

## York ranked ninth most affordable university city



By [Oscar Bentley](#), Editor (2018)  
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Image: James Jin

The 2017 Student Living Index has found York to be the ninth most affordable university city in the UK, based on a metric which divides average monthly living and accommodation costs by average monthly income. Students at York (as well as students at YSJ) have an average term time income of £1134.40, placing it as the 20th highest, ranking above fellow Russell Group members such as Newcastle and Liverpool, at £1122.40 and £1072.30 respectively, but well below Varsity rival Durham, which, at £1334.20, came in as the fourth highest. The UK average is £1143.20.

Students across the UK on average receive £414.40 a month from their student loan, a huge £205.20 also coming from parents or other family members, with York students receiving on average £195.50 a month from their parents. Other forms of income include term time work, at £96.70, a hardship grant or loan, at £66.50, or an overdraft, at £76.90.

While it may seem surprising to some York students, given that York has the most bars and pubs per square mile of anywhere in the UK, we apparently spend the second least amount of money on going out. On average we spend only £19.20 a month going out, with only Durham ranking lower with an average of £18.20. However, while remaining low overall compared to many university cities, York students spend much more on alcohol, coming in at 11th and £35.48 a month, removing the respondents to the survey who don't drink.

One third year English student commented: "It's really surprising that York is supposedly so affordable, I always find myself short of money come the end of term, and my rent seems really expensive in comparison to my friends who attend other universities. I'm not surprised that York spends a lot on going out, there's a very real drinking culture here."

Students at York also spend monthly on average the 14th lowest on fashion, spending £25.60 a month. For rent York students spend £455.11 a month on average, the 15th highest on the list and above the national average which sits at £448.00. However, they also earn the least from working outside of studying, earning only £65.80 and £50.20 from term time and holiday work respectively.

Overall, 65 per cent of students polled budgeted their monthly income, but only 23 per cent of those stuck to that budget. 42 per cent of students tried to budget but reported that they didn't always stick to it and 29 per cent said they didn't budget but were not "frivolous" with their money. Only 6 per cent of students polled said that they didn't think about how much they spent per month.

NatWest's index also turned up some results which lay outside of finance, and found that on average students spent over three times more time on their academic studies than on socialising, at 91.7 hours a month compared to 27.4 hours a month. 10.7 hours are generally spent playing sports or at the gym, as opposed to just three hours spent on creative or performing arts and finally two on charity or volunteering work.

York students spend 90.5 hours a month studying, the 16th highest, while London students only achieved a low 61.5 hours per month in comparison. We also spend comparatively low time socialising, at 25.3 hours a month, the 13th lowest on the list.

Nationally, 61 per cent of students rated the stress of studying as seven or above, but found that managing money took more of a toll, with 81 per cent rating the stress as seven or above.

Half of students also said they chose their university based on subject choice, at 51 per cent, while 24 per cent said they chose their university based on university reputations, and six per cent on socialising.

The annually published Student Living Index, compiled between 12 May and 2 June 2017, surveyed 3047 university students living in the UK. The study was conducted via an online survey, with a small financial incentive for respondents, by YouthSight, on behalf of the bank NatWest. Dan Jones, NatWest's head of student accounts, told The Independent that "Making the most of university can be expensive and there is a massive difference in the costs students face depending on where they choose to study."

The full NatWest Student Living Index can be viewed [here](#).



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