



## Standing Up for Affordable Postgraduate Housing sans Hidden Charges in Cambridge

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Housing is one of the more important aspects of a student's university experience. In Cambridge, while undergraduate housing has been a point of wide-spread debate and discussion as part of 'Cut the Rent' campaigns across the country, postgraduate housing has often not been given as much attention. The basic pay that can be charged for housing facilities is seen to be cushioned by hidden charges in various institutions. This may relate to internet charges, kitchen charges or other miscellaneous charges, which the student need not pay but ends up doing so, for convenience of living. The issue of hidden charges is part of a much larger problem that relates to university accommodation facilities for students. The National Union of Students (NUS), along with Unipol, recently compiled data for 382,837 rooms, and found some worrying discoveries from their study [1]. The overall average weekly rent stands at £147 in 2018-19, with the average annual rent being £6,366, across university and private housing providers. On average, a student tenant signing up for a full contract in this year would have paid £376 more than for an equivalent accommodation in the previous year.

The Collegiate University provides for the major portion of housing in Cambridge, along with private housing providers. Recently RH Partnership Architects picked up the University Halls of Residence of the Year award at the *Property Week's* third annual Student Accommodation Awards for its Swirles Court development at Girton College, University of Cambridge [2]. The laurels, however, do not show the complete picture, with many of the rooms being quite expensive. The kinds and numbers of rooms in Cambridge have changed



significantly over the years, between the three primary stock types: standard self-catered, en-suite self-catered and studio flats . All over the UK, the NUS-Unipol Survey 2018 found that self-catered en-suite accommodation account for the most number of rooms, amounting to 58% of total rooms in the survey. Self-catered standard rooms with shared facilities have declined from 24% in 2012-2013 to 17% in 2018-2019, while the numbers of standard rooms offered with catering packages have fallen from 6% to 4% cent of purpose-built accommodation.

It is the decline in standard stock, which is priced within an affordable range, which is arguably the largest cause of concern for the student housing sector in the UK. On the other hand, studio rooms have increased by 123% and more than doubled their profile as a proportion of the stock of rooms in the UK since 2012-13. This is primarily due to strong developer interests and investor appetite. Studio rooms are expensive, with privately provided studios being £4,442 more expensive than studio rooms provided by the institutional sector, on average. Since many postgraduate students in Cambridge, in particular, and the UK, in general, are international students, such financial encumbrances create problems for those either self-funded or partially funded by a government or private entity. Given the significant financial underperformance, primarily due to lack of interest from a large number of students in such rooms, further studio development is not needed, especially since studios occupy key building sites that could be used to house many more students with potential standard stock rooms.

It has been a NUS policy that, outside London, they shall speak up for an 'affordable' rent for accommodation is no more than 50% of the maximum amount of student finance available in England and that housing providers should ensure that at least a quarter of their rooms sit within this cap. At the moment, the institutional sector falls 3% short of meeting this target, and private providers achieve only 7% on this front. A ray of hope is that some service providers do mention that affordability is on their agenda, and they have looked into options such as freezing prices, letting rooms out in the summer for added revenue and bursaries for low-income students. However, this number is very small: only 34% of institutions and 23% of private providers currently have an affordability policy. The number of service-providers who look



into other forms of special needs, besides the financial ones, such as disability provisions (albeit the providers, particularly institutions, did well on having provisions for cases with ambulatory disabilities) and welfare support, are also less, with 26% reporting outright that they do not offer any specialist or alternative accommodation types, including adapted or adaptable rooms, single-sex halls, accommodation for families, alcohol-free halls, quiet blocks and safeguarding accommodation. In this regard, mental health has been something that the institutions have done far better than private student housing providers, with institutions leading the way in increasing mental health first aid training, student service referrals and support from dedicated staff. Given that 49% of housing providers do not involve students in the rent setting process to any extent, it is not a surprise that the housing providers are unaware of the realities faced by the students and the services they provide.

In Cambridge, the housing experience of postgraduate students depends on a number of factors: funding status, courses, college preferences and facilities, and pastoral care support. In the recent Cambridge Barometer survey, postgraduate students were satisfied with surroundings outside their institutions, general safety and security, and quality of external campus environment, all with 97% satisfaction [3]. What they seemed to be not too happy about included not having any pickup facilities upon arrival (66%), the cost of living (69%) and the cost of accommodation (67%) in the university. The Big Cambridge Survey 2018 gave similar results [4]. 45% of postgraduate students believed that they got their value for money while 41% postgraduate students did not with regards to accommodation provided to them by either their college or the University in Cambridge. 64% felt that they were satisfied with the quality of their accommodation while 27% did not. 51% were satisfied with their relationship with college/university on accommodation matters while 27% were not. 67% postgraduate students felt that the impact living in college/university has had on their student life had been positive while 18% did not. Most importantly, 43% of postgraduate students felt that the house prices in Cambridge were unfair while 34% did not. It is the places where charges were introduced without prior awareness of students that I feel is the first point of interest and action.



The 2017 report by the *Cambridge Centre for Housing & Planning Research* [6] for housing in Cambridge in the year 2015/16 showed that there were an estimated 46,132 students in Cambridge with a need for some form of accommodation, of which 22,410 were housed in purpose-built student accommodation, an estimated 9,157 were in shared housing, while 12,129 were in existing family housing, and there was no information available for 2,436 students. 55% of postgraduates at the University of Cambridge were found to live in University or College maintained accommodation, while 3,003 postgraduates were accommodated in shared existing housing. The most interesting part of the report, given that the University of Cambridge's current planning framework envisages an expansion in postgraduate numbers of 2% per year in the next ten years, was that 8,959 student rooms would need to be built in purpose-built student accommodation by 2026 if both the current and the future potential levels of student accommodation were to be met.

Student housing is a highly nuanced subject with increasing diversity of student housing needs. Research shows that the housing needs of students are very diverse both within and across different institutions. While undergraduate students may seek institutionally provided accommodation, there is a postgraduate population in Cambridge that may desire a more 'home-like' form of accommodation. For one, some college bursar's reports recently mentioned that students live rent free outside term time. This is not true for postgraduates since they pay per quarter and not per term, so they pay for full-time accommodation. Moreover, many graduate students are independent from their families or are unable to travel abroad during vacations. Even for those postgraduate students who travel in vacations, a year-long lease by colleges without provisions for letting the room during the time away can be debilitating. More importantly, most funded international students enter a 2+ year course with a fixed amount of funded across the years of funding, which often do not take into consideration the varying rent over the years. There not being rooms for students with varied needs and looking at student realities creates issues for students. One of the reasons this takes place is because student housing is often not considered to be a part of the wider housing market in the city. Since the number of



students in the city is large and Cambridge University is so central to the city's economy, in future assessments of housing need, students should be treated more transparently as part of the overall housing need profile. After all, land allocation needs to balance the competing demands of the different groups within the city's overall housing market.

The current Cambridge Local Plan 2006 confirms that it is important that the Local Plan makes adequate provision for College and University of Cambridge residential needs. The Proposals Schedule and Proposals Map allocate a number of sites for student accommodation for both universities. However, today, privately-owned accommodation are often cheaper than university- or college-owned property, with a range of accommodation options at different prices, a point which reinforces the point about there still being a distance between the student needs and the overall housing profile considerations by the city. For instance, the Cambridge East Area Action Plan (adopted 2008) is supportive of student accommodation, but does not make any specific allocations for student accommodation.

Not only should student-housing be integrated in the overall housing profile and need of the city, but to ensure that the new housing solves the problems of the University, the proposed accommodation should be tied to the University, through either a long-term lease or long-term nomination agreement, much like the Lodge Property Services were asked to manage all properties at Eddington and are part of the University Accommodation Service. The system seems to work well where the details of the development are specified in partnership with an education institution, and is further strengthened where applications are made jointly. This is particularly important given that a sizeable number of postgraduate students are seen to not avail college-based housing. For example, more than 30% of postgraduates are not housed in University/College maintained accommodation at Queens', Hughes Hall, Wolfson, Darwin, Homerton and St Edmund's Colleges. Moreover, when asked about the plans for rate of expansion of accommodation, over the next 5-10 years, the colleges responded in a highly mixed manner, as shown in *Table 4* [6].



When the Colleges were asked about their thoughts on any changing demand in types of student accommodation, 16 colleges predicted an increasing demand for self-contained studio flats over the next five to ten years, while 8 Colleges thought demand would remain the same. The University needs to look at this more closely, since the demands of the students need to be ascertained properly. The general need for additional purpose-built accommodation services need to be in defined areas that are within walking or cycling distance of teaching facilities, thereby enabling efficiencies in transport and service provision. A move by the City Council to look into a comprehensive plan for accommodating all students in purpose-built student accommodation would not only alleviate the housing crisis for students but will also release the shared housing for the open market and potentially accommodating local residents.

To see the acute problem of how rents tie into the funding scene, we need to look at how the two compare in the University of Cambridge. Taking a single room rent range of £400-£740 per month (across the various colleges), most funding schemes listed in Table 5 have a stipend from which more than 50% of the stipend shall have to go through for the rent, with the most generous grant (the Gates Cambridge Trust scholarship) still hovering around the 40% mark (if the average of £570 is considered). Moreover, graduate students are found to have faced unexpected, compulsory fees which are not accounted for in their funding. To make matters worse, while the University of Cambridge recommends that a full-time graduate student needs an absolute minimum of £14,130 for maintenance, most major funding bodies only offer this minimum, while a fair few offering slightly less.

The National Union of Students (NUS) recommends that rent should be below 50% of a student's funding. Colleges in Cambridge do not match that condition for graduate students. The University of Cambridge warns that the minimum maintenance amount does not include hidden



costs such as bench fees, laboratory or research materials, fieldwork costs and conference travel<sup>1</sup> although these activities are required for many students. Gates Cambridge also says that it does not cover bench fees, the costs of scientific equipment or similar academic resources; nor does it cover additional fees charged by departments for fieldwork, orientation activities, mandatory study trips, courses outside Cambridge or similar<sup>2</sup>. As a result, the occurrence of such fees can be quite detrimental to the student with minimal funding at his/her disposal.

While in Table 1, we looked at the distribution of rooms and their rents in colleges in Cambridge, it is interesting to note other kinds of accommodation available to students. Most of these accommodations were found to be in a 3 mile radius of the Great St. Mary's Church, in places such as Mill Road, Cherry Hinton and Chesterton. Most of such homes are furnished and have upfront rental fees (that may be abolished soon). To make things better, council tax is not payable by students and bills (that are often included in the rent) are approximately £100 per month for an average user.

As you can see, the private options can be way cheaper than college accommodation in Cambridge. However, due to a number of reasons incoming graduate students rely more on the latter than the former [7]. For one, offers are often received late in the year and so the easiest option offered is the most attractive for the students. Student may also not be able to afford hotel accommodation for the time it might take to find a home. International students may not have the cultural understanding of renting in the UK to be able to make safe decisions about where to live and hear horror stories of student exploitation. Also, upfront rental fees and costs to establish a home are not covered by

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<sup>1</sup> <https://www.graduate.study.cam.ac.uk/finance/maintenance>

<sup>2</sup> <https://www.gatescambridge.org/apply/value>



funding bodies though they may save money in the long run. Not to forget, landlords are often unwilling to rent to students, and especially to those without a rental history in the UK.

The onus therefore comes back to the University, not only to talk to Colleges to reduce rent but also to build more purpose-built student accommodations, possibly with the involvement of the City Council. I hope this paper highlights certain key nuances and problems related to postgraduate student housing in Cambridge, and can be a central resource-document to charting our path when standing up for housing, fair rent and no hidden charges in the Collegiate University.

### **References:**

- [1] National *Union of Students (NUS) and Unipol. Accommodation Costs Survey 2018. Report (2018).*
- [2] Helen Crane. *Best in class: Student Accommodation Awards.* Property Week. News Report, 17 January 2019.
- [3] Education Quality and Policy Office, University of Cambridge. *Student Barometer Survey.* Report (2018).
- [4] Cambridge University Student Union. *Big Cambridge Survey 2018.* Report (2018).
- [5] Graduate Admissions, University of Cambridge. *Key Facts and Figures.* Data (2018)
- [6] Cambridge Centre for Housing & Planning Research. *Assessment of Student Housing Demand and Supply for Cambridge City Council.* Report to Cambridge City Council (January 2017)
- [7] Byrne, Tamzin. *Rents at Murray Edwards: MCR perspective.* January 2019





**Table 1: College-wise Room Distribution and Rent in the University, prepared by Mrittunjoy (GU VP'18-19) [5]**

College	Single Rooms & AMR <sup>1</sup>			Flats for Single Occupancy & AMR <sup>1</sup>			Flats for Couples & AMR <sup>1</sup>			Percentage of PG students living in college accommodation
	Ens. <sup>2</sup>	GL <sup>3</sup>	Total No. Rooms <i>Rent Range</i>	Ens. <sup>2</sup>	GL <sup>3</sup>	Total No. Rooms <i>Rent Range</i>	Ens. <sup>2</sup>	GL <sup>3</sup>	Total No. Rooms <i>Rent Range</i>	
Christ's	90		90 <i>£490 - £650</i>	11		11 <i>£705</i>	6		6 <i>£820</i>	45%
Churchill	32	47	167 <i>£403 - £724</i>	40 ensuite flats, with 20 on ground-floor <i>£843 - £1069</i>						70%
Clare	31	26	95 <i>£482 - £708</i>	9	8	9 <i>£691 - £707</i>	7	0	7 <i>£1017 - £1029</i>	55%
Clare Hall	70		70 <i>£436 - £544</i>	Clare Hall has 9 double rooms with price range of <i>£136 - £173</i> per week and 22 ensuite rooms with a price of about <i>£146</i> per week						62%
Corpus Christi	88		88 <i>£400 - £572</i>	Corpus Christi has 46 ensuite single-rooms with price range of <i>£134 - £169</i> per week and 8 flats with price range of <i>£221 - £250</i> per week						70%
Darwin	39	70	283 <i>£96.24 - £161.66 pw<sup>4</sup></i>	14	6	14 ( <i>One Bedroom</i> ) <i>£182-£223 pw<sup>4</sup></i>	9	1	9 ( <i>Two Bedroom</i> ) <i>£207-£334 pw<sup>4</sup></i>	50%
Downing	87	18	111 <i>£137 - £202 pw<sup>4</sup></i>	Downing has 10 flats/family-houses with 7 on the ground floor, with a price-range of <i>£172 - £275</i> (dependent on occupancy) <i>pw<sup>4</sup></i>						NA
Emmanuel	116		116 <i>£135.2 pw<sup>4</sup></i>	-						66%
Fitzwilliam	Fitzwilliam has 117 single-rooms, some with wash-basin or shower at <i>£113 - £149 pw<sup>4</sup></i> and 66 ensuite single rooms at <i>£140 -</i>			Fitzwilliam has 12 doubles/couples flats with a price-range of <i>£161 - £223 pw<sup>4</sup></i> and 2 family flats with a price-range of <i>£257 pw<sup>4</sup></i>						75%



	<i>£161 pw<sup>4</sup></i>				
Girton	235	NA	235 <i>£167.25 pw<sup>4</sup></i>	Girton has 3 x 2 and 1 x 1 bed flats with a price-range of £850 - £950	100%
Gonville and Caius	Gonville and Caius has 139 single-rooms, 126 doubles-room and 13 families rooms				80%
Homerton	168		168 <i>£134.40 pw<sup>4</sup></i>	Homerton has 6 doubles rooms with a price-range of <i>£184.80 pw<sup>4</sup></i>	56%
Hughes Hall	396		396 <i>£107 - £179 pw<sup>4</sup></i>	Hughes Hall has 12 doubles-rooms with a price-range of <i>£215 - £287 pw<sup>4</sup></i> and 226 ensuite rooms	65%
Jesus	26	65	211-229 <i>£445 - £810</i>	Jesus has 22-28 couples/family rooms, all of which are ensuite and 5 of which are on the ground-floor, with a price-range of <i>£810-£1070</i>	55%
Kings	126		126 <i>£105-£166 pw<sup>4</sup></i>	Kings has 7 families rooms with a price-range of around <i>£275 pw<sup>4</sup></i> and 14 ensuite rooms	50%
Lucy Cavendish	105	29	194 <i>£150 pw<sup>4</sup></i> (ensuite)	Lucy Cavendish has 4-5 doubles rooms (with one-bedroom) with a price-range of <i>£255 pw<sup>4</sup></i> and 4 flats/family-houses (with two-bedrooms) with a price-range of <i>£270 pw<sup>4</sup></i> . It also has 3 senior member flats.	75%
Magdalene	Magdalene has seven bands for single rooms with prices ranging from <i>£105.14 - £156.80 pw<sup>4</sup></i> and three bands for flats with prices ranging from <i>£223.86 - £258.16 pw<sup>4</sup></i>				50%
Murray Edwards	48	11	57-59 <i>£400-£520</i>	-	28%
Newnham	0	31	119 <i>£118 - £144 pw<sup>4</sup></i>	Newnham has 9 ensuite, ground-floor family/flat rooms with a price-range of <i>£320 pw<sup>4</sup></i>	NA
Pembroke	121		121 <i>£86 - £145 pw<sup>4</sup></i>	Pembroke has 5 doubles rooms ( <i>£215 pw<sup>4</sup></i> ), 1 Families room ( <i>£106 pw<sup>4</sup></i> ) and 29 ensuite rooms	72%
Peterhouse	Peterhouse has bed-sitting rooms in the price-range of £250 - £550 and self-contained flats in the range of £500 - £1050				75%



Queen's	11	50	172-180 £394 - £526	Queen's has 13 flats/family-rooms with a price-range of £818 - £994	58%
Robinson	31		31 £110 - £165 pw <sup>4</sup>	Robinson has 2 doubles and 47 ensuite rooms	72%
Selwyn	51	15	111 £90.16 - £164.69 pw <sup>4</sup>	Selwyn has 10 flats (couples only) with a price-range of £980.00 - £1322.00	49%
Sidney Sussex	4	0	104 £440 - £490	Sidney Sussex has 6 ensuite doubles rooms in the price range of £660 - £820	33%
St. Catharine's	82	36	110 £430 - £485	St. Catharine's has 5 ensuite flat/family-rooms (one on the ground floor) with price-range of £650 - £800	50%
St. Edmund's	140		140 £455-£610	St. Edmund's has 12 doubles/family with price-range of £677-£1494 and 125 ensuite rooms with price of around £685	65%
St. John's	3	0	230 £460 - £720	St. John's has 50 ensuite flats/family-rooms with price-range of £703.72 - £1,032.04	85%
Trinity	175		175 £94 - £130 pw <sup>4</sup>	Trinity has 8 doubles-rooms with a price of around £156 pw <sup>4</sup> , 14 families-rooms with a price of around £121 pw <sup>4</sup> and 99 ensuite rooms	82%
Trinity Hall	64 Single Non-ensuite and 46 Single Ensuite		64 Single Non-ensuite (£100-£170 pw <sup>4</sup> ) and 46 Single Ensuite (£150-£155 pw <sup>4</sup> )	Trinity Hall has 12 flats with a price-range of £215-£220 pw <sup>4</sup>	59%
Wolfson	390 (65% ensuite)		390 (65% ensuite) £104 - £166 pw <sup>4</sup>	Wolfson has 19 doubles-rooms with a price-range of £187 - £268 and 5 family-rooms with a price of around £288	66%



<sup>1</sup>AMR – Approximate Monthly Rent 2018-2019, except where mentioned otherwise

<sup>2</sup>Ens. – Ensuite

<sup>3</sup>GL – Ground level

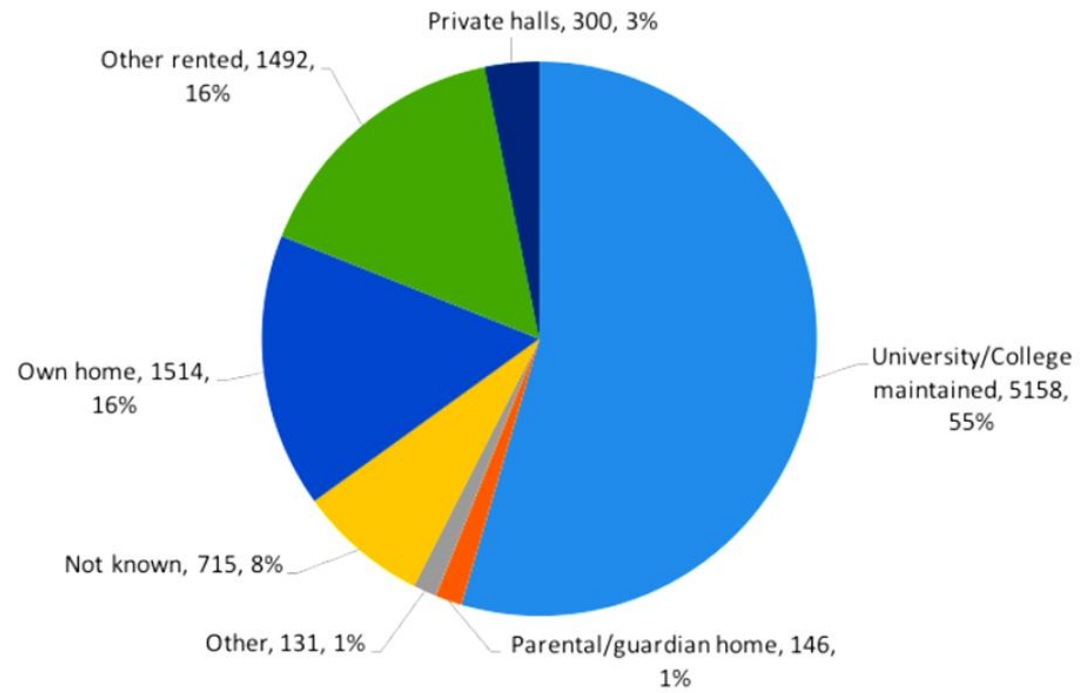
<sup>4</sup>pw – per week

**Table 2: Room Distribution for postgraduate students in the University 2015/16 [6]**

	Self-contained Studio Flats	En-suite Bedrooms	Bedrooms with Shared Facilities
<b>Postgraduate Taught or Research Courses</b>	418 (6%)	4044 (56%)	2718 (38%)
<b>Units not Separated by Degree Type (Wolfson College)</b>	27 (7%)	8088 (47%)	83 (20%)

**Table 3: Number of students and accommodation in Cambridge 2015/16 [6]**

	Purpose-built Accommodation		Shared existing Housing		Existing family housing (parental/guardian home)	No information		Total
	University/College-maintained	Private Halls	Other rented	Own home		Other	Not known	
<b>Postgraduate (1 Year)</b>	2240	59	212	220	68	26	277	3102
<b>Postgraduate (2+ Years)</b>	2890	241	1278	1293	78	105	425	6310



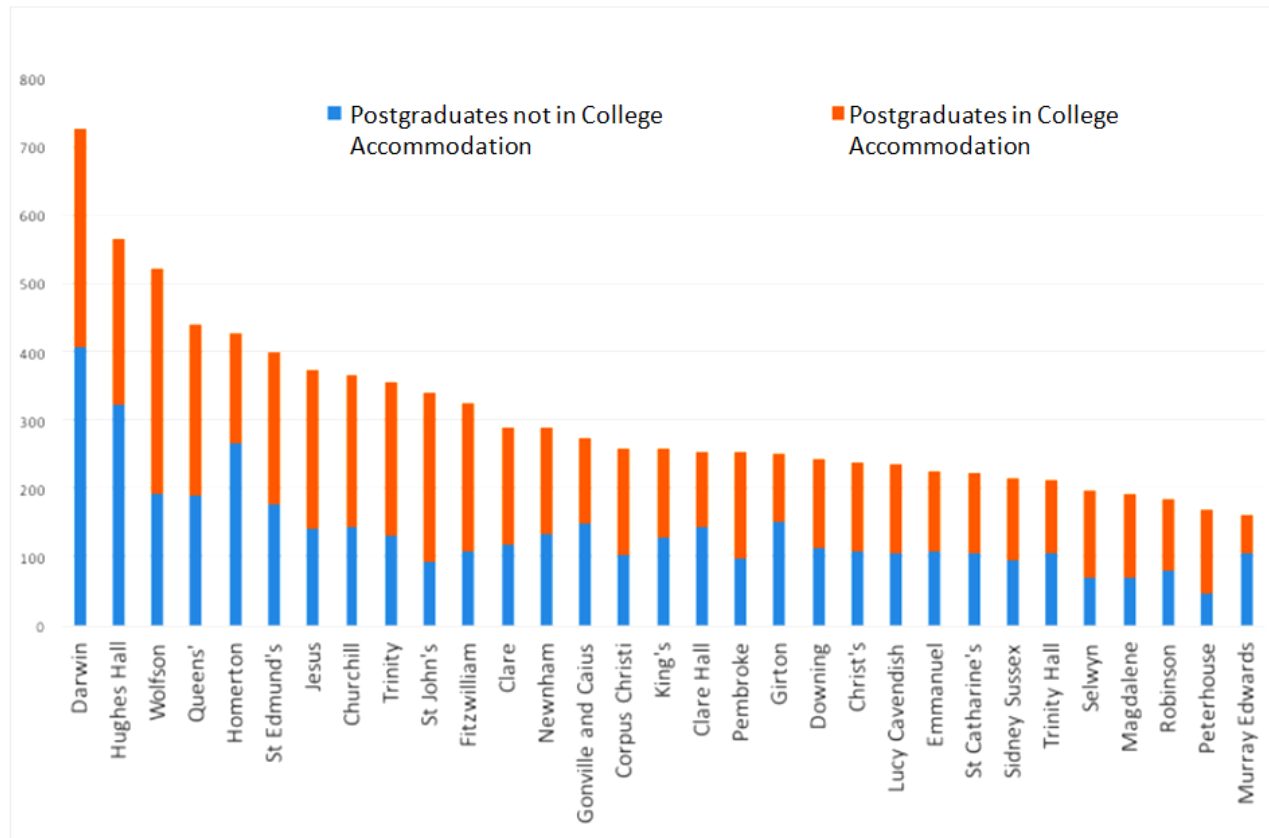
**Figure 1:** Distribution of postgraduate accommodation 2015/16 [6]



**Table 4: Intended Rate of Expansion of College Accommodation over next 5-10 Years**

College	Intended Rate of Expansion of Postgraduate Accommodation
Christ's	-
Churchill	2%
Clare	2%
Clare Hall	0%
Corpus Christi	2%
Darwin	1%
Downing	2%
Emmanuel	0%
Fitzwilliam	0%
Girton	7%
Gonville and Caius	2%
Homerton	0%
Hughes Hall	2%

Jesus	-
King's	0%
Lucy Cavendish	10%
Magdalene	-
Murray Edwards	20%
Newnham	2%
Pembroke	2%
Peterhouse	2%
Queens'	1%
Selwyn	2%
Sidney Sussex	2%
St. Catharine's	1%
St. Edmund's	2%
St. John's	2%
Wolfson	'Slight'



**Figure 2:** College-wise Distribution of Postgraduates availing or not availing College Accommodation 2015/16 [6]



**Table 5: Major funding options for postgraduate students in the University of Cambridge**

Funding	Monthly Stipend (2018/19)	Comments
Gates Cambridge Trust	Around £1458	Gates Cambridge scholarship does not cover bench fees, the costs of scientific equipment or similar academic resources; nor does it cover additional fees charged by departments for fieldwork, orientation activities, mandatory study trips, courses outside Cambridge or similar.
Most Cambridge Trust Scholarships	£1000 - £1200	The University usually mentions the absolute minimum as the financial requirement and based on that, the annual stipends are categorised, usually as 'sufficient for one person'
AHRC/BBSRC/MRC/NERC/STFC/ESRC/EPSRC DTP Studentships	Around £1231	Specialized DTP Programmes given by various Research Councils in the United Kingdom, in various departments of the University of Cambridge
Commonwealth Scholarship	£1084	These amounts are set by the UK government for all students on government-funded scholarships, and increase annually.
Chevening Scholarship	£1058	This information is available in the <a href="#">Transparency Data</a> from the Foreign and Commonwealth Office





**Table 6: Other Forms of Accommodation [7]**

<b>Type of accommodation</b>	<b>Rent per month</b>	<b>Rent + utilities</b>	<b>Total per quart</b>
Lodging with landlady / family	£450 - £550	£550 - £650	£1650 - £1950
Shared accommodation with friends – one room in large house	£400 - £750	£500 - £850	£1500 - £2550
Half the cost of a small 2-bed apartment (eg students w partners)	£450 - £700	£550 - £800	£1650 - £2400
Eddington – discount rate for low-wage earners (1/3 of funding)	£392	£500	£1500
Eddington – maximum rate for room in a shared home	£675	£775	£2325