change has been gradual but punctuated by two major shocks. Ucas and sector commentators trace the first sustained increase to the financial crash of 2008; the second, sharper rise followed the Covid‑19 pandemic, when lockdowns normalised spending long periods at home. Industry commentary also points to growing regional and socio‑economic divergence: students from the most disadvantaged backgrounds are now much more likely to stay at home than their better‑off peers. These patterns are consistent with Ucas analysis and recent sector commentary on mobility and access.

Money remains the principal driver. Purpose‑built student rents in London have risen so rapidly that the average annual price for 2024/25 was recorded at £13,595 — higher than the maximum maintenance loan available to the neediest students. Government figures show that the tuition fee cap will be uprated to £9,535 for the 2025/26 academic year, and parliamentary analysis notes that the average debt for those finishing their courses in 2024 was around £53,000 when they first became liable to repay. Taken together, these official and independent data points paint a picture in which accommodation costs, student indebtedness and the uprating of fees and loans all interact to make moving away financially unattractive for many families.

Survey evidence from Leeds Beckett University reinforces the financial explanation. A June 2025 poll of 1,000 current students found that saving money was the most commonly cited reason for staying at home (64 per cent), followed by being near family (46 per cent); 53 per cent of those living at home said it helped them attend more lectures and seminars. The university’s release concluded that staying local does not necessarily diminish academic engagement, though it does alter the character of the student experience.

Where students live varies hugely across the country. Ucas data show Glasgow Caledonian University with one of the highest rates of home‑dwelling entrants, and by contrast Oxford and Cambridge report only about one per cent of their undergraduates living at home. Ucas’s chief executive, Jo Saxton, told The Times that while staying at home can be the right choice for reasons of family responsibility or course fit, the high cost of living must not become a barrier to young people’s ambitions. Ben Jordan, director of strategy at Ucas, has also noted the changing image of the student journey, contrasting the traditional “drive away to university” moment with the reality that many applicants now choose to stay local.

Personal accounts published in The Times illustrate those statistical trends. One graduate, Gabrielle Williamson, described staying at home while studying in Glasgow as “fantastic” because of the comfort and family support; another student, Joel Gilvin, said his parents were initially upset but that avoiding additional rent and debt kept him at home. Others recalled practical considerations: for some the pandemic removed much of the social incentive to live away, while students in London pointed to cramped, expensive rooms and the inadequacy of a basic maintenance loan to cover urban rents.

That inadequacy is mirrored in the private accommodation market, which has shifted towards higher‑end, experience‑led developments. Some purpose‑built student accommodation now offers gymnasia, recording studios, cinema rooms and landscaped communal spaces at weekly rents equivalent to more than £1,500–£1,700 a month. Providers present these features as enhanced services for students, but the result has been to widen the gap between those who can afford premium private rooms and the many who cannot. Independent research briefings and accommodation surveys warn that such price trajectories are contributing to an affordability crisis, particularly in London.

The sector is responding, albeit unevenly. Ucas is due to launch a scholarships and bursaries search tool next year to help applicants identify available financial support, and several policy bodies have urged action to address the shortfall between student living costs and maintenance support. HEPI and Unipol’s accommodation analysis, and parliamentary briefings on student loans, have called for a combined approach from government, universities and the private sector — including better targeted bursaries, more affordable university‑owned accommodation and a reassessment of the maintenance support regime.

There are trade‑offs. Staying at home can reduce costs and, according to recent surveys, improve attendance; it may also sustain students with caring responsibilities. But the shift raises questions about social mobility and the fuller educational experience that moving away has traditionally been seen to offer. As Ucas and sector bodies have argued, policy choices now will determine whether remaining at home is a genuine option of preference or a constraint driven by affordability — and whether that constraint narrows the horizons of successive cohorts of students.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5), [[2]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/)
* Paragraph 2 – [[1]](https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5), [[2]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/)
* Paragraph 3 – [[3]](https://www.hepi.ac.uk/2024/12/10/average-student-rents-in-london-overtake-the-maximum-maintenance-loan-the-2024-accommodation-costs-survey/), [[4]](https://www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/changes-to-tuition-fees-2025-to-2026-academic-year), [[5]](https://commonslibrary.parliament.uk/research-briefings/sn01079/), [[1]](https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5)
* Paragraph 4 – [[6]](https://www.leedsbeckett.ac.uk/news/2025/07/clearingsurvey/), [[1]](https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5)
* Paragraph 5 – [[1]](https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5), [[2]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/)
* Paragraph 6 – [[1]](https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5)
* Paragraph 7 – [[7]](https://www.fusionstudents.co.uk/brent-cross-town/premium-studio-fusion-brent-cross/), [[1]](https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5), [[3]](https://www.hepi.ac.uk/2024/12/10/average-student-rents-in-london-overtake-the-maximum-maintenance-loan-the-2024-accommodation-costs-survey/)
* Paragraph 8 – [[1]](https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5), [[2]](https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/), [[3]](https://www.hepi.ac.uk/2024/12/10/average-student-rents-in-london-overtake-the-maximum-maintenance-loan-the-2024-accommodation-costs-survey/), [[5]](https://commonslibrary.parliament.uk/research-briefings/sn01079/)

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## Bibliography

1. <https://www.thetimes.com/uk/education/article/stay-at-home-university-student-rise-w2qwxz7d5> - Please view link - unable to able to access data
2. <https://wonkhe.com/blogs/how-cost-of-living-is-influencing-uk-student-mobility/> - This Wonkhe blog, authored by Ben Jordan of UCAS, examines how cost-of-living pressures are reshaping student mobility in the UK. It highlights UCAS application data showing around 30% of 18‑year‑old applicants in 2024 planned to live at home while studying, a rise from earlier years, and explains regional and socio‑economic differences — including higher home‑dweller rates among disadvantaged students and in certain areas. The piece links the trend to rising rents, pandemic habits and financial considerations, and discusses implications for choice of institution, attendance patterns and widening‑participation work, drawing on UCAS analysis and wider sectoral context.
3. <https://www.hepi.ac.uk/2024/12/10/average-student-rents-in-london-overtake-the-maximum-maintenance-loan-the-2024-accommodation-costs-survey/> - This Higher Education Policy Institute (HEPI) summary of the Unipol/HEPI Accommodation Costs Survey 2024 (London edition) reports that average annual rent for purpose‑built student accommodation in London rose to £13,595 in 2024/25 — exceeding the maximum maintenance loan of £13,348. The briefing details rapid rent increases, the proportion of very high‑cost rooms, and how purpose‑built provider prices compare with university‑owned housing. It warns of an affordability crisis for students in the capital, argues the maintenance loan system is inadequate for many, and sets out recommendations for policy and sector action to address financial barriers to study in London.
4. <https://www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/changes-to-tuition-fees-2025-to-2026-academic-year> - This GOV.UK page explains changes to maximum undergraduate tuition fees for the 2025/26 academic year. It states that the fee cap for standard full‑time courses will increase by 3.1% to £9,535 (from £9,250), with corresponding upratings for accelerated and part‑time courses. The page sets out the policy rationale, the link to the RPIX forecast used to uprate fees and the related uprating of maintenance loans, and confirms that eligible students may obtain tuition fee loans to cover the full fee. The publication date and official details make it the primary government source on the fee rise.
5. <https://commonslibrary.parliament.uk/research-briefings/sn01079/> - This House of Commons Library research briefing on student loans summarises official statistics and policy developments. It provides up‑to‑date figures on the scale and distribution of student loan balances, interest rates and repayment forecasts. Notably, the briefing reports that the average debt among borrowers who finished their course in 2024 was around £53,000 when they first became liable to repay (April 2025), and it contextualises that number across UK nations. The paper is a concise, authoritative parliamentary synthesis useful for understanding average graduate indebtedness and its policy implications.
6. <https://www.leedsbeckett.ac.uk/news/2025/07/clearingsurvey/> - Leeds Beckett University published findings from national research carried out with 1,000 current UK university students (Opinion Matters, June 2025) covering clearing and living arrangements. The release reports that nearly half of UK students now live at home while studying and gives the main reasons: saving money (64%), being near family (46%) and course choice (22%). It also notes that 53% of those living at home say it encourages them to attend more lectures and seminars, and that staying local does not necessarily lessen the student experience. The item summarises methodology and institutional commentary on the changing student profile.
7. <https://www.fusionstudents.co.uk/brent-cross-town/premium-studio-fusion-brent-cross/> - This Fusion Students property page for Brent Cross Town describes the development’s studio and en‑suite options, inclusive bills and extensive community amenities — gym, basketball court, boxing and cardio studios, co‑working and study spaces, recording studio, cinema, karaoke room and housekeeping. The Premium Studio listing shows per‑week pricing (for example, from around £345 per week depending on availability and offers) and lists what is included in the rent. The page demonstrates the luxury, experience‑led PBSA model and supports claims about high‑cost, high‑facility student accommodation in London with concrete pricing and facility details.