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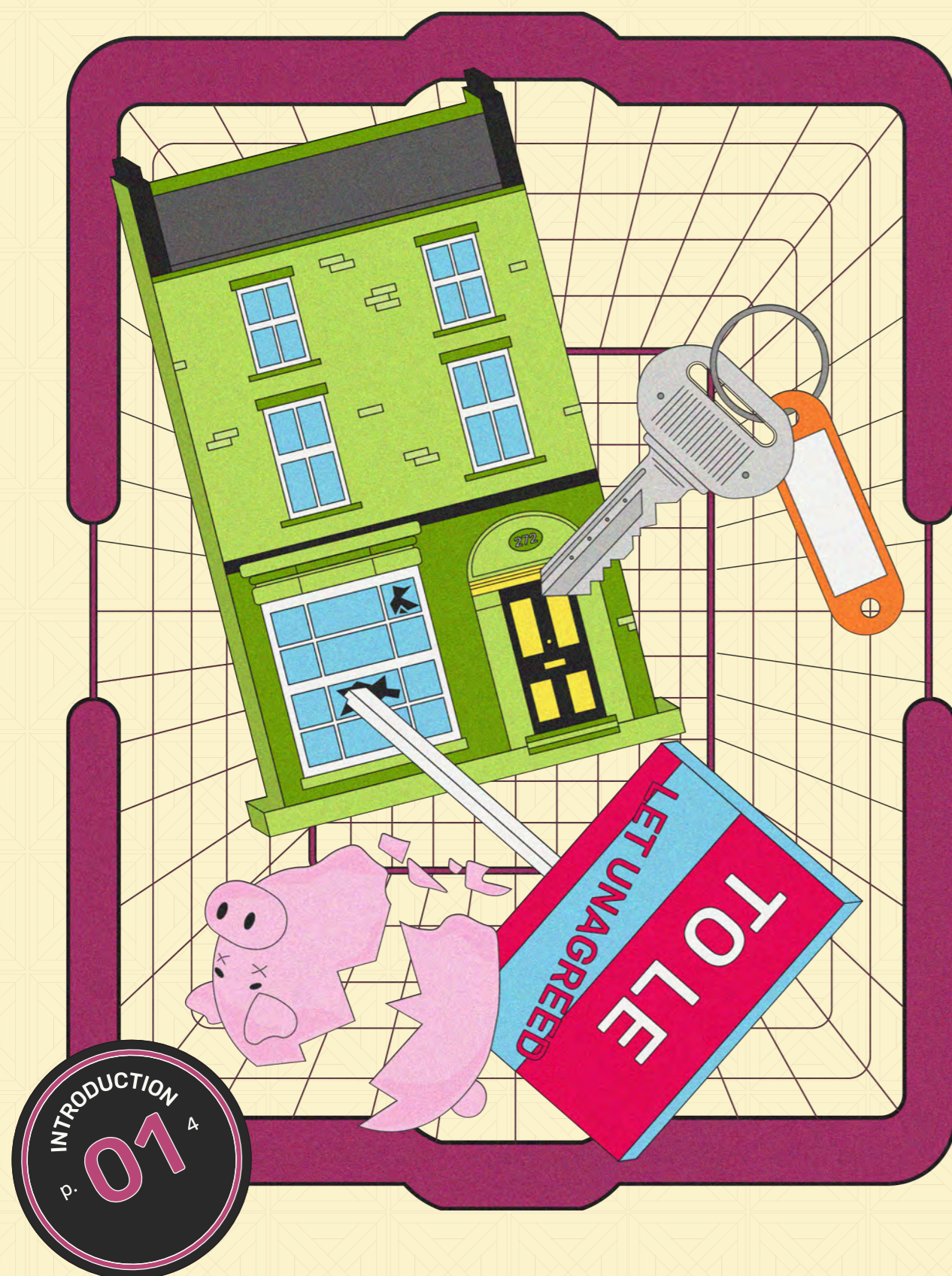
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**Access to safe, secure, and affordable accommodation is fundamental to students' ability to participate fully in higher education.**

Where a student lives shapes not only their financial stability, but also their capacity to study, to rest, to create, and to sustain their wellbeing throughout their time at university. In London's high cost and highly competitive housing market, accommodation is one of the most significant pressures facing students, with consequences that extend far beyond rent payments alone.

For students at University of the Arts London, accommodation conditions directly affect academic engagement and creative practice. Overcrowding, poor property conditions, long commutes, insecure contracts, and unaffordable rents can limit students' ability to work from home, access studio-based learning effectively, and maintain the physical and mental wellbeing required to succeed in their studies. When accommodation fails, it undermines students' educational experience and their opportunity to achieve their full potential.

Arts students often face additional barriers when securing suitable accommodation. Many courses require significant space for making, storing, and transporting materials, alongside long hours of independent practice that extend beyond formal teaching time. This makes the quality, size, and suitability of accommodation particularly important for arts students, while also increasing costs related to travel, materials, and time.

At the same time, arts students are more likely to experience financial precarity. Irregular income from part-time or freelance work, intensive course schedules that limit paid employment, and high upfront costs associated with creative practice all restrict students' housing choices. In London's rental market, this frequently forces arts students into insecure, overcrowded, or unsuitable accommodation, or into making significant compromises that negatively affect both their studies and their wellbeing. These structural pressures are not the result of individual choices, but of a housing system that increasingly excludes students with limited financial flexibility.

Underlying many assumptions about arts education is the persistent notion that struggle, instability, and deprivation are somehow intrinsic to artistic creativity. This romanticised idea of the "struggling artist" remains culturally pervasive and can shape attitudes towards the material conditions in which artists are expected to live and work.

**Financial insecurity, unsafe housing, and chronic stress do not foster creativity.**

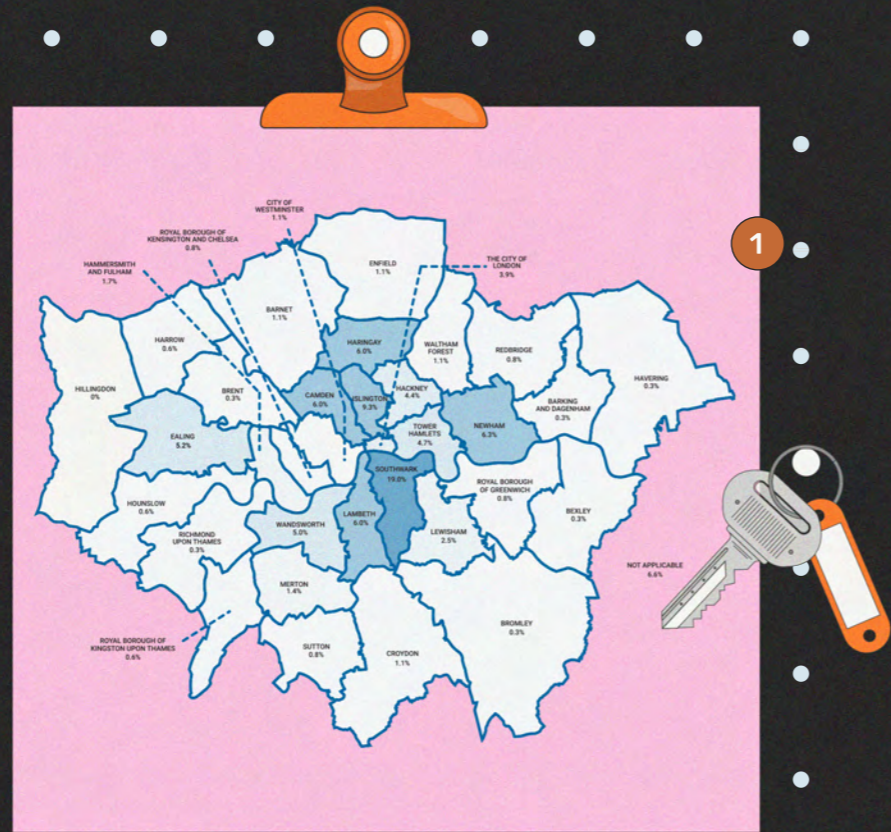
**They restrict it.**

Poor accommodation conditions contribute to anxiety, exhaustion, and reduced capacity for sustained creative and academic engagement. Normalising hardship as a rite of passage risks obscuring the very real harm caused by inadequate housing and shifts responsibility away from institutions and systems that have the power to intervene. Dispelling this myth is essential. Students should not be expected to compromise their health, safety, or academic success to pursue a creative education.

This report, produced by Arts Students' Union, draws on survey data from UAL students to examine their experiences of accommodation while studying in London. Its purpose is to raise awareness within UAL of the challenges students face, to evidence the impact accommodation has on students' ability to study and succeed, and to support meaningful institutional action.

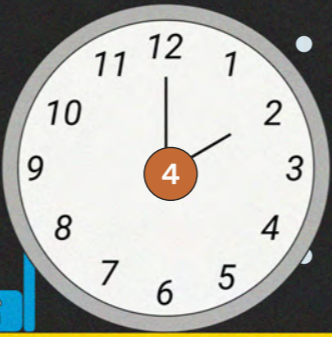
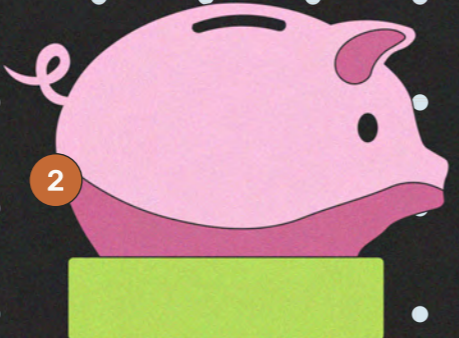
Throughout, the report highlights how accommodation challenges are experienced unevenly across different student groups, drawing attention to issues of equity and access. It concludes with recommendations aimed at improving student support, reducing harm, and ensuring that accommodation does not become a barrier to achievement for UAL students.

EXECUTIVE SUMMARY 02



This report presents findings from a survey of University of the Arts London (UAL) students on their accommodation experiences during their studies. It explores where and how students live, the costs they face, the quality and suitability of their housing, the impact of accommodation on wellbeing and academic success, and the support available when problems arise.

The report draws on both quantitative survey data and extensive qualitative responses to capture students' lived experiences.



RECOMMENDATIONS

Three interconnected issues underpin students' accommodation experiences: unaffordable housing costs, poor housing conditions and weak accountability, and housing insecurity that undermines wellbeing and academic success.

In response, the report makes three key recommendations:

- Tackling unaffordable housing costs through guaranteed affordability and market intervention
- Raising housing quality and accountability through stronger enforcement and transparency
- Treating housing stability as an academic and wellbeing necessity

- KEY:
- 1 ACCOMMODATION TYPES AND LOCATION
  - 2 AFFORDABILITY AND HOUSING
  - 3 HOUSING QUALITY AND CONDITIONS
  - 4 IMPACT ON WELLBEING AND STUDIES
  - 5 COMPLAINTS AND ACCOUNTABILITY
  - 6 SUPPORT AND ADVICE

Diagram 1 - Executive Summary

1

## ACCOMMODATION TYPES AND LOCATION

**Respondents live across a wide range of accommodation types.**

The plurality live in private rented accommodation (35%), followed by UAL halls of residence (30%) and private halls (15%). Smaller proportions live with family, lodge with live-in landlords, or rely on temporary arrangements.

Most respondents live in boroughs close to UAL campuses, particularly Southwark, Islington, and Newham. However, a significant proportion commute from outside London, reflecting the difficulty of securing affordable accommodation near campus.

2

## AFFORDABILITY AND HOUSING

**Housing costs place severe pressure on students' finances.**

Over half of respondents spend more than 50% of their monthly income on housing, and 22% spend more than their entire income on rent. Nearly half of students reported having to increase their planned budget in order to secure accommodation.

Median rent varies by provider, with private halls being the most expensive (£1000–£1099 per month), followed by UAL halls and private renting (£800–£899). Lodging was the lowest-cost option (£600–£699), though often accompanied by limited security and short-term arrangements.

Affordability was overwhelmingly the most important factor influencing students' future housing decisions (77%), shaping the compromises students feel forced to make.

3

## HOUSING QUALITY AND CONDITIONS

**Housing quality issues are widespread.**

More than half of respondents reported at least one serious issue, including mould (25%), draughty windows or doors (24%), damp (17%), and pest infestations (16%). These issues were most prevalent in private rented accommodation but were also reported in UAL and private halls.

To cope with cold homes, many students reported wearing multiple layers to bed (54%) or staying longer on campus instead of heating their homes. These behaviours indicate energy insecurity and inadequate living conditions.

4

## IMPACT ON WELLBEING AND STUDIES

**Accommodation has a direct and significant impact on students' wellbeing.**

Over a third of students (35.8%) reported negative mental health impacts linked to their housing, including stress, anxiety, and depression. Similar proportions experienced sleep disruption, difficulty studying, and budgeting stress.

Nearly half of students reported needing to use the same room for sleeping and studying, and many described experiencing a lack of suitable workspace, noise, and unreliable Wi-Fi. Qualitative responses show that housing issues contribute to missed classes, delayed assignments, reduced creative output, and, in some cases, course failure.

5

## COMPLAINTS AND ACCOUNTABILITY

**More than half of students reported raising a complaint about their accommodation.**

The most common issues related to heating and plumbing, broken furniture, damp and mould, and poor communication from landlords or providers.

Despite this, most students felt their issues were not resolved in a timely manner (53%) or to their satisfaction (60%). This points to gaps between existing standards and students' lived experiences, and a lack of confidence in complaint processes.

6

## SUPPORT AND ADVICE

**While just over half of students said they would know where to seek support for accommodation issues, more than a third did not.**

In practice, students relied most heavily on friends and family (42%), with far fewer accessing formal advice services such as UAL Accommodation Services (21%) or independent housing organisations.

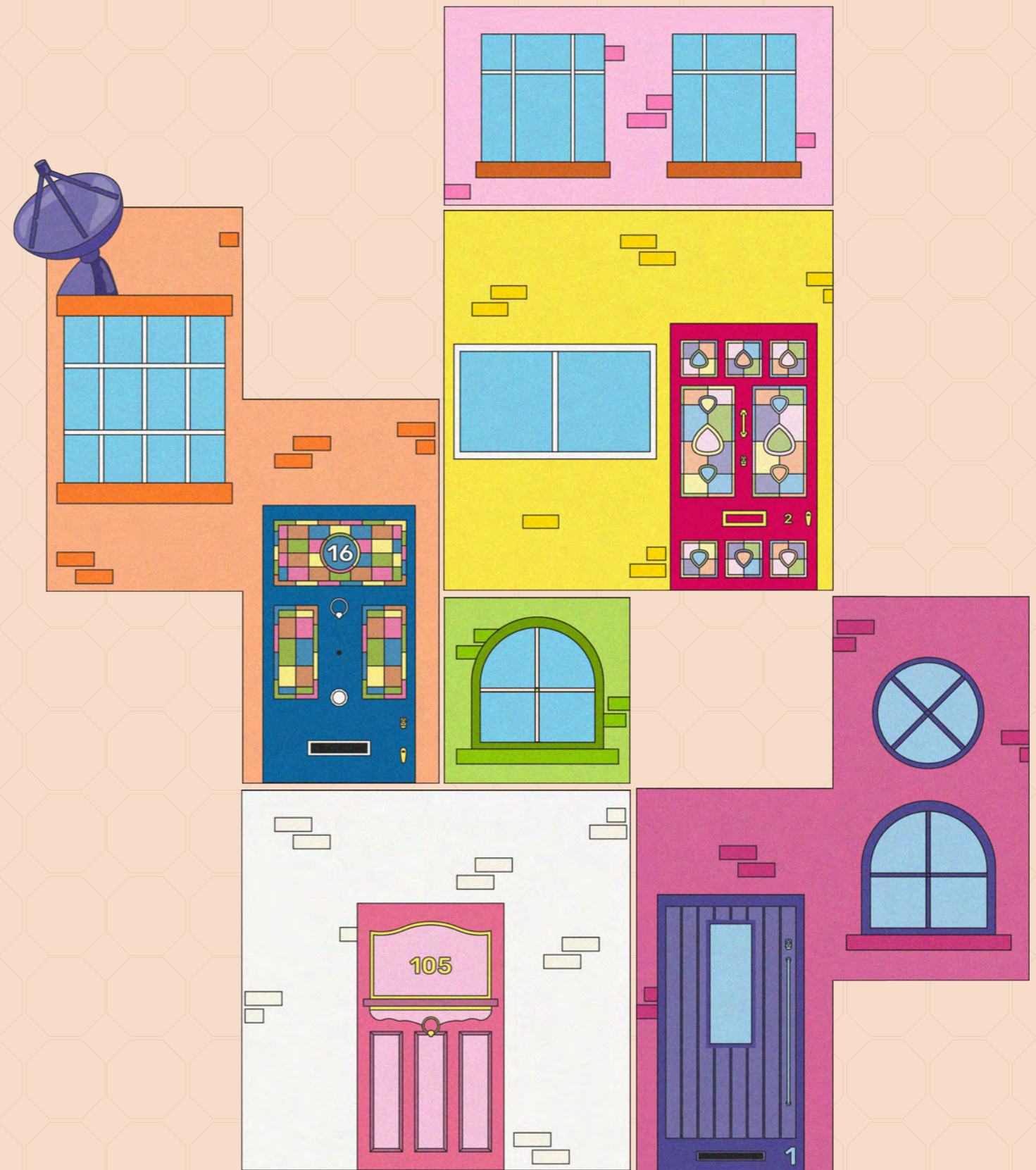
Qualitative responses indicate confusion about support pathways and frustration when support does not lead to practical outcomes.



The research for this report was conducted via an electronic survey, accessible to all current UAL students. The survey was composed as a series of Likert-style questions, ranking, and open text comments. It asked students about their experiences of their accommodation while studying at UAL, as well as collecting demographic data.

The survey was promoted through the Students' Union communication channels, such as social media, weekly email newsletters and the course rep system. It was also promoted collaboratively with the UAL Internal Comms Team and through course teams.

The survey received 402 responses, with an accurate sample of current UAL students across all six Colleges. The results of this survey are accurate at a 95% confidence level and a margin of error of 5%, in line with standard social research practice





**This section provides an overview of the accommodation arrangements used by UAL students, highlighting the balance between institutionally managed housing and reliance on the private rental market, and setting the context for later analysis of cost, conditions, contracts, and wellbeing.**

**Understanding where students live during term time is essential to interpreting the challenges explored throughout this report. Different accommodation types offer very different levels of security, affordability, quality, and access to support, and these differences shape students' day-to-day experiences as well as their ability to study and participate fully in university life.**

Respondents were first asked to indicate the type of accommodation they live in during term time. The findings show that a plurality of students are housed within the private rental market rather than institutionally managed accommodation.

Over one third of respondents (34.6%) live in private rented accommodation rented from a landlord or housing agency. A further 30.3% live in student accommodation managed by University of the Arts London (UAL halls of residence), while 14.8% live in student accommodation managed by private providers. Taken together, just under half of respondents (45.1%) live in purpose-built student accommodation, while a larger proportion rely on the wider private housing market.

A smaller but significant proportion of students live in non-standard or potentially more constrained arrangements. Ten per cent of respondents live with parents or guardians, while 4.5% are lodging in someone else's home with a live-in landlord. A further 1.9% live in social housing, and 1.6% report living in a temporary arrangement, such as staying with friends or family on a short-term basis ('sofa-surfing'). Only 1.3% of respondents live in a home they own.

These findings indicate that while UAL-managed accommodation plays an important role, a substantial proportion of students are dependent on private or informal housing arrangements, where affordability, security, and suitability may be more variable.

The data shows that private rented accommodation is the single most common housing arrangement for survey respondents. This reliance on the private rental sector is significant given the well-documented challenges of London's housing market, including high costs, insecure tenancies, and variable property conditions. Students living outside of UAL-managed halls are likely to face greater exposure to these risks, with fewer protections and less consistency in standards.

The presence of students living in temporary accommodation, lodging arrangements, or commuting from outside London suggests that not all students are able to access stable or suitable housing near their place of study. These arrangements may reflect financial pressures, limited availability of affordable housing, or barriers to securing long-term contracts. While these groups represent a minority of respondents, their circumstances indicate heightened vulnerability within the student population.

**QUESTION: WHICH OF THESE ACCOMMODATION TYPES MATCHES YOUR OWN DURING TERM TIME?**

ANSWER CHOICES	RESPONSES
PRIVATE RENTED ACCOMMODATION (rented from a landlord or housing agency)	34.6%
STUDENT ACCOMMODATION MANAGED BY MY INSTITUTION (UAL halls of residence)	30.3%
STUDENT ACCOMMODATION MANAGED BY ANOTHER PROVIDER (private halls of residence)	30.3%
IN A RESIDENCE WITH MY PARENTS OR GUARDIANS	10.0%
LODGING IN SOMEONE ELSE'S HOME (renting a room from a live-in landlord)	4.5%
IN SOCIAL HOUSING (rented from a local authority or housing association)	1.9%
STAYING TEMPORARILY WITH FRIENDS OR FAMILY (sometimes called sofa-surfing)	1.6%
IN A RESIDENCE I OWN	1.3%
LODGING IN SOMEONE ELSE'S HOME (renting a room from a live-in landlord)	0.8%
IN A SHORT-TERM RENTAL PROPERTY (such as via AirBnB)	0.3%

Table 1 - Which of these accommodation types matches your own during term time?

Students were also asked where they live during term time. Among those residing in London, Southwark emerges as the most common borough of residence, with 19% of respondents living there. Islington (9.3%) and Newham (6.3%) follow as the next most frequently reported boroughs. These locations are all in relatively central areas of London and offer proximity to several UAL colleges, suggesting that access to campus locations plays a key role in students' housing choices.

Notably, the third most common response was living outside London, with 6.6% of respondents commuting from beyond Greater London during term time. This indicates that a significant minority of students are travelling substantial distances to attend university, which may have implications for travel costs, time available for study, and participation in campus-based activities.

Beyond these areas, students are distributed across a wide range of London boroughs, including Camden, Haringey, Lambeth, Ealing, and Wandsworth, each accounting for around 5-6% of respondents. Smaller numbers of students live across many other boroughs, highlighting the highly dispersed nature of UAL's student population and the breadth of the housing market students must navigate.

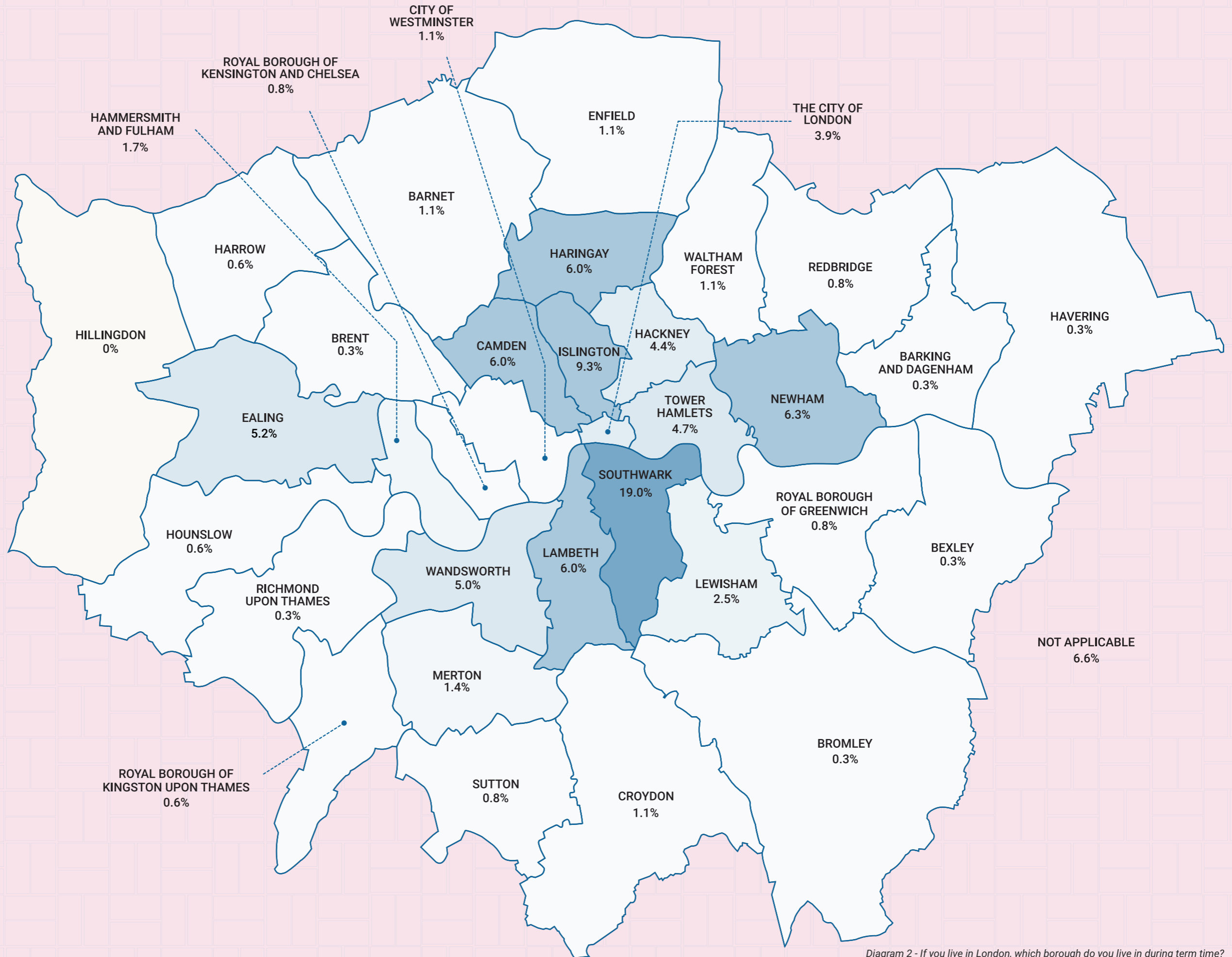


Diagram 2 - If you live in London, which borough do you live in during term time?

**QUESTION: IF YOU LIVE IN LONDON, WHICH BOROUGH DO YOU LIVE IN DURING TERM TIME?**

LONDON BOROUGH	RESPONSES
SOUTHWARK	19.0%
ISLINGTON	9.3%
NOT APPLICABLE (OUTSIDE OF LONDON)	6.6%
NEWHAM	6.3%
CAMDEN	6.0%
HARINGAY	6.0%
LAMBETH	6.0%
EALING	5.2%
WANDSWORTH	5.0%
TOWER HAMLETS	4.7%
HACKNEY	4.4%
THE CITY OF LONDON	3.9%
LEWISHAM	2.5%
HAMMERSMITH AND FULHAM	1.7%
MERTON	1.4%
BARNET	1.1%
CITY OF WESTMINSTER	1.1%
CROYDON	1.1%
ENFIELD	1.1%
WALTHAM FOREST	1.1%
REDBRIDGE	0.8%
ROYAL BOROUGH OF GREENWICH	0.8%

ROYAL BOROUGH OF KENSINGTON AND CHELSEA	0.8%
SUTTON	0.8%
HARROW	0.6%
HOUNSLOW	0.6%
ROYAL BOROUGH OF KINGSTON UPON THAMES	0.6%
BARKING AND DAGENHAM	0.3%
BEXLEY	0.3%
BRENT	0.3%
BROMLEY	0.3%
HAVERING	0.3%
RICHMOND UPON THAMES	0.3%

Table 2 - If you live in London, which borough do you live in during term time?

**Taken together, these findings highlight that UAL students are navigating a fragmented and highly competitive housing landscape.**

While some students benefit from proximity to campus or access to halls of residence, others rely on less secure or more distant accommodation arrangements. These patterns raise important questions about how accommodation type and location intersect with affordability, wellbeing, and students' ability to fully engage in their studies.

The concentration of students in boroughs close to UAL colleges suggests that proximity and transport links strongly influence accommodation decisions. However, central locations in London are also among the most expensive, potentially forcing students to trade affordability for access. That a notable proportion of students commute from outside London further suggests that some students may be prioritising lower housing costs over proximity, with potential consequences for travel time, fatigue, and academic engagement.



**How students select their accommodation offers important insight into the pressures and constraints they face in London's housing market.**

**This section examines the processes students followed when securing their current property, including the extent to which they were able to view accommodation in advance and make informed decisions.**

It highlights how time pressure, competition, and limited availability shape students' choices, often reducing their ability to properly assess suitability, condition, and value for money before committing to a tenancy.

Respondents were first asked about the steps they took when selecting their current accommodation, including whether they were able to view the property before securing it.

Only around one third of respondents (34.5%) reported viewing their property in person prior to securing it. The remaining respondents had limited or no direct engagement with the property before committing to a tenancy. Nearly a quarter (24.2%) viewed their accommodation only through a virtual viewing, while 11.5% relied on a third party to view the property on their behalf. More than a quarter of respondents (28.9%) reported that they did not personally view the property at all before securing it, and 17.4% stated that the property was not viewed either by themselves or by anyone else acting on their behalf.

QUESTION: IF APPLICABLE, DID YOU VIEW YOUR CHOSEN PROPERTY BEFORE MOVING IN?	
ANSWER CHOICES	RESPONSES
YES - IN PERSON	34.5%
YES - VIRTUALLY	24.2%
NO - SOMEONE ELSE VIEWED IT FOR ME	11.5%
NO - NO ONE VIEWED IT	17.4%
NOT APPLICABLE	12.4%

Table 3 - Did you view your chosen property before securing it?

**Taken together, these findings indicate that the majority of respondents entered into their current accommodation without the opportunity to physically assess the property in advance.**

The finding that most students did not view their accommodation in person prior to securing it reflects the structural pressures of London's highly competitive and fast-moving rental market. In this context, students are frequently required to make housing decisions under acute time constraints, limiting their ability to assess suitability, condition, and value for money. The need to act quickly in order to avoid losing a property to another prospective tenant indicates a clear imbalance of power within the market, where speed is prioritised over informed choice and risk is disproportionately borne by students.

This environment limits students' ability to make informed choices and meaningfully assess whether a property is suitable, safe, or well maintained. Securing accommodation without an in-person viewing increases the likelihood that students encounter unexpected issues after moving in, such as poor property conditions, inadequate space, or facilities that do not meet their needs. This may contribute to later dissatisfaction, complaints, or disputes with landlords and agents, particularly where expectations set during virtual viewings or advertisements do not align with reality.

Students who are unable to view properties in person may be disproportionately affected by structural barriers, such as living outside London prior to term, international status, limited financial flexibility, or time constraints linked to intensive course schedules. These factors can further compound existing inequalities, leaving some students more exposed to unsuitable or insecure housing.

Respondents were asked whether the length of their accommodation contract matches the full length of their course. The findings show that for a majority of students, contract length does not align with the academic year.

Only 31.8% of respondents reported that their accommodation contract matches the length of their course. By contrast, 24.0% stated that their contract is longer than their course, while 32.1% reported that their contract is shorter than the duration of their studies. A small proportion of respondents (0.9%) were unsure of their contract length, and 11.3% indicated that the question was not applicable to their situation.

More than half of respondents (56.1%) are living in accommodation where the contract length does not reflect the length of their course.

QUESTION: DOES YOUR CURRENT ACCOMMODATION CONTRACT COVER THE FULL DURATION OF YOUR COURSE?	
ANSWER CHOICES	RESPONSES
YES - MY CONTRACT LENGTH MATCHES	31.8%
NO - MY CONTRACT IS LONGER	24.0%
NO - MY CONTRACT IS SHORTER	32.1%
I'M NOT SURE / DON'T KNOW	0.9%
NOT APPLICABLE	11.3%

Table 4 - Does your current accommodation contract cover the full duration of your course?

The data highlights a significant mismatch between students' academic needs and the structure of accommodation contracts available to them. Contracts that are either shorter or longer than the course duration introduce instability and unnecessary financial pressure into students' lives, particularly in a city where securing accommodation is already highly competitive.

For students on shorter contracts, the need to find new accommodation partway through or between academic years can create additional stress, disruption, and uncertainty. This is especially challenging during peak periods of academic demand, such as assessment deadlines or degree shows, when time and emotional capacity are already stretched.

Students whose contracts extend beyond the end of their course may be required to pay rent during periods when they are no longer studying or able to remain in London. This can result in students paying for accommodation they do not need or cannot use, placing further strain on already limited financial resources. For arts students, whose costs are often front-loaded due to materials and equipment, this overpayment can be particularly difficult to absorb.

**Contract lengths that do not align with course duration can restrict students' ability to respond to changes in their circumstances, including academic progression, placement opportunities, or wellbeing needs.**

**Long contracts may trap students in unsuitable or unaffordable accommodation, while short contracts can force repeated engagement with an unstable housing market, increasing exposure to poor conditions and exploitative practices.**

These findings underscore the need for institutional engagement with the issue of contract length. Ensuring greater availability of contracts aligned with academic terms, improving guidance on contract negotiation, and advocating for fairer practices within the student housing market could significantly reduce stress and financial risk for UAL students.

When responses are broken down by accommodation provider, clear differences emerge in how well contract lengths align with students' course duration.

ACCOMMODATION PROVIDER	% OF RESPONDENTS WHOSE CONTRACTS LENGTH MATCHES THE LENGTH OF THEIR COURSE
STUDENT ACCOMMODATION MANAGED BY ANOTHER PROVIDER (private halls of residence)	42.3%
PRIVATE RENTED ACCOMMODATION (rented from a landlord or housing agency)	33.1%
STUDENT ACCOMMODATION MANAGED BY MY INSTITUTION (UAL halls of residence)	32.7%
LODGING IN SOMEONE ELSE'S HOME (renting a room from a live-in landlord)	13.3%

Table 5 - Does your current accommodation contract cover the full duration of your course? Broken down by accommodation provider

Among students living in student accommodation managed by another provider (private halls of residence), 42.3% reported that their contract length matches the length of their course. This is the highest proportion across all accommodation types.

By comparison, only 32.7% of students living in University of the Arts London halls of residence reported that their contract length matches their course. This is slightly lower than the proportion reported by students in private rented accommodation (33.1%), and significantly lower than that reported by students in private halls.

Students lodging in someone else's home were least likely to report alignment between contract length and course duration, with only 13.3% indicating that their contract matches the length of their studies. This very low alignment reported by students who are lodging in someone else's home reflects the informality and unpredictability of these arrangements. These students are likely to have the least security and the least ability to negotiate terms, compounding risks related to stability, affordability, and wellbeing.

One of the most striking findings is that students in private halls of residence are more likely to have contracts that match their course length than those in UAL-managed halls. Given that institutional accommodation is often perceived as being better tailored to students' academic needs, this challenges assumptions about where the most student-centred provision currently sits.

**This suggests that private providers may be structuring contracts more flexibly or more closely around academic cycles than UAL halls, despite operating within the same London housing context.**

UAL halls of residence represent one of the clearest areas where the university has direct influence over contract terms. The fact that fewer than one third of students in UAL halls report contract lengths matching their course indicates a missed opportunity to reduce financial and logistical pressure on students through more aligned contract design. Where institutional accommodation mirrors the constraints of the wider private rental market, it risks reproducing the same problems students face elsewhere, rather than offering a protective alternative.

That private rented accommodation slightly outperforms UAL halls in contract alignment should not be interpreted as success within the private sector. Instead, it highlights how low the baseline currently is. In all accommodation types, a majority of students do not have contracts that reflect their academic timelines, reinforcing the conclusion that misalignment is systemic.

Respondents were asked to identify up to three factors that influenced their decision on where to live during term time. The results indicate that accommodation choices are shaped primarily by affordability, proximity to the university, and constraint, rather than personal preference.

### QUESTION: WHAT WERE THE MAIN FACTORS THAT INFLUENCED YOUR DECISION ON WHERE TO LIVE?

*(Choose up to three options)*

OPTIONS	RESPONSES
THE LOCATION WAS CONVENIENT TO GET TO UNIVERSITY	61.0%
IT WAS MORE AFFORDABLE	51.5%
IT WAS THE EASIEST OPTION	26.6%
THERE WAS NO OTHER OPTION AVAILABLE TO ME	16.0%
IT WAS THE PROPERTY SIZE I WANTED/NEEDED	14.2%
I WANTED TO LIVE WITH FRIENDS	11.5%
I WANTED TO BE ABLE TO MEET OTHER STUDENTS	11.0%
THE LOCATION WAS CONVENIENT TO GET TO MY PLACE OF WORK	10.1%
I WANTED/NEEDED TO BE CLOSE TO FRIENDS	7.4%
I NEEDED TO LIVE WITH MY FAMILY	4.4%
I WANTED/NEEDED TO BE CLOSE TO MY FAMILY	2.4%
I WASN'T AWARE OF OTHER OPTIONS	2.4%
I HAVE CARING RESPONSIBILITIES	2.1%

Table 6 - What were the main factors that influenced your decision on where to live?

The most frequently selected factor was location convenience to the university, cited by 61% of respondents. This reflects the importance of travel time and access to campus for students, particularly in a city where long commutes can significantly affect daily schedules and wellbeing.

**Affordability was the second most common factor, selected by 51.5% of respondents. This highlights the central role of cost in determining where students live, reinforcing the extent to which financial considerations limit housing options.**

Over a quarter of respondents (26.6%) reported that their accommodation was chosen because it was the easiest option available to them, while 16% stated that there was no other option available. These responses suggest that many students are not choosing accommodation based on suitability, but rather on availability and immediacy.

Other factors were selected far less frequently. Only 14.2% cited property size as an influencing factor, while fewer than one in eight respondents chose to live with friends (11.5%) or in accommodation that allowed them to meet other students (11%). Very small proportions reported choosing accommodation to be close to family (2.4%) or due to caring responsibilities (2.1%).

The data shows that students' accommodation decisions are shaped overwhelmingly by structural constraints. Affordability and proximity to university dominate decision-making, while factors associated with quality of life, social connection, or suitability for study play a secondary role. The prominence of responses such as "it was the easiest option" and "there was no other option available to me" indicates that for many students, accommodation choice is reactive rather than intentional.

Relatively few respondents selected factors related to social connection or community, such as living with friends or meeting other students. This suggests that many students are unable to prioritise these aspects when securing accommodation, despite their importance for wellbeing and integration into university life. Similarly, the low proportion citing property size raises concerns about students' ability to secure accommodation suitable for creative practice or studying from home.

While location convenience to university is the most cited factor, this should not be interpreted as a positive preference. Instead, it reflects the necessity of minimising travel time and cost in a city as large and expensive as London. Students who are unable to prioritise proximity may face long commutes that reduce time available for study, creative practice, and paid work.

Finally, respondents were asked to indicate their level of agreement with the following series of statements about their current accommodation:

- My accommodation is good value for money
- My accommodation is in good condition
- My accommodation has adequate space to live in
- My accommodation has adequate space to study in
- I made the right choice in deciding where to live
- My accommodation feels like home

QUESTION: DO YOU AGREE WITH THE FOLLOWING STATEMENTS?			
ANSWER CHOICES	YES	NO	N/A
MY ACCOMMODATION IS GOOD VALUE FOR MONEY	49%	38%	14%
MY ACCOMMODATION IS IN GOOD CONDITION	63%	27%	10%
MY ACCOMMODATION HAS ADEQUATE SPACE TO LIVE IN	74%	18%	8%
MY ACCOMMODATION HAS ADEQUATE SPACE TO STUDY IN	65%	27%	8%
I MADE THE RIGHT CHOICE IN DECIDING WHERE TO LIVE	69%	19%	12%
MY ACCOMMODATION FEELS LIKE HOME	56%	31%	13%

Table 7 - Choosing a property, Do you agree with the following statements?

Overall, responses suggest that while many students feel their accommodation meets basic functional needs, a substantial minority report dissatisfaction across key measures related to cost, suitability for study, and sense of belonging.

Just under half of respondents (48.8%) agreed that their accommodation represents good value for money, while over a third (37.6%) disagreed. This indicates significant concern around affordability, even where other aspects of accommodation may be viewed more positively.

Perceptions of physical condition were more favourable, with 63% of respondents agreeing that their accommodation is in good condition. However, more than one in four students (26.9%) disagreed, suggesting that poor property conditions remain a common experience.

A larger majority of respondents agreed that their accommodation has adequate space to live in (73.6%). Agreement fell when considering space to study, with 65.3% agreeing that their accommodation provides adequate study space, and 27% disagreeing. This difference highlights a gap between basic habitability and suitability for academic work.

Despite these challenges, 68.9% of respondents agreed that they made the right choice in deciding where to live. However, only 56.1% agreed that their accommodation feels like home, while nearly a third (31.2%) disagreed.

ANALYSIS BY PROVIDER USING MEDIAN RESPONSE				
STATEMENT	PRIVATE RENTING	LODGING	UAL HALLS	PRIVATE HALLS
GOOD VALUE FOR MONEY	AGREE	AGREE	AGREE	DISAGREE
GOOD CONDITION	AGREE	AGREE	AGREE	AGREE
ADEQUATE SPACE TO LIVE IN	AGREE	AGREE	AGREE	AGREE
ADEQUATE SPACE TO STUDY IN	AGREE	MIXED	AGREE	AGREE
MADE THE RIGHT CHOICE	AGREE	AGREE	AGREE	DISAGREE
FEELS LIKE HOME	AGREE	AGREE	DISAGREE	AGREE

Table 8 - Choosing a property, Analysis by provider using median response

Students' views on their accommodation were analysed by accommodation provider using median scores for each statement, where responses were grouped into agreement or disagreement. A summary of this data can be observed above. Using median scores allows us to identify the typical experience within each accommodation type, rather than being influenced by extreme or outlying responses.

When compared in this way, students' experiences are broadly similar across most accommodation types. Regardless of provider, students generally agree that their accommodation is in good condition, has adequate space to live and study in, and that they made the right decision when choosing where to live.

Two clear differences emerge from the median analysis. First, students living in private halls are the only group whose median response indicates disagreement that their accommodation offers good value for money. Students in UAL halls, private rented accommodation, and lodging arrangements all report median agreement on this measure.

Second, students living in UAL halls are the only group whose median response indicates disagreement with the statement that their accommodation feels like home. Students in all other accommodation types report median agreement, suggesting a stronger sense of comfort and belonging outside UAL-managed halls.

UAL halls of residence are largely meeting students' practical needs, but are falling short in supporting students' sense of comfort, belonging, and emotional wellbeing. Students living in UAL halls typically agree that their accommodation is in good condition, offers adequate space to live and study in, and represents good value for money. This suggests that UAL's institutional accommodation is broadly functioning as intended in terms of quality, affordability, and suitability for study. In a competitive and expensive housing market, this is a positive foundation.

However, UAL halls are the only accommodation type where the typical student does not feel that their accommodation feels like home. This is not a marginal issue: a median score of disagreement indicates that this experience is widespread among students in UAL-managed halls. For students (particularly those new to London, living away from family, or facing financial and academic pressure) feeling settled and secure in their accommodation plays a crucial role in wellbeing, confidence, and ability to engage with study and creative practice. Where accommodation feels impersonal or isolating, it can exacerbate stress, loneliness, and disengagement.

The findings suggest that UAL halls may be perceived as functional rather than nurturing environments. While meeting minimum standards is essential, accommodation that does not foster comfort or community risks undermining the wider student experience.

**This is particularly relevant for arts students, whose creative practice often relies on emotional security, peer connection, and informal collaboration.**

"I agree I made the right choice in selecting my current accommodation despite being inadequate, solely because it was the cheapest realistic option available in an area I knew was relatively safe to live. It was the best option available to me at the time."

- Home student studying at London College of Fashion, living in private rented accommodation

Respondents were given the opportunity to provide open text comments to describe their process and experience of choosing their accommodation. The responses reveal a picture of student accommodation that is often defined less by choice and comfort, and more by constraint, compromise, and endurance. While some students described their accommodation as acceptable or even positive, many framed their living situation as the best option available to them in a highly restricted housing market, rather than a place that genuinely met their needs.

Several students explicitly described agreeing with positive survey statements only because they had no realistic alternatives. For these respondents, "making the right choice" did not mean satisfaction, but necessity. Cost emerged as the dominant pressure shaping students' experiences. Students repeatedly described accommodation as consuming the vast majority of their income, leaving little room for anything beyond basic living costs. Even where accommodation was considered reasonable by London standards, it was still described as unaffordable in practice. One Camberwell student living in private rented accommodation explained, "Everything goes to rent, bills and food" while another LCF student living in UAL halls stated bluntly that student accommodation "borders on extortion." These financial pressures were frequently linked to the need to work alongside study, reducing time and energy available for academic work.

Alongside cost, many students described poor or inadequate living conditions. Issues such as damp, mould, pests, broken appliances, poor heating, overcrowded kitchens, and unclean rooms on arrival were common across responses. For some, these issues persisted

**The impact of accommodation on students' ability to study was a recurring theme.**

**For some students, the consequences extended beyond inconvenience into serious impacts on wellbeing. Feelings of isolation, anxiety, exhaustion, and distress were frequently mentioned, particularly where accommodation felt unstable or unsafe.**

despite repeated attempts to report them. One LCC student living in private rented accommodation described "mould, blocked pipes, broken furniture and poor design" while another LCF student living in Stratford One, a UAL halls, wrote, "it's 13 grand a year to stay here, which isn't fully covered by my student loan, the building is run down, the rooms are not well kept and there are bugs and vermin everywhere." These experiences contribute to a sense that students are expected to tolerate conditions that would be unacceptable in other housing contexts.

Many respondents described a lack of space to work, noisy environments, or long commutes that limited their engagement with university life. One LCC student living in private rented accommodation noted, "I don't have space for a proper desk... it hurts my lower back" while another Camberwell student living in temporary accommodation explained that constant travel between temporary living arrangements meant "I spend a lot of time I'd like to be focusing on studies travelling from one place to the other." In several cases, students described staying late on campus or in study spaces simply to avoid unsuitable accommodation.

One CSM respondent described their living situation as "giving me depression... nothing works, no one wants to talk to each other, no sunlight" while another linked poor accommodation directly to declining mental health. These accounts underline that housing conditions are not just a logistical issue, but a significant factor in students' emotional and psychological wellbeing.

Instability was another prominent feature of students' experiences. Many described short-term contracts, delayed move-ins, informal lodging arrangements, or the need to move multiple times during their studies. Several students expressed anxiety about contracts not covering the full length of their course, or about having to find new accommodation during critical academic periods. As one Wimbledon student living in UAL halls noted, "If my contract covered the full duration of my course, it would be better because I wouldn't need to think about moving again."

Finally, where students did describe their accommodation as feeling like home, this was often attributed to relationships with flatmates rather than the accommodation itself. One LCF student living in UAL halls wrote, "My accommodation feels like home because of my roommates, but the shared spaces are small" while others described feeling supported through community rather than environment. Conversely, many explicitly stated that their accommodation felt impersonal or hotel-like, reinforcing the quantitative finding that a sense of home is often missing, particularly in student accommodation.

**Taken together, these responses show that while accommodation may meet basic functional standards for many students, it frequently fails to support stability, wellbeing, or effective study.**



**This section explores the extent to which students' current housing supports or constrains their ability to study effectively from home.**

It examines spatial, environmental, and practical barriers within accommodation, highlighting how unsuitable living conditions can directly undermine concentration, productivity, and wellbeing, particularly in the context of arts education, where students often require space, quiet, and reliable infrastructure to sustain their academic and creative work.

**Accommodation is not only a place to live, but a critical environment for study, creative practice, and rest.**

Respondents were asked whether their accommodation presented any difficulties or challenges when studying from home. The results show that for a substantial proportion of students, accommodation actively constrains their ability to study effectively.

**QUESTION: HAS YOUR ACCOMMODATION PRESENTED ANY DIFFICULTIES OR CHALLENGES WHEN STUDYING FROM HOME** *(Choose as many as are applicable)*

OPTIONS	RESPONSES
NEEDING TO USE THE SAME ROOM FOR WORK AND SLEEP	44.7%
NOISE	29.6%
SHORTAGE OF SUITABLE WORK SURFACES (TABLES, DESKS)	26.0%
NOT ENOUGH SPACE IN THE HOME	25.4%
INADEQUATE WIFI	22.5%
TOO MANY DISTRACTIONS AT HOME	22.5%
LACK OF TECHNICAL RESOURCES FOR YOUR PRACTICE	22.2%
NONE/NOT APPLICABLE	17.2%
LACK OF PRIVACY (FOR EXAMPLE, FOR VIDEO CALLS)	13.3%
INCOMPATIBLE DAILY ROUTINES/WORKING HOURS WITH HOUSEMATES	12.7%
INTERPERSONAL CONFLICTS WITH HOUSEMATES	10.4%
OTHER (PLEASE SPECIFY)	9.8%

Table 9 - Has your accommodation presented any difficulties or challenges when studying from home?

The data indicates that for the majority of students, studying from home is compromised by their living conditions. With fewer than one in five students reporting no challenges, it is clear that accommodation is often not a neutral backdrop to study, but an active barrier.

**The prevalence of students needing to use the same room for sleeping and studying points to overcrowding, small room sizes, or shared living arrangements that limit flexibility.**

This lack of spatial separation can blur boundaries between work and rest, contributing to fatigue, stress, and reduced academic productivity. Similarly, high levels of reported noise and distraction suggest that many students are living in environments that are not conducive to focused work. This may be particularly challenging during assessment periods or for students whose courses require sustained independent practice.

These findings highlight the importance of recognising accommodation as an extension of the learning environment. Where students are expected to study from home, inadequate housing conditions can undermine their ability to meet academic demands. This suggests a role for UAL in both improving accommodation standards where it has control, and in providing alternative or supplementary study spaces and support for students whose housing does not meet their academic needs.

**When challenges to studying from home are broken down by accommodation provider, distinct patterns emerge.** While lack of space is a common issue across most accommodation types, the nature of the difficulties varies significantly depending on where students live. (Table 10)

TOP 3 ISSUES CITED BROKEN DOWN BY PROVIDER	
PROVIDER TYPE	TOP 3 ISSUES (%)
PRIVATE RENTED ACCOMMODATION	46% NEEDING TO USE THE SAME ROOM FOR WORK AND SLEEP
	37% SHORTAGE OF SUITABLE WORK SURFACES
	26% NOT ENOUGH SPACE IN THE HOME
LODGING	60% NEEDING TO USE THE SAME ROOM FOR WORK AND SLEEP
	53% SHORTAGE OF SUITABLE WORK SURFACES
	40% NOT ENOUGH SPACE IN THE HOME
UAL HALLS	45% NOISE
	43% NEEDING TO USE THE SAME ROOM FOR WORK AND SLEEP
	27% INADEQUATE WIFI
PRIVATE HALLS	42% NEEDING TO USE THE SAME ROOM FOR WORK AND SLEEP
	35% NONE/NOT APPLICABLE
	31% NOISE

Table 10 - Top 3 issues cited broken down by provider

**Across all accommodation types, the need to use the same room for sleeping and studying is one of the most common challenges.** This reflects wider issues of affordability and space in London's housing market. However, the severity of this issue is greatest in lodging arrangements and private renting, where students often have little control over layout or shared spaces.

The prominence of noise and inadequate Wi-Fi in UAL halls is particularly significant. Unlike space constraints in the private market, these challenges are more directly linked to how accommodation is designed, managed, and resourced.



**This section examines the proportion of students' monthly income absorbed by housing costs, highlighting the extent to which rent and related expenses place students under sustained financial pressure.**

It examines spatial, environmental, and practical barriers within accommodation, highlighting how unsuitable living conditions can directly undermine concentration, productivity, and wellbeing, particularly in the context of arts education, where students often require space, quiet, and reliable infrastructure to sustain their academic and creative work.

**The cost of accommodation is one of the most significant factors shaping students' financial security and overall experience at university.**

Respondents were asked to estimate what proportion of their monthly income is spent on housing costs. The results indicate that **accommodation places a substantial financial burden on many students**, with a significant proportion spending the majority (or more than all) of their income on housing.

QUESTION: THINKING ABOUT YOUR MONTHLY INCOME, APPROXIMATELY WHAT PROPORTION OF IT DO YOU SPEND ON HOUSING COSTS?	
I DON'T PAY ANY HOUSING COSTS	24.3%
UP TO 25%	8.7%
25 - 50%	10.4%
51 - 75%	19.4%
76 - 100%	14.9%
MORE THAN 100% (I spend more than my income)	22.3%

Table 11 - Thinking about your monthly income, approximately what proportion of it do you spend on housing costs?

Nearly a quarter of respondents (24.3%) reported that they do not pay housing costs, reflecting students who live with family or whose housing is otherwise subsidised. However, among students who do pay for accommodation, housing costs account for a very large share of income

**This data shows that accommodation costs are not a marginal expense for UAL students, but the dominant component of their monthly spending.**

Only 8.7% of respondents spend up to 25% of their income on housing, and 10.4% spend between 26% and 50%. By contrast, more than half of respondents who pay housing costs spend over half of their income on accommodation. Almost one in five students (19.4%) spend between 51% and 75% of their income on housing, while 14.9% spend between 76% and 100%.

Most strikingly, more than one in five respondents (22.3%) reported spending more than 100% of their monthly income on housing costs, indicating that their rent exceeds their income and must be covered through savings, borrowing, family support, or debt.

For many students, housing absorbs the majority of their income, leaving limited resources for food, travel, course materials, or basic living expenses. That over one fifth of respondents are spending more than their total monthly income on housing strongly suggests structural unaffordability rather than individual budgeting challenges.

**The contrast between students who pay no housing costs and those whose rent exceeds their income highlights significant inequality within the student population.** Students without access to family housing or financial support are disproportionately exposed to financial risk, compounding existing inequalities linked to socioeconomic background.

Respondents were asked how much they personally contribute to monthly rent or mortgage payments, excluding bills. The responses show a wide range of housing costs, but with a clear concentration at the higher end of the scale.

QUESTION: HOW MUCH DO YOU CONTRIBUTE TO MONTHLY RENT OR MORTGAGE PAYMENTS? (Excluding bills)	
MONTHLY RENT	% OF RESPONSES
£0 (NO RENT)	21.6%
UNDER £500	15%
£500 - 799	11.3%
£800 - £1099	28.4%
£1100 - £1399	17.9%
£1400+	11.9%

Table 12 - How much do you contribute to monthly rent or mortgage payments (excluding bills)?

Respondents were asked how much they personally contribute to monthly rent or mortgage payments, excluding bills. The responses show a wide range of housing costs, but with a clear concentration at the higher end of the scale.

Just over one fifth of respondents (21.6%) reported paying no housing costs, reflecting students living with family or in fully subsidised arrangements (perhaps through family or home country government-sponsored grants). However, among students who do pay rent, costs are generally high.

Only a small minority of students pay under £300 per month. Fewer than 7% of respondents reported paying less than £300, and just over 15% pay less than £500. By contrast, the most common rent bands fall between £800 and £1,099 per month.

Nearly one in three respondents (28.4%) pay between £800 and £1,099 per month, while a further 17.9% pay between £1,100 and £1,399. More than one in ten students (around 12%) pay £1,500 or more each month, including 2.8% who pay over £2,000 in rent alone.

These figures highlight that high housing costs are the norm rather than the exception for many students. It shows that the “typical” student experience involves paying close to or above £1,000 per month for accommodation. While some low rents exist, they are experienced by a small minority of students, often those with access to family housing or atypical arrangements.

When read alongside earlier findings on income, the scale of these rent figures helps explain why many students report spending more than half (or even more than all) of their monthly income on housing. A rent of £900-£1,100 per month is difficult to sustain on student finance or part-time earnings, particularly in combination with London living costs and course-related expenses.

**Students who do not pay rent are effectively shielded from housing cost pressures, while others face extremely high financial burdens.**

As above, the data also highlights significant inequality within the student population. Those paying £1,500 or more per month are likely to be under severe financial strain unless they have substantial external support.

To understand the typical cost of accommodation across different provider types, responses were analysed using median rent bands. Using the median allows us to identify the most representative rent paid by students in each accommodation type, rather than being influenced by unusually high or low rents.

MEDIAN RENT BY PROVIDER	
PROVIDER TYPE	MEDIAN RESPONSE
RENTED FROM A LANDLORD OR PROPERTY AGENCY	£800 - £899 PER MONTH
PRIVATE HALLS OF RESIDENCE	£1000 - £1099 PER MONTH
UAL HALLS OF RESIDENCE	£800 - £899 PER MONTH
LODGING	£600 - £699 PER MONTH

Table 13 - Median Rent by provider

The median monthly rent for respondents renting from a private landlord or property agency is £800–£899. Students living in University of the Arts London halls of residence also report a median rent of £800–£899 per month, indicating that the typical cost of UAL-managed accommodation is broadly comparable to private renting.

Respondents living in private halls of residence report the highest median rent, at £1,000–£1,099 per month, making this the most expensive accommodation type on average. By contrast, students in lodging arrangements report the lowest median rent, at £600–£699 per month.

The median rent for UAL halls sits below that of private halls, suggesting that respondents UAL-managed accommodation offers a more affordable alternative to commercially run student residences. This is an important finding, particularly given earlier evidence that students in private halls are more likely to feel their accommodation does not offer good value for money.

However, UAL halls are not the lowest cost option available. Their median rent is the same as that of private renting, and significantly higher than lodging arrangements.

This indicates that while UAL halls may mitigate some of the cost pressures of private halls, they do not fully insulate students from London’s high rental market. It is also important to note, while UAL halls match private renting in median rent, earlier findings show differences in experience. Students in UAL halls generally agree that their accommodation offers good value for money, despite cost concerns elsewhere, but are less likely to feel that their accommodation feels like home. This suggests that UAL halls deliver reasonable value in financial terms, but that improvements are needed in terms of comfort and belonging to justify their cost fully.

For UAL, these findings suggest that its halls of residence occupy a middle ground in the accommodation market: more affordable than private halls, but not significantly cheaper than private renting. This positions UAL halls as a relatively stable and predictable option, but also underscores the importance of ensuring that the student experience within halls fully justifies the cost.

**Given UAL has direct control over its halls, there is an opportunity to strengthen their value proposition; not necessarily by lowering rents alone, but by improving contract alignment, study suitability, and sense of belonging.** Doing so would increase the perceived and actual value of UAL accommodation in a market where students are under intense financial pressure.

Respondents were asked to indicate which sources they use to pay their rent and bills. The findings show that students rely on a combination of income, support, and borrowing to cover housing costs, with many depending heavily on informal financial support rather than stable or sufficient funding streams.

QUESTION: WHICH OF THE FOLLOWING DO YOU USE TO PAY YOUR RENT AND BILLS?	
OPTIONS	RESPONSES
MONEY GIVEN BY FRIENDS/FAMILY/PARTNER	48.5%
STUDENT LOAN	43.6%
PERSONAL SAVINGS	36.6%
SALARY	18.3%
MONEY BORROWED FROM FRIENDS/FAMILY/PARTNER	8.5%
NOT APPLICABLE	7.9%
BANK OVERDRAFT	7.0%
CREDIT CARD	6.7%
FINANCIAL SUPPORT FROM UAL	5.8%
SCHOLARSHIP	4.3%
MONEY BORROWED FROM A BANK	1.8%
SOCIAL SECURITY BENEFITS (E.G. HOUSING BENEFIT)	0.6%

Table 14 - Which of the following do you use to pay your rent and bills?

Nearly half of respondents (48.5%) reported using money given by friends, family, or a partner to pay for rent and bills, making this the most common source of support. This is supported by findings from research conducted by the National Union of Students, where 86% of parents support their child financially at university. For many students, rent is not being covered by their own income or student finance alone, but through informal and often unevenly distributed support networks. This reliance creates inequality within the student experience. Students without access to family support are likely to face much higher levels of financial stress, debt, or housing insecurity.



**Finding suitable accommodation is a critical and often stressful part of the student experience, particularly in London's highly competitive housing market.**

**This section explores how students secured their accommodation, including how long they spent searching, the pressures they faced during the process, and the extent to which students were able to make informed choices.**

Together, these findings provide insight into the barriers students encounter before they even move in, and how the process of securing accommodation can shape students' wellbeing and ability to settle into their studies.

Students were asked how long they searched for accommodation before securing a room or property. Responses indicate that for many students, finding accommodation is neither quick nor straightforward.

**QUESTION: HOW LONG (ON AVERAGE) DID YOU SEARCH UNTIL YOU SECURED A ROOM/PROPERTY?**

ANSWER CHOICES	RESPONSES
LESS THAN 1 WEEK	8.8%
1 - 2 WEEKS	12.0%
2 - 3 WEEKS	13.6%
3 - 4 WEEKS	18.2%
4 - 5 WEEKS	6.2%
5 - 6 WEEKS	10.4%
MORE THAN 6 WEEKS	17.9%
NOT APPLICABLE	13.0%

*Table 15 - How long (on average) did you search until you secured a room/property?*

Students were asked how long they searched for accommodation before securing a room or property. Responses indicate that for many students, finding accommodation is neither quick nor straightforward.

While around one in five respondents (20.8%) secured accommodation within two weeks, a larger proportion reported longer search periods. Nearly one in three students (31.8%) spent between three and five weeks searching, and a further 17.9% reported searching for more than six weeks. 13% of respondents indicated that the question was not applicable, reflecting students who did not actively search, such as those living with family.

A similar proportion (43.6%) rely on their student loan, while over a third (36.6%) draw on personal savings. While student loans are a major source of income, the fact that fewer than half of respondents use them to pay rent, and that many still require additional support or borrowing, suggests that student finance alone is insufficient to meet housing costs in London. This aligns with earlier findings showing that many students spend the majority (or more than all) of their income on accommodation.

Fewer than one in five respondents (18.3%) reported using a salary to cover housing costs, highlighting that paid employment is not a primary or sufficient source of income for most students. This may reflect the intensity of arts courses, limited availability of suitable work, or visa restrictions for international students. It also suggests that encouraging students to work more is unlikely to be a viable solution to housing affordability pressures.

A notable proportion of students also rely on borrowing, with 8.5% borrowing money from friends or family, 7.0% using a bank overdraft, and 6.7% relying on credit cards. **The use of overdrafts, credit cards, and borrowing from friends or family points to financial vulnerability among a significant minority of students.** These mechanisms often involve long-term financial consequences, including debt accumulation and increased stress, particularly where borrowing is used to meet recurring costs such as rent.

Only 5.8% reported receiving financial support from University of the Arts London, and just 4.3% reported receiving a scholarship. While such support may be targeted and means-tested, its limited reach suggests that institutional financial assistance is not currently mitigating housing cost pressures for the majority of students. Very few students reported accessing formal welfare support, with only 0.6% receiving social security benefits such as Housing Benefit.

These findings highlight that students are piecing together multiple, often precarious sources of funding to afford accommodation. **This places significant strain on students and risks exacerbating inequalities based on family wealth or access to support networks.**

For UAL, this underscores the importance of viewing accommodation affordability alongside financial support provision.

**Improving access to and take-up of hardship funding, reviewing the adequacy of existing support mechanisms, and advocating for fairer student finance in London could all play a role in reducing students' reliance on informal or high-risk funding sources.**

More than half of all respondents who searched for accommodation took at least three weeks to secure a place.

The data shows that a significant proportion of students spend several weeks searching for accommodation, often extending into periods of academic activity. Extended search times can add stress, uncertainty, and distraction at key points in the academic year. Long search periods may delay students' ability to settle, plan finances, or engage fully with their studies.

**For students facing insecure or temporary arrangements during the search period, the impact can be particularly disruptive.**

Students were asked whether they needed to increase their planned budget in order to secure their accommodation. The findings show that many students faced financial pressure during the housing search process.

Among respondents for whom the question was applicable, 44.5% reported that they had to increase their planned budget to secure a room or property. By contrast, 35.7% were able to secure accommodation without increasing their budget. A further 19.8% indicated that the question was not applicable, reflecting students who did not actively participate in the housing market.

The finding that nearly half of respondents were required to increase their planned housing budget indicates a clear misalignment between students' initial affordability expectations and prevailing market conditions. This suggests that **students' budgets are frequently constrained by external market pressures rather than informed choice**. The need to exceed planned expenditure reflects limited bargaining power among students, who operate in a high-demand rental environment where refusal or delay can result in the loss of accommodation opportunities. **Consequently, students are often compelled to accept higher costs than originally anticipated in order to secure housing within constrained timeframes.**

Respondents were then asked to identify factors that acted as barriers when attempting to secure a desired room or property. The findings show that many students face multiple, intersecting obstacles when navigating the housing market, particularly financial and administrative requirements that limit access to suitable accommodation.

**QUESTION: DID ANY OF THESE FACTORS ACT AS A BARRIER TO YOU SECURING A DESIRED PROPERTY/ROOM?**

*(Please check all that apply)*

LARGE DEPOSIT	50.4%
LARGE ADVANCE RENT PAYMENT	44.7%
NEED FOR UK-BASED HOMEOWNER TO ACT AS A GUARANTOR	37.5%
LANDLORDS UNWILLING TO RENT TO STUDENTS	28.4%
NEED FOR REFERENCES	20.8%
UNREALISTIC MOVE-IN TIMELINES	18.2%
OTHER <i>(Please specify)</i>	15.5%
EARNING THRESHOLD OF YOUR UK-BASED HOMEOWNER ACTING AS GUARANTOR	14.8%
REQUIREMENT TO PAY RENT MONTHLY RATHER THAN TERMLY	10.6%
DISCRIMINATION OR MISTRUST FROM LANDLORDS DUE TO VISA STATUS OR NATIONALITY	7.6%
CONTRACTS NOT AVAILABLE IN ACCESSIBLE ENGLISH	1.9%

Table 16 - Did any of these factors act as a barrier to you securing a desired property / room?

The most commonly reported barriers relate to upfront financial demands. Over half of respondents (50.4%) identified large deposits as a barrier, while 44.7% cited the requirement to pay large amounts of rent in advance. These upfront costs present a significant challenge for students, particularly those without access to savings or family support.

**The prominence of large deposits and advance rent payments highlights how access to housing is shaped by students' ability to absorb substantial upfront costs. These requirements disproportionately affect students from lower-income backgrounds, international students, and those without family support, reinforcing existing inequalities within the student population.**

Guarantor requirements also emerged as a major barrier. More than a third of respondents (37.5%) reported difficulty due to the need for a UK-based homeowner to act as a guarantor, while 14.8% cited earnings thresholds placed on guarantors. Together, these requirements restrict access to housing for students without UK-based support networks.

Other structural barriers were also widely reported. Over a quarter of respondents (28.4%) encountered landlords unwilling to rent to students, and one in five (20.8%) cited the need for references as a barrier. Nearly one in five students (18.2%) reported unrealistic move-in timelines, reflecting the fast-paced nature of the rental market.

Smaller but significant proportions of students reported barriers related to discrimination or mistrust linked to visa status or nationality (7.6%), monthly rent payment requirements (10.6%), and contracts not being available in accessible English (1.9%).

Further to this, the widespread impact of guarantor requirements indicates that access to accommodation is often contingent on family circumstances rather than students' own financial reliability. For students without UK-based homeowners able to meet earnings thresholds, these requirements can significantly narrow available options or force acceptance of less suitable accommodation.

**When barriers to securing accommodation are broken down by fee status, clear differences emerge between the experiences of international and Home students.**

While both groups face significant financial and administrative obstacles, international students are more likely to encounter barriers linked to eligibility, trust, and documentation, reflecting their position within the UK housing system.

The most pronounced difference relates to guarantor requirements. Almost half of international students (46%) reported that the need for a UK-based homeowner guarantor acted as a barrier, compared to 29% of Home students. This reflects the structural disadvantage faced by international students, many of whom do not have access to UK-based family networks that meet landlords' guarantor criteria.

Large advance rent payments were also widely reported by both groups, affecting 44% of international students and 43% of Home students. This suggests that high upfront rent demands are a systemic feature of the housing market, rather than an issue affecting one group alone.

By contrast, large deposits were more frequently reported as a barrier by Home students (57%) than international students (41%). This difference likely reflects variation in how landlords manage risk across different tenant groups. International students who cannot meet guarantor requirements are often asked to pay several months' rent in advance instead of a deposit, shifting the financial burden away from deposits and towards advance rent. Home students, who are more likely to have access to guarantors, may encounter standard deposit requirements more frequently and therefore report deposits as a more salient barrier.

International students also disproportionately reported issues related to discrimination and administrative burden. Eleven per cent reported discrimination or mistrust from landlords due to visa status or nationality, compared to 7% of Home students. Similarly, 23% of international students cited the need for references as a barrier, compared to 20% of Home students, reflecting additional scrutiny and documentation demands placed on international tenants.

COMPARING INTERNATIONAL VS HOME STUDENT RESPONSES			
BARRIER	INTERNATIONAL STUDENTS	HOME STUDENTS	DIFFERENCE (international vs. home)
NEED FOR UK-BASED HOMEOWNER GUARANTOR	46%	29%	+17 PP
LARGE ADVANCE RENT PAYMENT	44%	43%	+1 PP
LARGE DEPOSIT	41%	57%	+16 PP
DISCRIMINATION OR MISTRUST DUE TO VISA STATUS OR NATIONALITY	11%	7%	+4 PP
NEED FOR REFERENCE	23%	20%	+3 PP

Table 17 - Comparing international vs home student responses

Respondents were then asked how they financed the initial payments required to secure their current accommodation, such as deposits or the first month's rent. The responses show that most students rely on personal networks and existing resources, rather than formal or institutional support, to meet these upfront costs.

QUESTION: HOW DID YOU FINANCE THE INITIAL PAYMENTS REQUIRED TO SECURE YOUR CURRENT ACCOMMODATION? <i>(For example, a deposit or first month's rent)</i>	
OPTIONS	RESPONSES
MONEY GIVEN BY FRIENDS/FAMILY/PARTNER	48.5%
PERSONAL SAVINGS	43.6%
STUDENT LOAN	36.6%
MONEY BORROWED FROM FRIENDS/FAMILY/PARTNER	8.5%
SALARY	18.3%
NOT APPLICABLE	7.9%
SOUGHT WORK <i>(Or additional hours in existing job)</i>	8.5%
USED MY OVERDRAFT FACILITY	6.7%
USED A CREDIT CARD	5.8%
SCHOLARSHIP	4.3%
SOCIAL FINANCIAL SUPPORT FROM MY INSTITUTION	0.6%
SOCIAL SECURITY BENEFITS <i>(E.g. Universal Credit)</i>	0.6%
BORROWED MONEY FROM A BANK	0.6%

Table 18 - How did you finance the initial payments required to secure your current accommodation? For example, a deposit or first month's rent.

Nearly half of respondents (45.7%) reported using money given by friends, family, or a partner to cover initial payments. Over a third (37.2%) relied on personal savings. By contrast, only 16.1% used their student loan for these costs, and fewer than one in ten (9.8%) used income from paid work.

A notable proportion of students also reported borrowing to cover upfront costs. Thirteen per cent borrowed money from friends, family, or a partner, while 5.1% used an overdraft and 4.1% used a credit card. Very few students reported accessing formal financial support, with only 1.6% seeking help from their institution and 2.2% using a scholarship. Only 1.3% reported using social security benefits.

The dominance of family- and partner-provided funds highlights how access to accommodation is often dependent on personal support networks rather than students' own financial resources.

**This reliance on informal support introduces significant inequality, disadvantaging students who do not have access to family wealth or financial assistance.**

"It's like a Hunger Games where you have to decide fast. If not, the room will be contracted by other people."

- International student studying at London College of Communication living in private rented accommodation

Respondents were asked in an open-text question "If applicable, what was the biggest difficulty you faced when searching for a place to live while at university?"

The open-text responses paint a consistent picture of accommodation searches being shaped by affordability constraints, intense competition, and limited choice, rather than by students' preferences or needs. Across responses, the most frequently cited difficulty was cost. Students repeatedly described rent levels as unaffordable, often far exceeding their student finance, and forcing them to compromise on location, quality, safety, or space. Many framed their search as an attempt to balance an "impossible triangle" of price, proximity to campus, and acceptable living conditions.

Closely linked to affordability was the speed and competitiveness of the housing market. Students described properties being “sold out in minutes”, bidding wars, and pressure to make decisions quickly to avoid losing out. This fast-paced environment limited students’ ability to assess properties properly and contributed to anxiety, rushed decisions, and, in some cases, exposure to poor-quality or unsafe housing.

**A further recurring theme was exclusion from the market due to student status.** Many respondents reported difficulties securing accommodation because landlords were unwilling to rent to students, required UK-based guarantors, or demanded large advance rent payments. These barriers were particularly pronounced for international students, those without UK-based family support, and students relying on benefits or limited income. Several students described being declined outright once their student status was disclosed.

Practical barriers also shaped the search process. Students reported difficulties attending viewings around classes or work, especially when living outside London or abroad. Travel costs, safety concerns during viewings, and the inability to view properties in person further constrained options. A lack of clear information and guidance (particularly for students unfamiliar with the UK housing system) added to the sense of confusion and stress.

**Location emerged as both a financial and wellbeing concern.** Many students struggled to find accommodation close to their campus, leading to long and exhausting commutes that affected their ability to study and participate fully in university life. For some students, particularly those with disabilities or caring responsibilities, distance from campus significantly narrowed the range of viable options.

Taken together, these responses show that **the process of securing accommodation is often time-consuming, stressful, and exhausting, requiring significant emotional, financial, and logistical effort alongside academic demands.**

Rather than being a one-off administrative task, the housing search is experienced by many students as a prolonged and destabilising process that shapes their transition into university and their capacity to engage with study from the outset.

THEME	WHAT STUDENTS DESCRIBE	ILLUSTRATIVE QUOTE
AFFORDABILITY AND COST PRESSURES	RENTS FAR EXCEEDING STUDENT BUDGETS, FORCING TRADE-OFFS BETWEEN HOUSING, ESSENTIALS, AND STUDY	“EVERYTHING COST FAR MORE, AT LEAST DOUBLE, THAN MY MAINTENANCE LOAN, SO MY PARENTS HAD TO CONTRIBUTE.”  - LCF HOME STUDENT LIVING IN UAL HALLS
UPFRONT FINANCIAL BARRIERS	LARGE DEPOSITS AND ADVANCE RENT PAYMENTS ACTING AS GATEKEEPERS TO HOUSING	“I HAVE TO PAY SIX MONTHS’ RENT IN ADVANCE BECAUSE I’M A STUDENT.”  - CSM INTERNATIONAL STUDENT LIVING IN PRIVATE RENTED ACCOMMODATION
GUARANTOR REQUIREMENTS AND EXCLUSION	INABILITY TO ACCESS HOUSING WITHOUT A UK-BASED GUARANTOR MEETING INCOME THRESHOLDS	“100% THE BIGGEST DIFFICULTY WAS NOT HAVING A UK GUARANTOR. NO ONE WANTS TO RENT TO STUDENTS.”  - CHELSEA INTERNATIONAL STUDENT LIVING IN PRIVATE RENTED ACCOMMODATION
MARKET COMPETITION AND TIME PRESSURE	BIDDING WARS, PROPERTIES DISAPPEARING QUICKLY, AND PRESSURE TO MAKE RUSHED DECISIONS	“PROPERTIES WERE BEING TAKEN SO QUICKLY THAT IF YOU DIDN’T DECIDE IMMEDIATELY, YOU LOST OUT.”  - WIMBLEDON HOME STUDENT LIVING IN PRIVATE RENTED ACCOMMODATION
LOCATION, DISTANCE, AND ACCESS TO CAMPUS	DIFFICULTY FINDING AFFORDABLE HOUSING CLOSE TO UNIVERSITY, LEADING TO LONG COMMUTES	“I WOULD HAVE LOVED A SIMPLE ROUTE TO UNI, BUT AFFORDABLE PLACES WERE TOO FAR AWAY.”  - LCF INTERNATIONAL STUDENT LIVING IN PRIVATE HALLS OF RESIDENCE

Table 19 - “If applicable, what was the biggest difficulty you faced when searching for a place to live while at university?”



**The terms and conditions attached to accommodation contracts play a significant role in shaping students' housing experiences, financial security, and wellbeing.**

Table 19 summarises students' open-text responses around difficulties in securing accommodation. Comments were analysed thematically, with recurring issues grouped into five dominant themes that reflect the most common barriers faced by students.

Individual responses were coded based on their main challenge. Related experiences (such as high rent, deposits, and advance payments) were grouped together to capture broader structural issues, including affordability, financial gatekeeping, market competition, and distance from campus. Indicative quotes are included to illustrate each theme and ground the findings in students' lived experiences.

The table therefore presents a clear synthesis of complex qualitative data, highlighting the key barriers shaping students' accommodation searches.

**This section explores students' experiences of contracts and deposits, including contract length, upfront costs, clarity of terms, and the extent to which students felt protected or supported when entering into agreements.**

Together, these findings highlight how contractual arrangements can either provide stability or contribute to financial pressure and uncertainty during students' studies.

Respondents were first asked when they signed the contract for their current accommodation. The responses show that contract signing is heavily concentrated in the period immediately before the start of the academic year.

Over a third of respondents (36.2%) signed their contract between July and September 2025, making this the most common period for securing accommodation. A further 23.9% signed between April and June 2025, indicating that around three in five students (60.1%) had secured accommodation by the end of June.

One fifth of respondents (20.5%) signed their contract before October 2024, suggesting that a substantial minority secured accommodation well in advance, likely through early access to halls, renewals, or long-term arrangements.

By contrast, relatively few students signed contracts during the academic year itself. Only 3.8% signed between October and December 2024, and 5.5% between January and March 2025. However, a notable minority (10.2%) reported signing contracts later than September 2025, indicating that some students continued to experience housing instability even after the academic year had begun.

Respondents were asked whether they felt pressured when signing their accommodation contract, and if so, where that pressure came from. The findings indicate that while a majority of students did not report feeling pressured, a substantial minority did experience pressure when securing accommodation.

QUESTION: DID YOU FEEL PRESSURED INTO SIGNING YOUR CONTRACT?	
ANSWER CHOICES	% OF STUDENTS
NO	56.1%
YES - BY LANDLORD, PROPERTY AGENT OR PROVIDER	15.1%
YES - BY FAMILY	6.2%
YES - BY FRIENDS	2.6%
YES - BY OTHER FACTORS (E.g. time pressure, lack of options)	5.3%
NOT APPLICABLE	14.8%

Table 20 - Did you feel pressured into signing your contract?

Just over half of respondents (56.1%) reported that they did not feel pressured when signing their contract. However, 15.1% reported feeling pressured by a landlord, property agent, or accommodation provider, making this the most common source of reported pressure. Smaller proportions reported pressure from family (6.2%) or friends (2.6%). A further 5.3% reported experiencing pressure from other sources, while 14.8% indicated that the question was not applicable.

The open-text responses from students who selected "other" suggest that pressure is often not applied by a specific individual, but arises from market conditions. Students frequently described urgency driven by limited availability, rapidly filling rooms, and the risk of having no accommodation at the start of term.

"If I did not sign right away, someone else probably would."

- LCF international student

"The rooms were quickly running out so had little time."

- Camberwell home student

This indicates that even where no explicit pressure is applied, the structure of the rental market itself compels students to make rapid decisions.

Several students described feeling pressured because their course was about to start or because they had no alternative accommodation. In these situations, students' bargaining power is particularly limited. One open-text response described a student being coerced into paying a large deposit which was not returned, highlighting how pressure can escalate into exploitation, particularly when students are unfamiliar with the housing system or facing urgent timelines.

While most students do not report explicit pressure, the proportion who do (particularly pressure from landlords or providers) is significant. Combined with earlier findings on limited viewings, upfront payments, and tight timelines, this suggests that students are often signing contracts under conditions that limit informed consent.

Students were then asked whether their deposit is held in a recognised deposit protection scheme, and, if so, whether they know which scheme it is held in. The findings indicate a significant lack of clarity among students about how their deposits are protected.

Only 34.1% of respondents reported that their deposit is held in a deposit protection scheme, while 6.6% reported that it is not. Nearly half of respondents (45.9%) reported that they were unsure whether their deposit was protected at all, and a further 13.4% indicated that the question was not applicable.

Among students who reported that their deposit is protected, awareness of the specific scheme was limited. Nearly half (48.7%) of respondents to the follow-up question reported that they did not know which type of scheme their deposit was held in. Smaller proportions identified the Deposit Protection Service (12%), the Tenancy Deposit Scheme (7.7%), or MyDeposits (2.7%).

**A large proportion of students do not know whether their deposit is protected, and even among those who believe it is, many are unable to identify the scheme.**

This suggests that students are entering tenancy agreements without a clear understanding of their legal protections. Uncertainty around deposit protection increases the risk that students may struggle to recover deposits at the end of their tenancy or may be unaware of their rights in the event of disputes. This lack of knowledge leaves students more vulnerable to unfair deductions or non-return of deposits.

Finally, respondents were asked "If applicable, did you face any additional or unexpected fees in order to secure your property? If so, please provide examples here."

THEME	WHAT STUDENTS EXPERIENCED	ILLUSTRATIVE QUOTE
LARGE UPFRONT PAYMENTS AND ADVANCE RENT	UNEXPECTEDLY HIGH INITIAL PAYMENTS, INCLUDING MULTIPLE MONTHS OF RENT IN ADVANCE ALONGSIDE DEPOSITS	"EVERYTHING COST FAR MORE, AT LEAST DOUBLE, THAN MY MAINTENANCE LOAN, SO MY PARENTS HAD TO CONTRIBUTE."  - LCF HOME STUDENT LIVING IN UAL HALLS
DEPOSIT CHANGES AND HOLDING DEPOSIT ISSUES	DEPOSITS BEING HIGHER THAN EXPECTED, INCREASED AT SHORT NOTICE, OR HOLDING DEPOSITS NOT RETURNED	"DEPOSIT WAS SUDDENLY RAISED BY A WEEK'S EXTRA RENT FOR ALL FLATMATES."  - CSM HOME STUDENT LIVING IN PRIVATE RENTED ACCOMMODATION
GUARANTOR - RELATED COSTS	ADDITIONAL COSTS INCURRED DUE TO LACK OF A UK-BASED GUARANTOR, INCLUDING PRIVATE GUARANTOR SERVICES	"I HAD TO PAY FOR A PRIVATE COMPANY GUARANTOR ON TOP OF PAYING THREE MONTHS' RENT IN ADVANCE."  - LCF INTERNATIONAL STUDENT LIVING IN PRIVATE RENTED ACCOMMODATION
DEPOSIT CHANGES AND HOLDING DEPOSIT ISSUES	DEPOSITS BEING HIGHER THAN EXPECTED, INCREASED AT SHORT NOTICE, OR HOLDING DEPOSITS NOT RETURNED	"AFTER SIGNING THE CONTRACT, I WAS SURPRISED TO LEARN I HAD TO PAY FOR SIX MONTHS OF BI-WEEKLY CLEANING."  - CHELSEA HOME STUDENT LIVING IN PRIVATE RENTED ACCOMMODATION

HIDDEN OR UNCLEAR FEES IN CONTRACTS	FEES NOT CLEARLY COMMUNICATED UPFRONT, INCLUDING CLEANING FEES, INSURANCE, OR CONTRACT ADMINISTRATION CHARGES	"AFTER SIGNING THE CONTRACT, I WAS SURPRISED TO LEARN I HAD TO PAY FOR SIX MONTHS OF BI-WEEKLY CLEANING."  - CHELSEA HOME STUDENT LIVING IN PRIVATE RENTED ACCOMMODATION
PAYING FOR TIME NOT LIVED IN OR MISLEADING TERMS	DEPOSITS BEING HIGHER THAN EXPECTED, INCREASED AT SHORT NOTICE, OR HOLDING DEPOSITS NOT RETURNED	"I HAD TO PAY FOR WEEKS I WASN'T LIVING THERE BECAUSE THEY TOLD ME AFTER THE TENANCY AGREEMENT WAS SIGNED."  - LCF INTERNATIONAL STUDENT LIVING IN PRIVATE RENTED ACCOMMODATION

Table 21 - If applicable, did you face any additional or unexpected fees in order to secure your property?

The open-text responses show that additional and unexpected fees are a common and distressing part of students' experiences when securing accommodation. While some students reported no extra costs, many described being confronted with large upfront payments, unclear charges, and financial demands that were not fully disclosed until late in the process.

A recurring issue was the scale of initial payments required. Students frequently described being asked to pay a combination of deposits, holding deposits, and advance rent, often amounting to several thousand pounds at short notice. For some, these payments exceeded what they had planned or understood they would need to pay, particularly when advance rent was required due to a lack of guarantor.

Deposits and holding deposits were another source of confusion and frustration. In several cases, students were unclear about whether payments were deposits or advance rent, and only realised after the money had been taken.

A number of students also described hidden or poorly communicated fees embedded in contracts. These included mandatory cleaning services, insurance costs, contract renewal fees, and charges for services students did not wish to use. In some cases, students reported that these fees were only disclosed after contracts had been signed, leaving them with little ability to challenge or opt out.

Some described being forced to pay rent before their official move-in date due to administrative decisions or delays linked to student finance payments. Others reported misleading advertising, such as properties marketed as "zero deposit" that later required deposits, or rents being increased through bidding wars after initial offers were made.

**Several students described having to pay multiple months' rent upfront, or even the full year's rent, in order to secure a property.**

**Some students reported deposits being increased unexpectedly, holding deposits not being returned as anticipated, or discovering only later how these payments would be treated.**

**Particularly concerning were accounts of students being required to pay rent for periods they did not live in the property.**



This section explores students' experiences of their current housing conditions, including the presence of issues such as damp, cold, or disrepair, the strategies students use to cope with inadequate conditions, and the impacts these conditions have on both wellbeing and academic engagement.

The quality and condition of accommodation play a critical role in shaping students' health, wellbeing, and ability to study effectively.

These findings highlight how the physical environment of accommodation can either support or undermine students' ability to live and learn while studying at university.

Respondents were first asked whether specific issues were present in their current accommodation. The responses show that while some students are living in properties without major issues, a substantial proportion are experiencing conditions that may affect their health, comfort, and ability to study.

QUESTION: IN YOUR CURRENT ACCOMMODATION, ARE ANY OF THE FOLLOWING PRESENT?,	
OPTIONS	RESPONSES
NONE OF THESE	46.7%
MOULD	24.7%
DRAUGHTY WINDOWS/DOORS	24.1%
DAMP	16.5%
CONDENSATION	15.5%
SLUGS, MICE OR OTHER INFESTATION	15.5%
ELECTRICAL SAFETY HAZARDS (E.g. Exposed wiring, Faulty Appliances)	9.3%
LEAKING ROOF/WINDOWS	7.2%
GAS SAFETY HAZARDS (E.g. Leaking Gas, Faulty Boiler)	3.4%

Table 22 - In your current accommodation, are any of the following present?

Just under half of respondents (46.7%) reported that none of the listed issues were present in their accommodation. However, this means that over half of students (53.3%) are living with at least one problem related to property condition.

The most commonly reported issues relate to cold and damp living environments. Nearly a quarter of students reported mould (24.7%) and draughty windows or doors (24.1%), while 16.5% reported damp and 15.5% reported condensation. Together, **these findings suggest that problems associated with moisture, ventilation, and heat retention are widespread.**

Infestations were also a notable concern, with 15.5% of respondents reporting slugs, mice, or other pests in their accommodation. Safety-related issues, while less common, were still reported by a concerning minority of students, including electrical safety hazards (9.3%) and gas safety hazards (3.4%). A further 7.2% reported leaking roofs or windows.

**Issues related to damp, mould, condensation, and draughts appear most prevalent.**

These conditions are strongly linked to respiratory illness, discomfort, and reduced wellbeing, and are particularly concerning in the context of students already under financial pressure and reluctant to use heating.

Breaking down property condition issues by accommodation provider reveals clear and uneven patterns in students' housing experiences.

REPORTED ISSUES BY PROVIDER				
ISSUE	PRIVATE RENTING	LODGING	UAL HALLS	PRIVATE HALLS
DAMP	31.3%	0.0%	7.2%	0.0%
CONDENSATION	25.0%	0.0%	9.6%	2.3%
MOULD	37.5%	7.1%	16.9%	15.9%
LEAKING ROOF/WINDOWS	10.7%	0.0%	0.0%	4.6%
DRAUGHTY WINDOWS/DOORS	34.8%	14.3%	16.9%	9.1%
ELECTRICAL SAFETY HAZARDS	12.5%	0.0%	8.4%	9.1%
GAS SAFETY HAZARDS	5.4%	0.0%	2.4%	2.3%
INFESTATION (Slugs, Mice etc.)	19.6%	7.1%	20.5%	9.1%
NONE OF THESE	32.1%	71.4%	50.6%	63.6%

Table 23 - Reported issues by provider

**These findings suggest that while private halls generally offer better physical conditions than private renting or UAL halls, issues relating to ventilation, maintenance, and pests still affect a notable minority of students.**

**While some accommodation types appear to offer relatively stable living conditions, others are associated with significantly higher rates of poor housing quality.**

Students in private rented accommodation report the highest prevalence of poor property conditions across almost all measures. Over a third report mould (37.5%) and draughty windows or doors (34.8%), while nearly a third report damp (31.3%) and a quarter report condensation (25.0%). One in five report infestations (19.6%), and notable minorities report electrical (12.5%) and gas safety hazards (5.4%).

Only 32.1% of students in private rented accommodation report experiencing none of the listed issues, meaning nearly seven in ten are living with at least one problem. **This suggests that private renting represents the highest risk accommodation type in terms of housing quality.**

Respondents living in UAL halls of residence report a mixed picture. Around half (50.6%) report no issues, meaning that the other half experience at least one problem. **The most commonly reported issues are mould (16.9%), draughty windows or doors (16.9%), and infestations (20.5%).** Smaller proportions report damp (7.2%), condensation (9.6%), and electrical safety hazards (8.4%).

While UAL halls perform substantially better than private rented accommodation, the presence of mould, draughts, and pests among a significant minority of residents raises concerns, particularly given that these are properties directly managed by the institution.

Private halls show the highest proportion of students reporting no issues (63.6%). However, issues are not absent. Around one in six students report mould (15.9%), while 9.1% report draughts, electrical hazards, or infestations. Smaller proportions report leaks and gas safety hazards.

Respondents were then asked what actions they had taken to stay warm in their accommodation instead of turning on or increasing the heating. The responses show that **a significant proportion of students are modifying their behaviour to cope with cold living conditions**, rather than using heating.

**The findings show that a substantial proportion of students are experiencing significant physical, mental, and academic consequences as a result of their housing conditions.**

QUESTION: WHICH OF THE FOLLOWING ACTIONS, IF ANY, HAVE YOU TAKEN TO STAY WARM WHILE IN YOUR CURRENT ACCOMMODATION INSTEAD OF TURNING ON/UP THE HEATING DESPITE BEING COLD?	
OPTIONS	RESPONSES
WORN MORE THAN ONE LAYER OF CLOTHES TO BED	53.9%
NONE / NOT APPLICABLE	34.6%
WORN OUTDOOR WEAR IN YOUR HOME <i>(E.g. Hat, Scarf, Coat, Gloves)</i>	25.1%
STAYED LONGER IN UNIVERSITY/ COLLEGE BUILDINGS <i>(E.g. Library, Classrooms, Lecture Theatres or Canteens)</i>	23.1%
CHOSEN TO GO OUT TO SOCIALISE RATHER THAN STAY AT HOME	13.2%
STAYED ELSEWHERE <i>(With Parents, Relatives, Partner, Friends)</i>	23.1%
OTHER <i>(Please Specify)</i>	5.1%

Table 24 - Which of the following actions, if any, have you taken to stay warm while in your current accommodation instead of turning on/up the heating despite being cold?

Over half of respondents (53.9%) reported wearing more than one layer of clothes to bed, indicating that cold conditions are affecting students even while sleeping. A quarter (25.1%) reported wearing outdoor clothing such as hats, scarves, coats, or gloves inside their home, suggesting that for many students, indoor temperatures are low enough to require measures normally associated with being outdoors.

A substantial number of students also reported changing where they spend their time in response to cold housing. Nearly a quarter (23.1%) reported staying longer in university or college buildings (such as libraries or classrooms) to keep warm, while 13.2% reported choosing

to go out to socialise rather than remain at home. A smaller but notable proportion (7.5%) reported staying elsewhere, such as with family or friends, in order to avoid cold accommodation.

Around one third of respondents (34.6%) reported none of these actions, suggesting that while cold-related coping behaviours are widespread, they do not affect all students equally.

Respondents were asked to identify any negative impacts their living situation has had on their wellbeing.

QUESTION: WHAT NEGATIVE IMPACT, IF ANY, HAS YOUR LIVING SITUATION HAD ON YOUR WELLBEING?	
OPTIONS	RESPONSES
MENTAL HEALTH <i>(E.g. Depression, Stress, Anxiety)</i>	35.8%
AFFECTING ABILITY TO STUDY <i>(E.g. Concentration Levels, Needing to work in bed)</i>	34.8%
DIFFICULTY SLEEPING AND ASSOCIATED TIREDNESS	34.5%
BUDGETING ISSUES <i>(E.g. Choice between energy costs and other spending, accumulation of debt)</i>	33.5%
NONE / NOT APPLICABLE	27.4%
DISCOMFORT IN EVERYDAY LIFE <i>(E.g. Getting dressed, Getting out of bed)</i>	21.6%
DON'T INVITE FRIENDS OR FAMILY TO MY HOUSE	21.3%
DIFFICULTY MAINTAINING BELONGINGS <i>(E.g. Drying Clothes, Damage from Mould)</i>	17.9%

DEVELOPED OR EXACERBATED PHYSICAL ILLNESS (E.g. Respiratory illness, Colds)	15.9%
TRY TO SPEND AS LITTLE TIME AS POSSIBLE IN MY HOUSE	12.5%
UNABLE TO COMPLETE UNIVERSITY ASSIGNMENTS	11.2%
OTHER (Please Specify)	2.7%

Table 25 - What negative impact, if any, has your living situation had on your wellbeing?

**The close alignment between mental health impacts, sleep disruption, and reduced ability to study suggests that housing conditions are undermining students' capacity to engage fully with their academic work.**

**Mental health impacts were the most commonly reported, with over a third of respondents (35.8%) reporting experiences such as stress, anxiety, or depression linked to their living situation.** Similarly, 34.8% reported that their accommodation affected their ability to study, including difficulties concentrating or needing to work in bed, while 34.5% reported difficulty sleeping and associated tiredness. These effects are particularly concerning in the context of creative education, which often requires sustained concentration, emotional resilience, and independent practice.

Financial stress also emerged as a major wellbeing concern. One third of respondents (33.5%) reported budgeting issues, such as having to choose between energy costs and other essential spending, or accumulating debt. This finding aligns with earlier evidence of students limiting heating use and making compromises to manage housing costs. **Budgeting stress appears as a central driver of wellbeing impacts, reinforcing earlier findings that students are limiting heating use and making daily compromises to manage housing costs. Financial strain amplifies both mental distress and physical discomfort.**

Physical health impacts were also evident. Around one in six students (15.9%) reported developing or experiencing worsened physical illness, such as respiratory problems or frequent colds, while 17.9% reported difficulty maintaining belongings, including problems drying clothes or damage caused by mould.

Beyond health and finances, students described **significant social and emotional effects.** Over one fifth (21.6%) reported everyday discomfort in their home, such as difficulty getting dressed or out of bed, and a similar proportion (21.3%) reported not inviting friends or family to

their accommodation. One in eight (12.5%) actively tried to spend as little time as possible in their home, indicating that for some students, accommodation does not function as a place of safety or comfort.

More severe academic impacts were also reported. **Over one in ten students (11.2%) stated that their living situation had prevented them from completing university assignments,** demonstrating a direct link between housing conditions and academic outcomes.

While just over a quarter of respondents (27.4%) reported no negative impacts, the majority experienced at least one form of detriment to their wellbeing.

To further elaborate on this data, respondents were asked in open text comments *"What negative impact, if any, has your housing situation had on your studies?"*

The open-text responses show that housing conditions have a clear and, in many cases, severe impact on students' ability to study effectively. Across comments, students consistently described how inadequate space, long commutes, noise, financial pressure, and poor living conditions reduced concentration, motivation, and available time for academic work.

A recurring theme was the lack of suitable study space. Many students reported having no desk, a desk too small for their practice, or being forced to work in bed or in communal kitchens. For students on practical or studio-based courses, this significantly limited the scale and quality of work they could produce and often pushed them to rely on already oversubscribed university study spaces.

"Not adequate space to study. I don't even have a desk when I pay more than £900 a month."

- London College of Communication student living in private rented accommodation

**Long and exhausting commutes were another dominant issue.** Students described daily journeys of up to two hours each way, leaving them tired, late to classes, or unable to stay on campus to access libraries, studios, or social learning spaces. For some, the cost of travel meant having to justify attendance at shorter sessions or skip classes altogether.

"The commute is the worst part. I have to choose between leaving class early or getting home ridiculously late."

- Wimbledon student living in private rented accommodation

Noise and disruption (from construction, street activity, alarms, or housemates) frequently interfered with sleep and concentration. **Sleep deprivation was commonly linked to reduced motivation, anxiety, and difficulty focusing during the day.**

"One flatmate plays loud music at all hours. I'm constantly sleep deprived for my lessons."

- CSM student living in UAL halls of residence

Mental health impacts ran throughout the responses. **Students reported stress, anxiety, low motivation, and exhaustion resulting from unstable or inadequate housing.** In some cases, housing problems coincided with major academic disruption, including missed deadlines, assignment delays, or course failure.

"I was writing my thesis but instead spent three months moving between hotels trying to find housing. I had no energy left for my studies."

- London College of Fashion student living  
- in temporary accommodation

While some students reported adapting to their circumstances, the dominant picture is one in which housing conditions actively constrain students' academic engagement. Inadequate space, distance from campus, noise, financial stress, and poor conditions combine to reduce concentration, limit access to facilities, and undermine students' capacity to perform at their best.

These findings reinforce the conclusion that accommodation is not peripheral to academic success, but a core structural factor shaping students' educational experience at UAL.



**This section explores students' experiences of reporting problems with their accommodation, including whether issues were raised, who they were reported to, and how effectively complaints were resolved.**

Together, these findings shed light on the accessibility, responsiveness, and adequacy of complaint processes across different types of student accommodation.

**When accommodation conditions are poor, students' ability to raise concerns and have them addressed effectively is critical to their safety, wellbeing, and academic success.**

Respondents were asked whether they had ever raised an issue or complaint about their accommodation with their landlord, property agent, or accommodation provider, and, if so, the nature of the issue raised. The findings indicate that complaints are common and relate primarily to essential living conditions.

QUESTION: WHAT WAS THE NATURE OF THE ISSUE YOU RAISED WITH YOUR LANDLORD/PROPERTY AGENT/PROVIDER?	
OPTIONS	RESPONSES
HEATING, HOT WATER, OR PLUMBING NOT WORKING	45.5%
BROKEN OR DAMAGED FURNITURE/FITTINGS	44.2%
DAMP, MOULD, OR POOR VENTILATION	32.7%
ELECTRICAL OR LIGHTING PROBLEMS	31.5%
POOR COMMUNICATION OR SLOW RESPONSE FROM LANDLORD/PROVIDER	23.6%
PROBLEMS WITH CLEANLINESS OR COMMUNAL AREAS	20.0%
PEST OR INFESTATION PROBLEM	17.0%
NOISE OR DISTURBANCES FROM NEIGHBOURS/OTHER TENANTS	14.6%
OTHER (Please Specify)	12.1%

<b>DEPOSIT OR PAYMENT ISSUES</b> (E.g. Unfair Deductions, Late Return, Extra Fees)	<b>11.5%</b>
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Table 26 - What was the nature of the issue you raised with your landlord / property agent / provider?

Just over half of respondents (54.3%) reported that they had raised an issue or complaint about their property. A third (33.3%) reported that they had not raised any issues, while 12.4% indicated that the question was not applicable. The high proportion of students raising complaints suggests that problems with accommodation are widespread rather than exceptional.

Among those who had raised issues, the most reported problems related to basic services and habitability. Nearly half (45.5%) reported raising issues related to heating, hot water, or plumbing not working, and a similar proportion (44.2%) reported broken or damaged furniture or fittings. Over a third (32.7%) raised concerns about damp, mould, or poor ventilation, reinforcing earlier findings on poor property conditions.

Electrical or lighting problems were also frequently reported (31.5%), indicating safety and functionality concerns. One in five students (20.0%) reported issues with cleanliness or communal areas, while 23.6% cited poor communication or slow responses from landlords or providers, suggesting that difficulties often extend beyond the initial problem to the handling of complaints themselves.

A smaller but notable proportion of students raised issues related to pest infestations (17.0%) and noise or disturbances (14.6%). Financial and contractual disputes were also present, with 11.5% reporting deposit or payment issues, such as unfair deductions or unexpected fees. More serious concerns, including landlords or staff entering properties without notice (6.7%) and experiences of discrimination or unfair treatment (3.0%), were reported by a minority but represent serious breaches of tenant rights.

Complaint data has been presented above as a heat map. Individual complaint types were grouped and categorised by relative prevalence within each accommodation provider, using a simple high / medium / low scale. This approach highlights patterns and contrasts between providers without requiring readers to interpret large volumes of numerical data.

- Overall ratings were assigned by assessing:
- The number of issue categories rated “High”
- Whether those issues relate to basic habitability (such as damp or heating issues)
- The consistency of problems across multiple areas, rather than isolated concerns

This approach avoids over-weighting single issues and instead reflects the lived experience of housing quality as a whole.

The heat map is intended to show where issues are most concentrated, rather than precise differences in scale. This allows readers to quickly identify which types of accommodation are associated with the most serious or frequent problems, and the nature of those problems.

HEAT MAP CHART OF PREVALENCE OF COMPLAINTS BY PROVIDER				
ISSUE CATEGORY	PRIVATE RENTING	LODGING	UAL HALLS	PRIVATE HALLS
DAMP/MOULD/ VENTILATION	HIGH	LOW	MEDIUM	MEDIUM
HEATING/HOT WATER/ PLUMBING	HIGH	MEDIUM	MEDIUM	HIGH
ELECTRICAL/ LIGHTING PROBLEMS	MEDIUM	MEDIUM	MEDIUM	MEDIUM
BROKEN FURNITURE/ FITTINGS	HIGH	LOW	HIGH	HIGH
PEST OR INFESTATION	MEDIUM	MEDIUM	MEDIUM	LOW
NOISE/ DISTURBANCES	LOW	LOW	MEDIUM	MEDIUM
CLEANLINESS/ COMMUNAL AREAS	MEDIUM	LOW	MEDIUM	MEDIUM
POOR COMMUNICATION/ SLOW RESPONSE	MEDIUM	MEDIUM	MEDIUM	MEDIUM
OVERALL CONDITION RATING	POOR	GENERALLY GOOD	MIXED	MIXED

Table 27 - Heat Map

Private rented accommodation receives an overall rating of “Poor”, reflecting high prevalence across multiple serious issues, including damp and mould, heating failures, and broken fittings. The clustering of high-severity problems suggests systemic issues related to building quality, energy efficiency, and weak enforcement. Students in private renting are exposed to the widest range of risks, with fewer safeguards or effective remedies.

UAL halls receive an overall “Mixed” rating. While they perform better than private renting on damp and mould, a significant proportion of students report broken furniture, heating issues, noise, and pests. Given that these properties are institutionally managed, the persistence of these problems is notable and suggests gaps in maintenance, refurbishment, or response times.

Private halls also score “Mixed” overall. Structural issues such as damp and infestation are relatively uncommon, suggesting better building standards. However, high levels of complaints about heating and broken furniture point to ongoing challenges with maintenance and service quality.

Lodging arrangements score “Generally good” on physical conditions, with few reports of damp, disrepair, or infestations. However, this should be interpreted alongside earlier findings on limited space, privacy, and suitability for study. The heat map reflects physical condition only and does not capture these wider constraints.

Private renting presents the highest risk of poor conditions, while institutional accommodation reduces (but does not eliminate) problems. Even within UAL-managed halls, a significant minority of students experience issues that affect comfort, wellbeing, and study.

Students who raised issues or complaints about their accommodation were asked whether those issues were resolved in a timely manner and whether they were resolved to their satisfaction. Taken together, the findings indicate that complaint resolution frequently falls short of students’ expectations.

QUESTION	YES	NO
WAS THE ISSUE RESOLVED IN A TIMELY MANNER?	47.2%	52.8%
WAS THE ISSUE RESOLVED TO YOUR SATISFACTION?	40.5%	59.5%

Table 28 - Were the complaints resolved in a timely manner?

Just under half of respondents (47.2%) reported that the issue they raised was resolved in a timely manner, while a slight majority (52.8%) reported that it was not. This suggests that delays in addressing accommodation problems are common and may prolong discomfort, disruption, or risk for students.

Satisfaction with outcomes was even lower. Only 40.5% of respondents reported that their issue was resolved to their satisfaction, while nearly six in ten (59.5%) reported that it was not. This indicates that even when issues are eventually addressed, the resolution often does not fully resolve the underlying problem from the student's perspective.

**Slow or unsatisfactory resolution can compound the negative impacts already associated with poor housing conditions, including stress, anxiety, sleep disruption, and difficulty concentrating on studies. This aligns with earlier findings showing significant wellbeing and academic impacts linked to accommodation problems.**

The gap between timely resolution (47.2%) and satisfactory resolution (40.5%) suggests that speed alone is not sufficient. Some issues may be addressed quickly but inadequately, while others may be delayed and still fail to meet students' needs.

COMPLAINTS RAISED AND RESPONDED TO BY PROVIDER		
ACCOMMODATION PROVIDER	RAISED A COMPLAINT (%)	COMPLAINT RESOLVED IN A TIMELY MANNER (%)
PRIVATE RENTED ACCOMMODATION (Landlord or Agency)	70.09%	53.75%
LODGING (Live-in Landlord)	28.57%	50.00%
UAL HALLS OF RESIDENCE	52.87%	34.78%
PRIVATE HALLS OF RESIDENCE	60.87%	48.15%

Table 29 - Complaints raised and responded to by provider

When broken down by provider, students living in private rented accommodation were the most likely to report having raised a complaint, with just over seven in ten (70.1%) doing so. While this suggests a high prevalence of problems in the private rental sector, just over half of these complaints (53.8%) were resolved in a timely manner. Although this is far from ideal, it represents the highest reported timeliness among the major accommodation types.

In contrast, UAL halls of residence stand out as the provider with the lowest reported rate of timely resolution. While a majority of students in UAL halls (52.9%) reported raising a complaint, only around one third (34.8%) said that their issue was resolved in a timely manner. This represents **a substantial gap between students' willingness to report problems and their experience of effective follow-up**, and is particularly concerning given UAL's direct responsibility for managing these residences.

Students in private halls of residence also reported high levels of complaints (60.9%), with fewer than half (48.2%) experiencing timely resolution. While this performance is slightly stronger than that reported for UAL halls, it nonetheless indicates persistent issues with responsiveness within purpose-built student accommodation more broadly.

By comparison, students lodging with live-in landlords were far less likely to raise complaints at all (28.6%). Where issues were raised, outcomes were evenly split, with half reporting timely resolution. This lower complaint rate may reflect fewer issues, but it may also indicate barriers to raising concerns in more informal or unequal housing arrangements.

Overall, the data shows that timely resolution of housing complaints cannot be assumed across any provider, but that UAL-managed accommodation performs notably poorly on this measure.

**Given students' expectations of institutional accountability, this finding reinforces the need for clearer response-time commitments, more visible escalation routes, and stronger oversight of how complaints are handled within UAL halls.**



**This section explores students' awareness of available support, the services they would turn to for help, and their experiences of using those services.**

Together, these findings highlight how accessible, visible, and effective support pathways are for students facing housing difficulties, and where gaps in provision may exist.

**Knowing where to seek support when accommodation problems arise is critical to students' ability to resolve issues, protect their rights, and maintain their wellbeing while studying.**

Respondents were first asked whether they would know where to access support if they encountered difficulties with their accommodation. Just over half of respondents (52.4%) reported that they would know where to seek help, while a substantial minority (38.3%) reported that they would not. A further 9.3% indicated that the question was not applicable.

THEME	DESCRIPTION	INDICATIVE EXAMPLES FROM RESPONSES
ACCOMMODATION PROVIDER OR ON-SITE MANAGEMENT	FIRST POINT OF CONTACT FOR MOST STUDENTS, INCLUDING RECEPTION DESKS, RESIDENCE TEAMS, MAINTENANCE STAFF, APPS, AND PROPERTY MANAGERS	"RECEPTION AND MAINTENANCE"; "THE ACCOMMODATION APP"; "PROPERTY MANAGER"; "ON-SITE RESIDENCE TEAM"; "HALL MANAGER"
UAL SERVICES	CENTRAL UNIVERSITY SERVICES STUDENTS EXPECT TO PROVIDE ADVICE, ESCALATION, OR ADVOCACY	"UAL ACCOMMODATION SERVICES"; "UAL STUDENT SERVICES"; "UAL HOUSING ADVICE"; "STUDENT WELLBEING SERVICE"; "MY TUTOR AND FINANCE DEPARTMENT"
STUDENTS' UNION AND PEER ADVOCACY	SUPPORT THROUGH REPRESENTATION, ADVICE, OR SIGNPOSTING	"ARTS SU"; "STUDENT UNION"

EXTERNAL ADVICE AND LEGAL SUPPORT	INDEPENDENT ORGANISATIONS OFFERING HOUSING ADVICE OR LEGAL ROUTES	"CITIZENS ADVICE"; "SHELTER"; "OMBUDSMAN"; "ACORN TENANTS GROUP"; "LAWYER"
LOCAL AUTHORITIES	COUNCILS CONTACTED FOR ENFORCEMENT, HOUSING ADVICE, OR STATUTORY SUPPORT	"LOCAL COUNCIL ADVISORS"; "THE COUNCIL"
PERSONAL NETWORKS	INFORMAL SUPPORT USED WHEN FORMAL ROUTES FEEL INACCESSIBLE OR INEFFECTIVE	"PARENTS"; "MY DAD"; "MY BOYFRIEND"; "FRIENDS FIRST"
UNCERTAINTY AND LACK OF AWARENESS	STUDENTS UNSURE WHERE TO TURN, OR BELIEVING NO SUPPORT EXISTS	"NOT SURE"; "NO CLUE"; "I DON'T KNOW OF ANY"; "PROBABLY NOBODY"

Table 30 - Would you know where to access support if they encountered difficulties with their accommodation

Respondents were then asked to think of where they would seek support if they had an issue with their accommodation in an open text comment box. Open-text responses were reviewed and coded using a qualitative thematic approach. Each response was categorised according to the type of support pathway referenced, rather than whether the support was effective. Where students mentioned multiple routes, their response was coded across relevant themes.

QUESTION: HAVE YOU USED ANY OF THESE SERVICES TO GET SUPPORT WITH YOUR LIVING SITUATION?	
CHOICES	RESPONSES
NONE/NOT APPLICABLE	45.0%
FRIENDS/FAMILY	42.4%
UAL ACCOMMODATION SERVICE	20.8%
GOVERNMENT WEBSITE	9.3%
ARTS STUDENTS' UNION ADVICE SERVICE	3.5%
CITIZENS ADVICE	3.1%
LEGAL SUPPORT (E.g. Lawyer)	2.1%
OTHER (E.g. Please Specify)	1.4%
A HOUSING CHARITY (E.g. Shelter)	1.0%
STUDENT CENTRAL HOUSING SERVICES	1.0%
A TENANTS' UNION ORGANISATION (E.g. The London Renters Union)	1.0%

Table 31 - Have you used any of these services to get support with your living situation?

Most students identify on-site accommodation staff or landlords as their first point of contact, suggesting that support is understood primarily as operational rather than advisory or rights-based. Many students name UAL accommodation or student services, but several comments indicate uncertainty about what these services can actually do, or frustration when support does not lead to tangible outcomes.

External organisations such as Citizens Advice and Shelter are frequently mentioned, indicating awareness among some students of independent support. However, these services are not consistently known across the student body.

**The number of responses indicating confusion, uncertainty, or a belief that no support exists aligns with earlier findings that over a third of students do not know where to access accommodation support.**

**Some students rely on parents, partners, or friends for advice or financial help, highlighting how support is unevenly distributed and often dependent on personal circumstances rather than institutional provision.**

**The large proportion of students who have not used any support services may reflect a combination of factors: lack of awareness, low confidence in services, reliance on self-resolution, or a perception that seeking support would not lead to meaningful outcomes.**

Moving away from hypotheticals, respondents were asked which services they had actually used to get support with their accommodation. The most commonly used source of support was friends or family, cited by 42.2% of respondents. This was followed by the UAL Accommodation Service (20.8%), making it the most frequently used formal support service. Almost half of respondents (45.0%) indicated that they had not used any support services or that the question was not applicable.

Use of external or specialist services was notably low. Only 9.3% reported using a government website, 3.1% used Citizens Advice, and just 1.0% accessed a housing charity such as Shelter. Engagement with tenants' unions, Student Central Housing Services, and legal support was similarly limited.

The findings indicate that informal support networks play a far greater role than formal advice services in helping students navigate accommodation issues. While friends and family may provide emotional or practical help, they may not always have the expertise required to address complex legal, contractual, or safety-related housing problems.

Although one in five students reported using the UAL Accommodation Service, this is relatively low when considered alongside the high prevalence of accommodation issues identified earlier in the report. The limited use of independent advice services (particularly housing charities and tenants' unions) suggests that many students may be unaware of these options, uncertain about their relevance, or face barriers to accessing them.



As has been observed throughout this report, for many students, securing accommodation in London involves balancing affordability against other important aspects of their living situation. their wellbeing while studying.

**This section explores the priorities students would place on future housing decisions and the compromises they feel willing (or forced) to make in order to reduce costs.**

Together, these questions highlight how financial pressures shape students' choices, the trade-offs they consider acceptable, and the limits of those compromises in relation to wellbeing, safety, and academic success.

QUESTION: WHICH OF THE FOLLOWING WOULD YOU BE WILLING TO COMPROMISE ON TO REDUCE COST? <i>(Choose your top three)</i>	
CHOICES	RESPONSES
SIZE OF ROOM	50.8%
SENSE OF COMMUNITY	41.8%
ABILITY TO DO CREATIVE PRACTICE AT HOME	37.4%
SHARED FACILITIES VS PRIVATE <i>(E.g. Bathrooms)</i>	28.6%
CONDITION/AGE OF BUILDING	28.3%
WHO YOU LIVE WITH	17.2%
PRIVACY/SOUND INSULATION	14.1%
PERCEIVED SAFETY OF LOCAL AREA	14.1%

Table 32 - Which of the following would you be willing to compromise on to reduce cost?

When asked which aspects of accommodation they would be willing to compromise on in order to reduce costs, students most frequently identified the size of their room (50.8%) and distance to campus (41.8%). These findings suggest that students are prepared to accept smaller living spaces and longer commutes as primary strategies for managing affordability pressures.

A significant proportion of students also indicated a willingness to compromise on sense of community (37.4%) and their ability to do creative practice at home (33%). **These responses are particularly notable in the context of an arts institution, where peer interaction and access to space for creative work are central to both learning and wellbeing. That students feel compelled to deprioritise these elements highlights the extent to which financial constraints shape (not merely influence) housing decisions.**

Just over a quarter of respondents were willing to compromise on the condition or age of the building (28.3%) and shared versus private facilities such as bathrooms (28.6%), indicating a tolerance for lower housing standards when affordability is at stake. By contrast, fewer students were willing to compromise on privacy and sound insulation (14.1%), perceived safety of the local area (14.1%), or who they live with (17.2%), suggesting that students view these factors as essential rather than negotiable.

QUESTION: IF YOU CHOOSE TO MOVE AGAIN IN THE FUTURE, WHICH ARE THE MOST IMPORTANT FACTORS INFLUENCING YOUR DECISION ON WHERE TO MOVE TO? <i>(Choose your top three)</i>	
OPTIONS	RESPONSES
LOW COST/AFFORDABILITY	76.8%
CLOSENESS TO CAMPUS	50.8%
SAFETY/SECURITY OF LOCAL AREA	41.8%
CONDITION OF THE PROPERTY	40.4%
QUALITY OF THE FACILITIES	23.2%
WHO YOU WANT TO LIVE WITH	19.2%
ADEQUATE STUDY/CREATIVE WORKSPACE	13.1%
COMMUNITY/SOCIAL ATMOSPHERE	7.7%
FLEXIBILITY OF CONTACT/EASE OF LEAVING	7.4%

Table 33 - If you choose to move again in the future, which are the most important factors influencing your decision on where to move to?

Finally, when asked which factors would be most important if they were to move again in the future, students overwhelmingly prioritised low cost and affordability, selected by more than three-quarters of respondents (76.8%). This reinforces earlier findings that **affordability is the dominant constraint shaping students' housing choices and underpins many of the compromises students feel compelled to make.**

Beyond cost, closeness to campus (50.8%) and safety or security of the local area (41.8%) emerged as key priorities. The importance placed on proximity to campus directly mirrors earlier findings that many students are currently willing to compromise on distance in order to reduce costs. Taken together, these results suggest that while students may accept longer commutes out of necessity, proximity remains a strong preference when affordability allows.

**This contrast highlights a significant tension: students often tolerate poor-quality or ageing accommodation in the short term, even though these conditions are not what they would choose under less constrained circumstances.**

Similarly, condition of the property (40.4%) and quality of facilities (23.2%) rank highly as desired future priorities, despite many students previously indicating a willingness to compromise on building condition to reduce costs.

Factors relating to social experience, such as who students live with (19.2%) and community or social atmosphere (7.7%), were less frequently prioritised. This aligns with earlier findings that students are willing to compromise on sense of community to manage costs, indicating that social aspects of housing are often deprioritised in favour of financial and practical considerations.

Notably, relatively few students selected adequate study or creative workspace (13.1%) as a top priority, despite earlier evidence that lack of space has a significant negative impact on studying and creative practice. This may reflect students' acceptance that suitable workspace at home is increasingly unattainable within their budget, rather than a lack of importance.

Considered together, the two questions reveal a clear pattern: students' ideal housing priorities differ markedly from the realities they are willing to accept. **While affordability dominates both compromise and future decision-making, students' stated priorities suggest a strong desire for safer, better-conditioned accommodation closer to campus, conditions that many are currently unable to access.**

For UAL, this mismatch underscores the importance of interventions that reduce the need for harmful trade-offs, particularly those that affect safety, property condition, and proximity to teaching spaces. Addressing affordability alone is unlikely to be sufficient unless accompanied by improvements in housing quality and location that reflect students' expressed priorities and academic needs.



**From the findings of this report, amid a myriad of issues, three key problems underpin the experience our students are facing in their accommodation:**

1

**UNAFFORDABLE HOUSING ABSORBS MOST OR ALL STUDENT INCOME**

**Housing costs are not merely high, they are financially destabilising. Students are forced into survival trade-offs, choosing between working long hours, cutting back on food and heating, or compromising on safety and space. This pressure underpins almost every other issue identified in the report.**

2

**POOR HOUSING CONDITIONS AND WEAK ACCOUNTABILITY MAKE STUDENT LIVES HARDER**

**Poor conditions directly harm physical health, mental wellbeing, and the ability to study. The failure of complaints to be resolved compounds the problem, leaving students feeling powerless and trapped in unsafe or unsuitable housing.**

3

**HOUSING INSECURITY UNDERMINES STUDYING, WELLBEING, AND BELONGING**

**Housing insecurity is an active barrier to learning. It reduces concentration, limits creative practice, isolates students from campus life, and disproportionately affects those without financial or family support. For an arts institution, the loss of space, stability, and time is especially damaging.**

With this in mind, we make three key recommendations to address these problems.

### **Recommendation 1: Offer a guaranteed Affordability Strategy**

- 56.6% of students spend more than half of their monthly income on housing.
- 22.3% spend more than 100% of their income on rent.
- 76.8% identified affordability as the most important factor in future housing decisions.
- 44.5% had to increase their planned budget just to secure accommodation.
- Students frequently described working excessive hours, accumulating debt, or relying on family to cover rent

The report shows that a majority of students spend over half of their income on housing, with more than one in five spending more than they earn. Affordability was by far the most important factor shaping both current housing decisions and future moves. **Students frequently reported increasing their planned budgets, working excessive hours, or relying on family support simply to secure accommodation.**

UAL should adopt a comprehensive affordability strategy that combines direct provision, financial protection, and sector leadership.

This should include:

- UAL adopting a clear, published affordability benchmark for all UAL-managed and partner accommodation, explicitly linked to maintenance loan levels and up-to-date cost-of-living data. This benchmark should be reviewed and published annually to reflect changes in student finance, inflation, and housing costs in London. The evidence in this report shows that a majority of students are spending an unsustainable proportion of their income on housing, with many exceeding their total monthly income.

Without a defined affordability framework, accommodation costs risk drifting further away from students' financial realities. **A formal benchmark would provide a transparent, evidence-based reference point for pricing decisions, help prevent the normalisation of unaffordable rents, and allow students to make informed choices with confidence.** It would also demonstrate UAL's commitment to aligning accommodation provision with its widening participation and student wellbeing objectives.

- Guarantee accommodation with **the option of contracts that align with course length**, ensuring that all UAL-managed and partially funded accommodation contracts align with course length, including non-standard courses (such as 15-month MA, low-residency, January intakes). Where this is not possible, UAL should **proactively support bridging options rather than leaving students to navigate short-term rentals alone.**

- **UAL expanding the availability of genuinely affordable and partially funded accommodation**, with clear prioritisation for students with limited financial support, international students facing work restrictions, and care-experienced students. The data shows that affordability pressures are not evenly distributed, and that some groups face structural disadvantages in the housing market that cannot be mitigated through budgeting alone. International students often face guarantor barriers and advance rent demands, while care-experienced and low-income students may lack access to family support during housing crises.

Expanding affordable provision for these groups would directly reduce financial precarity, support retention and progression, and help ensure that access to arts education is not determined by students' ability to absorb housing risk. Crucially, this should focus on genuinely affordable price points rather than relative discounts on high market rents.

- **UAL actively engaging with private accommodation providers and landlords to negotiate fairer terms for students**, including lower advance rent requirements, transparent and predictable fee structures, and contracts that align more closely with periods of study. Many of the most severe affordability pressures identified in this report arise not from headline rent alone, but from upfront costs, opaque fees, and inflexible contracts that shift risk onto students. As a major institutional partner and customer, UAL is well positioned to use its influence to set clearer expectations and raise standards among providers. By embedding these principles into partnerships and referral arrangements, UAL can help reshape market practices in ways that materially improve students' experiences, even beyond its own accommodation stock.
- UAL using its institutional voice to **publicly advocate for stronger renter protections at local and national levels**, particularly in relation to advance rent demands, guarantor requirements, and enforcement of existing housing regulations.

**Together, these measures would reduce financial precarity, limit exploitative practices, and align accommodation costs more realistically with students' incomes.**

## Recommendation 2: Raise housing quality and accountability through enforceable standards

- 53.3% of students reported at least one serious housing issue (mould, damp, draughts, infestations).
- 24.7% reported mould, 24.1% draughty windows/doors, and 15.5% infestations.
- 54.3% raised a complaint about their accommodation.
- 52.8% said issues were not resolved in a timely manner; 59.5% were not resolved to their satisfaction.
- Over half of respondents living in UAL halls (52.9%) reported raising a complaint, yet only 34.8% said that their issue was resolved in a timely manner, the lowest rate of timely resolution across all provider types.
- Students described cold homes, broken facilities, pests, and repeated unresolved repairs.

Over half of students reported at least one serious housing issue, including mould, cold, infestations, or broken facilities. While many students raised complaints, the majority felt issues were not resolved promptly or satisfactorily. **These problems were present across accommodation types, including UAL halls, and were strongly linked to negative physical and mental health outcomes.**

UAL already has a number of mechanisms in place to uphold accommodation standards and respond to student concerns. However, the findings of this report indicate opportunities to strengthen the consistency, visibility, and impact of these measures in order to better reflect students' lived experiences.

### This should include:

- While minimum property standards are already in place, the findings of this report suggest that many students continue to experience conditions that fall short of these standards. UAL should therefore strengthen how these standards are communicated, enforced, and understood by students. This could include **clearer, more student-facing explanations of standards** at the point of move-in, explicit guidance on what students can reasonably expect and when issues should be escalated, and greater transparency about how standards apply across different accommodation providers

- **Clarify and strengthen early release provisions within accommodation contracts**, ensuring there is a clearly defined, student-facing process outlining the circumstances in which early release may be considered (such as verified medical, wellbeing, financial hardship, or safety grounds), transparent decision-making timelines, proportionate evidence requirements, and a clear appeals route. Given the significant proportion of students reporting negative mental health and academic impacts linked to housing, greater contractual clarity would reduce uncertainty at moments of vulnerability and ensure students are not left feeling trapped in unsuitable accommodation.
- **Publish UAL halls regulations and procedural documents transparently and accessibly online, including tenancy agreements, complaints policies, escalation procedures, and any associated guidance**, in a centralised and publicly available format comparable to UAL's academic regulations. Ensuring that these documents are clearly accessible to students and the Arts SU Advice Service would improve transparency, strengthen procedural fairness, and enable more effective support for students navigating accommodation disputes or complaints.
- Given the high prevalence of recurring issues such as damp, heating failures, and poor ventilation identified in this report, UAL should **enhance its existing inspection and audit processes** by placing greater emphasis on identifying repeat and systemic issues over time, rather than isolated incidents.
- The particularly low rate of timely resolution reported by respondents in UAL halls highlights the need for clearer, more visible response-time expectations. UAL should ensure that response-time targets are clearly communicated at move-in and easily accessible throughout the tenancy, with escalation routes that are simple to activate when targets are missed. Students should have a **clear understanding of what constitutes a "timely" response and what steps will follow if this standard is not met.**

- Commit to linking any rent increases in UAL-managed halls to clear, demonstrable improvements in quality, maintenance, and student experience, ensuring that price changes are transparently justified and directly connected to tangible benefits. This should include publishing an annual summary outlining the rationale for any rent adjustments, the specific improvements being funded (such as upgraded heating systems, enhanced ventilation, improved Wi-Fi infrastructure, increased maintenance staffing, or refurbishment of communal spaces), and measurable service enhancements such as reduced response times for repairs. Where standards have not been consistently met (particularly in light of the lower reported rates of timely complaint resolution in UAL halls) rent increases should be accompanied by a clear improvement plan and delivery timeline. This approach would strengthen accountability, rebuild student trust, and demonstrate that accommodation costs are aligned with quality, safety, and service standards rather than market pressures alone.

**These measures would shift housing from a reactive, complaint-driven model to one focused on prevention, accountability, and student safety.**

### **Recommendation 3: Treat housing stability as an academic and wellbeing necessity, not a lifestyle choice**

- 35.8% reported negative mental health impacts linked to housing.
- 34.8% said housing affected their ability to study.
- 44.7% had to work and sleep in the same room.
- 34.5% experienced sleep disruption.
- Students described long commutes, constant moving, lack of study space, and anxiety about losing housing.

**Housing instability was shown to directly affect mental health, sleep, concentration, attendance, and assignment completion.** Students described working in bed, long and exhausting commutes, repeated moves, and anxiety about losing housing. Many compromises made for affordability (such as distance, lack of space, or poor condition) were incompatible with sustained academic and creative engagement.

UAL should formally recognise housing stability as essential to academic success and student wellbeing, embedding this understanding across policy, support, and teaching practice.

#### **This should include:**

- UAL should explicitly **embed housing stability within its Education Strategy.** This would signal institution-wide recognition that secure, suitable housing is foundational to learning, attendance, creative practice, and student progression. It would produce clear expectations that teaching, assessment, and support structures account for the realities of London housing pressures.
- **Dedicated, accessible study and creative workspaces within accommodation,** reducing reliance on overcrowded campus facilities and enabling students to work safely and effectively at home.
- **Proactive identification and support** for at-risk students, particularly during arrival, winter months, and contract transitions.
- **Clear training and guidance for academic staff** on how to respond when housing issues affect attendance or performance.
- UAL should actively use its institutional voice to **challenge the normalisation of precarity in arts education and to lobby for a shift in how arts students are perceived,** both within policy discourse and wider society. This should include publicly rejecting the idea that financial hardship is an inevitable or character-building part of becoming an artist, promoting the economic, cultural, and social value of arts students and graduates to London and the UK, and working with sector bodies, policymakers, and cultural institutions to advocate for greater recognition of arts education as a public good deserving of investment.
- **Reframing housing as an academic infrastructure issue** rather than a personal lifestyle problem, UAL can reduce harm, improve outcomes, and strengthen students' sense of belonging.



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