

# STUDENT MONITOR

## Selected LIFESTYLE & MEDIA Findings - Spring 2020

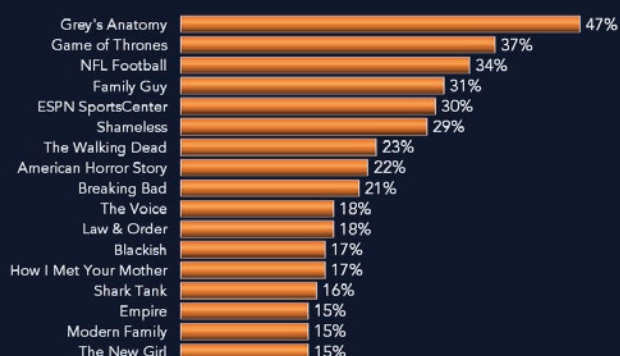
Drawn from the Spring 2020 edition of STUDENT MONITOR's twice annual LIFESTYLE & MEDIA Study, these findings are based on the results of hour-long, one on one, on campus interviews conducted during the week of March 11th among 1,202 Four Year full time undergrads attending representative colleges and universities throughout the country with a margin of error of +/-2.4%.



### TV Programs 'IN' on campus

BY A WIDE MARGIN, "GREY'S ANATOMY" IS THE MOST "IN" SHOW ON CAMPUS - 47% report "Grey's Anatomy" as the most "IN" TV program on campus. 378% mention "Game of Thrones".

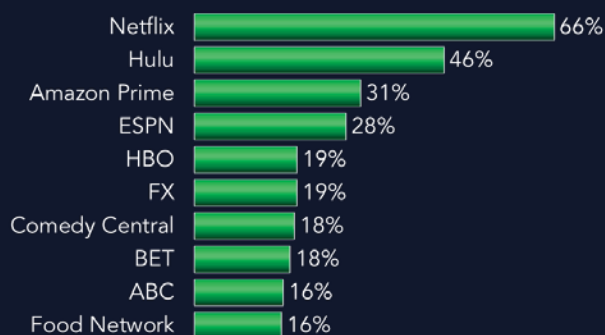
TV Programs "IN" On Campus



### "What are your favorite sources of video programming"

NETFLIX IS STUDENTS' "FAVORITE SOURCE OF VIDEO PROGRAMMING" - Netflix is students' favorite. 66% mention Netflix, 46%, up from 40% last year, Hulu, 31% Amazon Prime and 28% ESPN.

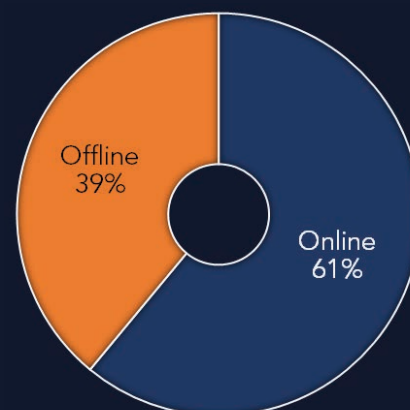
Favorite Sources Of Video Programming



### "How much of your viewing is online?"

THE MAJORITY OF STUDENT VIEWING IS ONLINE - 61% of viewing is online, 39% offline. 31% of online viewers use a laptop most often to view online, followed by 12% an Amazon Fire Stick and 11% a Smart TV.

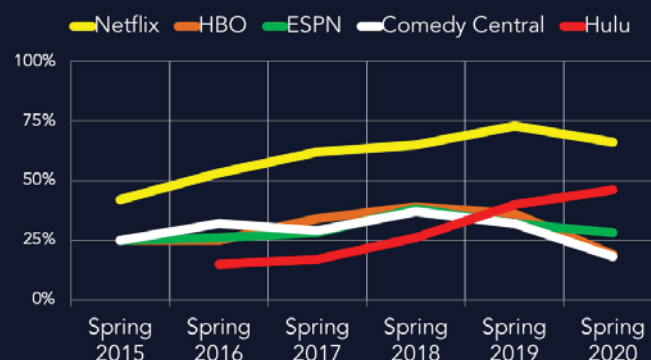
Share Of Viewing; Online Versus Offline



### Favorite Sources Of Video Programming

WHILE UNSEEN WITH OTHERS, OVER THE LONGER TERM, HULU CONTINUES TO REFLECT YEAR OVER YEAR GAINS AMONG STUDENTS' "FAVORITE SOURCES OF VIDEO PROGRAMMING".

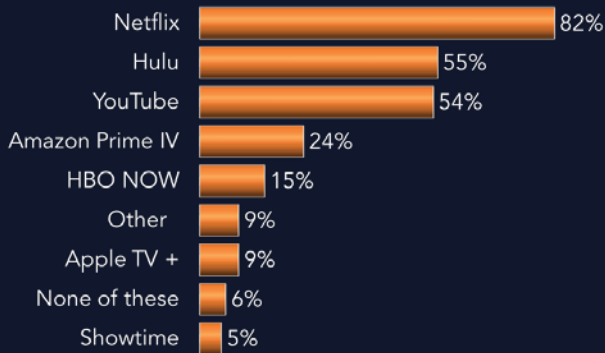
Favorite Sources Of Video Programming - Tracking



## "Which sites do you use to view online?"

BY A WIDE MARGIN, NETFLIX IS THE SITE MOST ONLINE VIEWERS USE TO WATCH ONLINE - 82% of online viewers use Netflix, 55% Hulu and 54% YouTube.

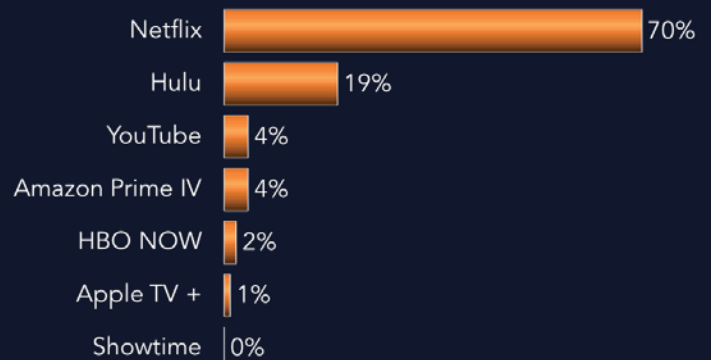
Sites Used To Watch Video Programming



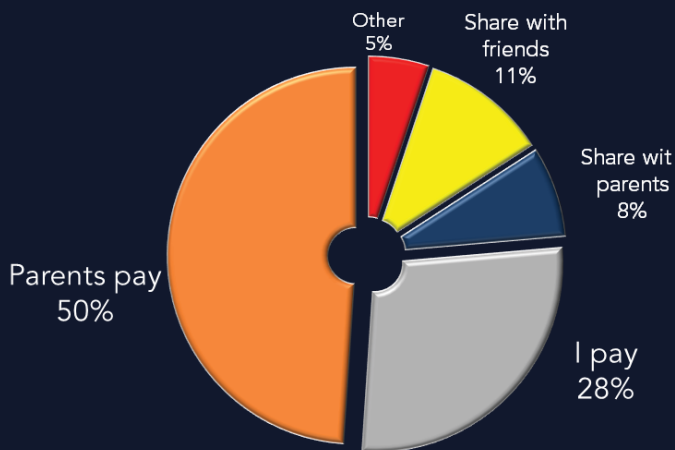
## Paid Subscription Used Most Often

BY A WIDE MARGIN, NETFLIX IS THE LEADING PAID VIDEO SUBSCRIPTION USED MOST OFTEN Among online viewers with a paid subscription, 70% use Netflix subscription most often compared to 19%, up from 14% last year, Hulu.

Paid Subscription Used Most Often



Who Pays For Subscription?



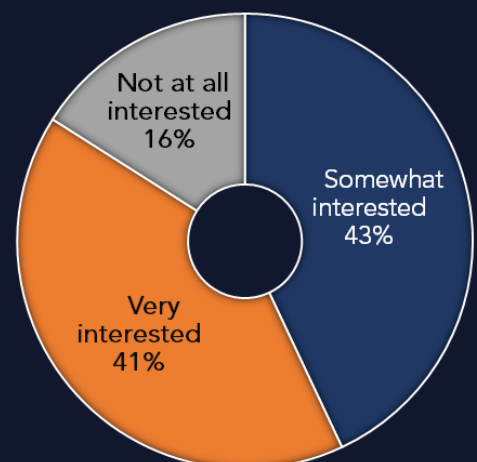
## "Who Pays For Subscription?"

50%, DOWN FROM 62% LAST YEAR, OF THOSE WITH A PAID SUBSCRIPTION REPORT THEIR PARENTS PAY FOR IT - Exactly half of online viewers with a paid subscription report their parents pay for it. 28% report they pay for it, 8% share the cost with parents while 11% share the cost with friends.

## "How interested are you in watching TV exclusively online?"

84%, DOWN SOMEWHAT FROM LAST YEAR'S 88%, ARE AT LEAST SOMEWHAT INTERESTED IN WATCHING TV EXCLUSIVELY ONLINE - About one in six, 16%, up somewhat from 12% last year, report they're "Not at all interested".

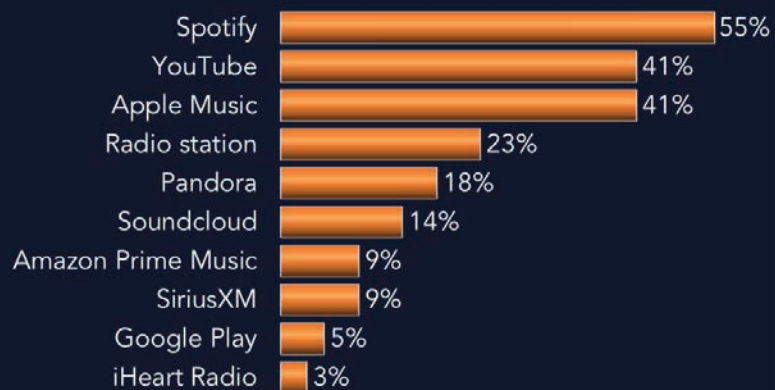
Interest In Watching TV Exclusively Online



“Where have you listened to streaming music in the past week?”

SPOTIFY IS THE MOST COMMON PLACE STUDENTS LISTEN TO STREAMING MUSIC - Among the 94% who listened to streaming music in the past week, 55% streamed from Spotify compared to 41% YouTube, 41% Apple Music, 23% radio stations and 18% Pandora.

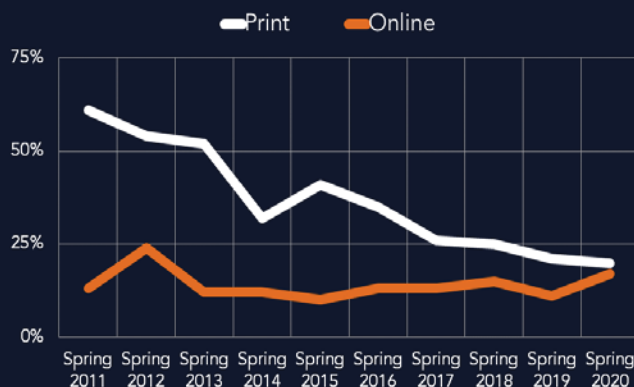
Where Students Listen To Streaming Music



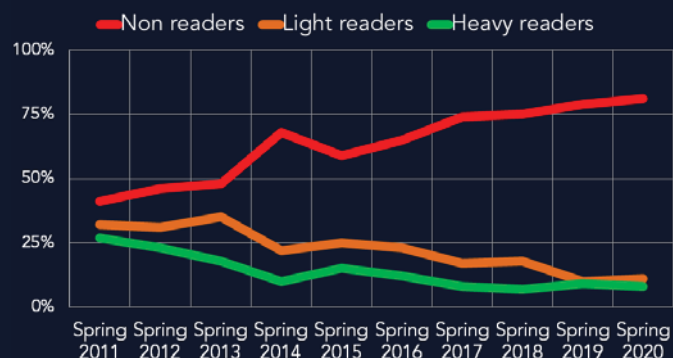
## Campus Newspaper Readership

READERSHIP OF THE PRINT EDITION OF THE CAMPUS NEWSPAPER CONTINUES TO DECLINE 19%, down from 21% last year, report reading at least 1 of the last 5 issues of the print edition of their campus newspaper. Readership of the digital edition has not offset the loss in readership of the print edition. The share of light readers of the print edition, (1 or 2 of the last 5) is virtually equal to that of the share of heavy readers (3 or more of the last 5), 11% compared to 8% for heavy readers.

Print, Online Readership Tracking



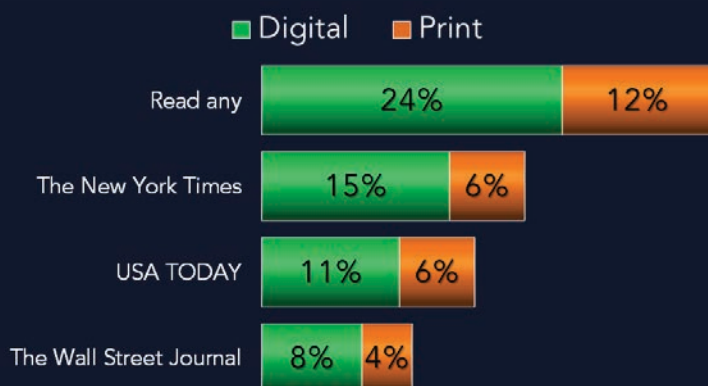
Print Edition Readership Tracking



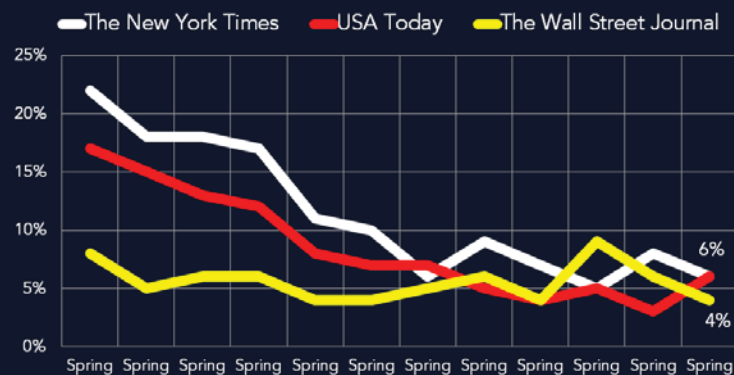
## National Newspaper Readership

READERSHIP OF THE DIGITAL EDITION OF NATIONAL NEWSPAPERS IS TWICE THAT OF PRINT (24% VERSUS 12%) - Over the longer term, print readership of The New York Times and USA Today have sharply declined. The New York Times has the highest readership for a print edition.

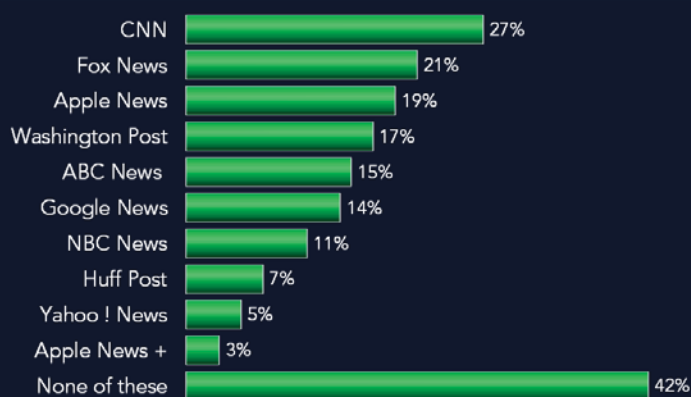
National Newspaper Readership



National Newspaper Print Edition Readership Tracking



## Online News Sources Used

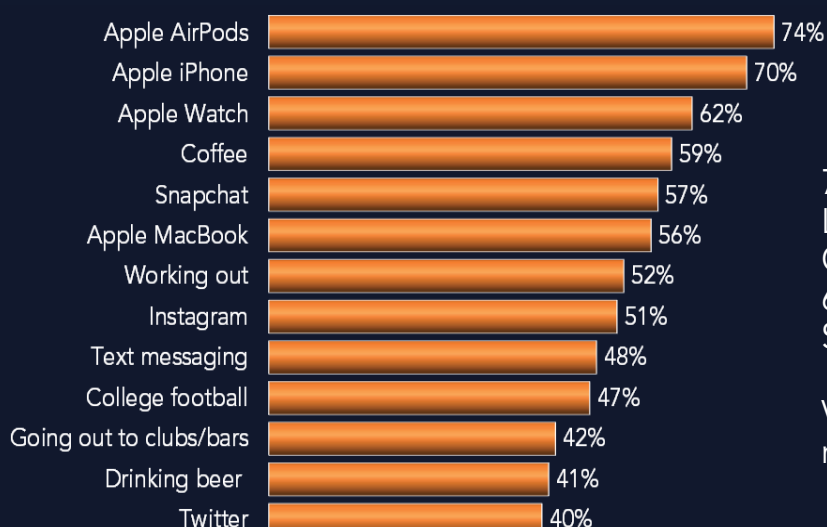


IN A TYPICAL MONTH, 58% OF STUDENTS USE AT LEAST ONE ONLINE NEWS SOURCE. - Among this 58%, 47% use CNN, 36% Fox News and 28% Fox.

Males, 59% are as likely as females, 58% to use an online news source.

The use of online news sources helps to understand at least in part, the decline in readership of national newspapers.

## What's "IN" On Campus



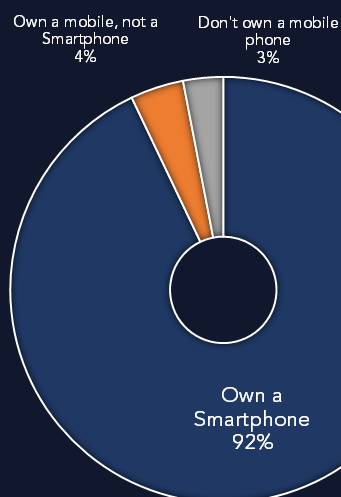
## "What's "IN" On Campus?"

74% MENTION APPLE AIRPODS AS THE LEADING ITEM OR ACTIVITY "IN" ON CAMPUS - 70% mention Apple iPhone, 62% Apple Watch, 59% Coffee and 57% Snapchat.

Virtually as many mention Twitter as mention Drinking beer.

## Mobile Phone Ownership

### Mobile Phone Ownership



97% OF STUDENTS OWN A MOBILE PHONE 92% own a Smartphone. 32% report Verizon Wireless is their mobile provider compared to 24% AT&T, and 35% for the combined Sprint and T-Mobile.

Students spend an average of \$81 monthly for their mobile service (73% report their parents pay the bill compared to 17% reporting they pay their own bill).

37% of Smartphone owners make purchases with their Smartphone and 94% of this group make an average of 5 purchases monthly, spending \$50.

The most commonly used Smartphone apps include Spotify, 55%, Netflix, 52% and Apple Music, 40%.

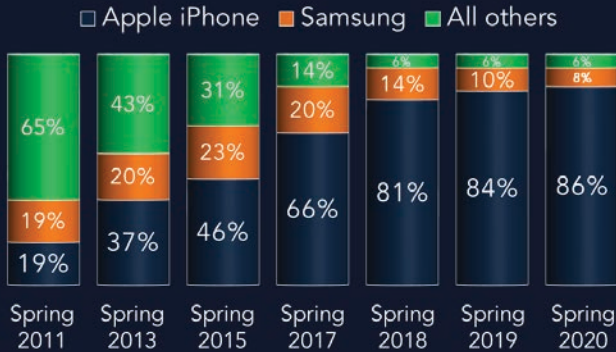




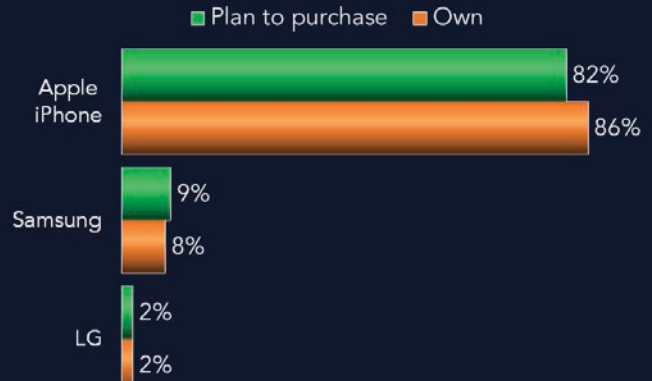
## "What brand is your Smartphone?"

iPHONE IS THE LEADING SMARTPHONE STUDENTS BOTH OWN AND PLAN TO PURCHASE - 86%, up somewhat from 84% last year, own an iPhone while the share of Samsung owners continues to decline. Nine times as many own an iPhone as own Samsung. 82%, up from 73% last year, of those who plan to upgrade/purchase a new Smartphone plan to upgrade/purchase an iPhone.

Brand Of Mobile Phone Owned Tracking



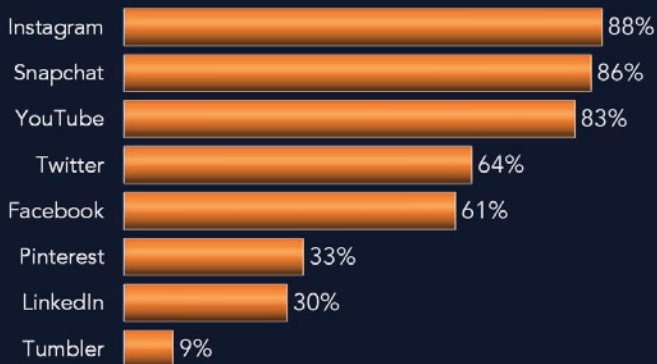
Brand Owned Compared To Brand Plan To Purchase



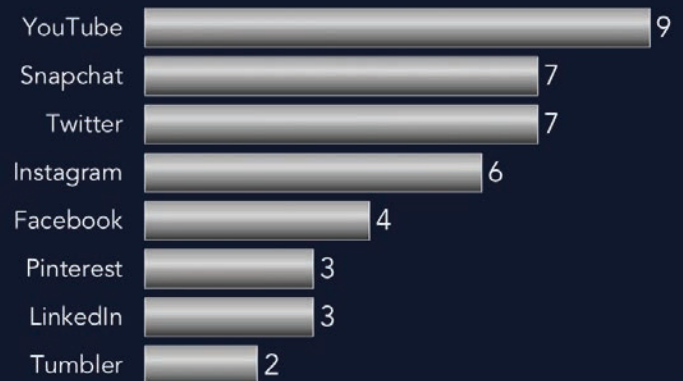
## "How many hours do you spend weekly with these social networking sites?"

INSTAGRAM IS THE LEADING SOCIAL NETWORK SITE STUDENT USE - The leading social networking sites include Instagram 88%, Snapchat, 86% and YouTube. 83%). YouTube users spend an average 9.0 hours weekly with the site, more than any other

Social Media Sites Used Weekly

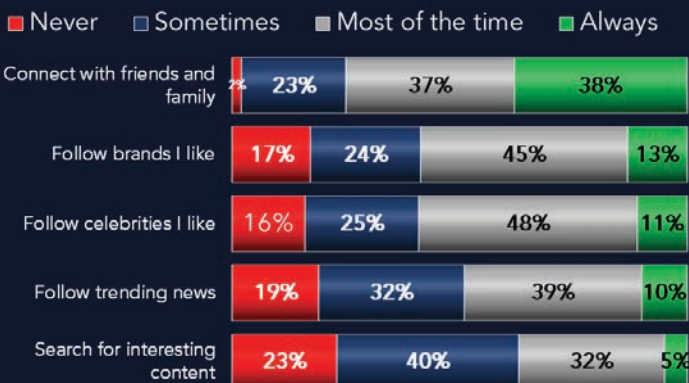


Number Of Hours Spent Weekly With Social Media Sites



## "How Frequently Do You Use Social Media For Each Of These Activities?"

Frequency Of Using Social Media For Specific Activities



Among 5 activities, 75% "Always" or "Most of the time" use social media to "Connect with friends/family".

Less than half as many (37%), "Always" or "Most of the time" use social media to "Search for interesting content".

59% "Always" or "Most of the time" to "Follow brands I like".



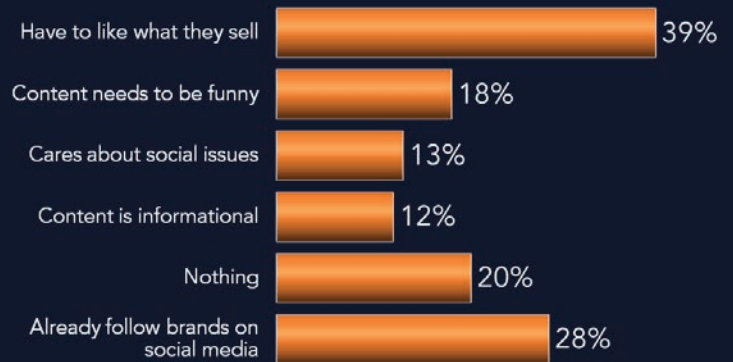
## "What Would Convince You To Follow A Brand On Social Media?"

Students have mixed feelings about following a brand on social media. As shown to the right, excluding the 28% of students who report "Already follow brands on social media", not surprisingly, 54% mention "Have to like what they sell".

25% are motivated by humor, reporting "Content needs to be funny". 28% report "Nothing" would convince them.

Students are most likely to follow a brand on Instagram and least likely on Snapchat.

### What Would Convince You To Follow A Brand On Social Media?"

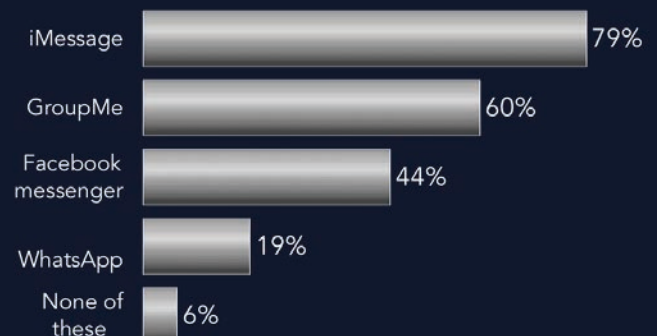


## "Which Of These Messenger Apps Do You Use?"

94% of students use one or more messenger apps and the messenger category is dominated by 3 apps; iMessage, GroupMe and Facebook messenger.

79% of all students use iMessage, 60% GroupMe and 44% use Facebook messenger.

### "Which Of These Messenger Apps Do You Use?"



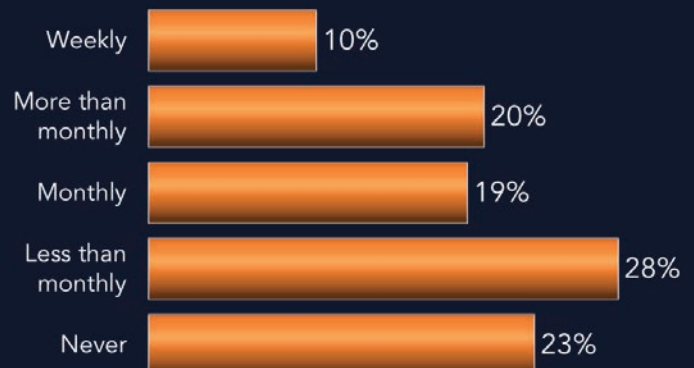
## Frequency Of Making Online Purchases

77% MAKE ONLINE PURCHASES - Among purchasers, 10% do so weekly or more often compared to 28% less often than monthly.

Footwear is the most often purchased of 11 categories, Travel/airline tickets represents the category with the highest level of online spending. 45% purchased printed textbooks spending an average of \$225.

When asked what online shopping brand comes to mind first, 50% mention Amazon. No other brand was mentioned by more than 8%.

### Frequency Of Making Online Purchases

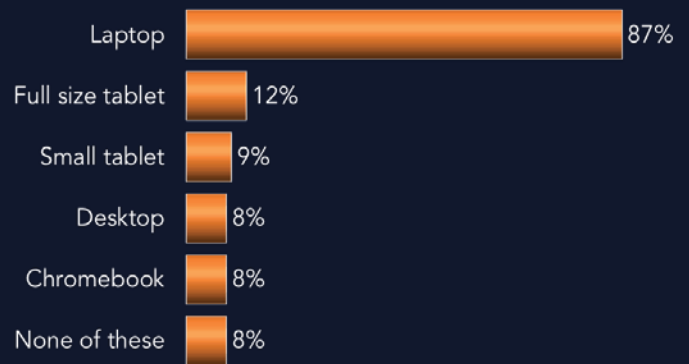


92% OWN A COMPUTER - 87% own a laptop, 12% a full size tablet and 9% a small tablet. 8% own a desktop or Chromebook.

Not surprisingly, 89% use a laptop most often while 1% use a small tablet most often. Tablets supplement laptop ownership since only 4% use a full size or small tablet most often.

Among the various brands of laptops, desktops and tablets used most often, 56% are Apple devices compared to 14% for HP and 8% Dell. 5% mention Lenovo, 4% Microsoft and all others 13%.

Device Ownership



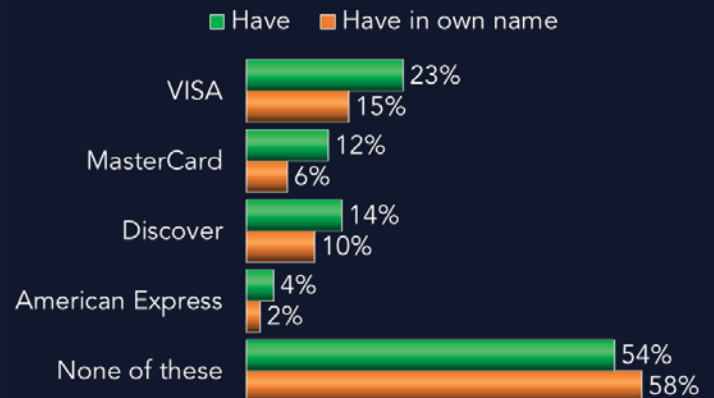
## Credit Card Ownership

46% have a credit card and 42% of students have a credit card in their own name, up from the 37% reported in 2017. 15% have VISA, 10% Discover, 6% MasterCard, and 2% American Express in their own name.

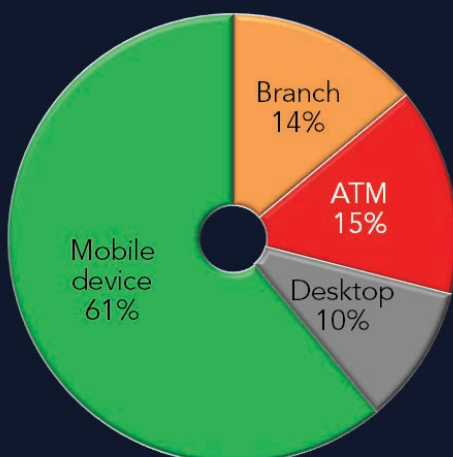
The average student was 18 when they applied for their first credit card in their own name and 52% applied for their card before starting college. 82% were at least "Somewhat prepared" for the responsibility of owning and using a credit card.

46% of students' VISA or MasterCards were issued by Chase, Bank of America or Wells Fargo.

Credit Card Ownership



Share Of Monthly Banking By Method



"What percent of your monthly banking do you do with each method?"

14% OF MONTHLY BANKING IS CONDUCTED AT A BANK BRANCH (ON OR OFF CAMPUS) - In a typical month, 61% of banking is done online with a mobile device, 15% at an ATM, 10% online with a desktop.

Given that convenience motivates much of students' consumer behavior together with the nearly universal ownership of a Smartphone, it is not surprising that branch banking represents a comparatively small share of students' monthly banking.

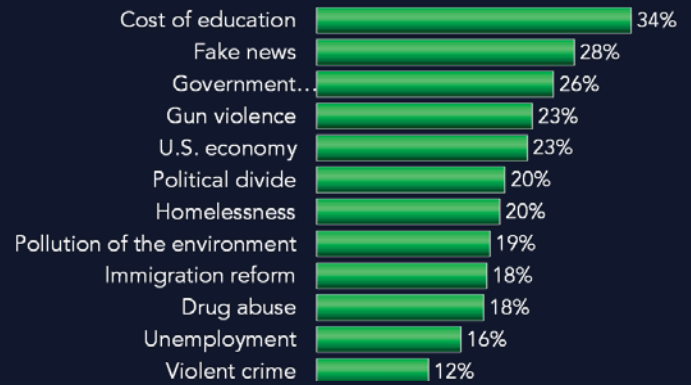
## Student Concerns & Attitudes

"Cost of education" and "Stress", 58% and 56% respectively, TOP THE LIST OF "BIGGEST PROBLEMS ON CAMPUS" - 29% mention "Student loan debt". "Cost of education" followed by "Fake news" are the most commonly reported biggest problems facing the country.

Biggest Problems On Campus



Biggest Problems Facing The U.S.

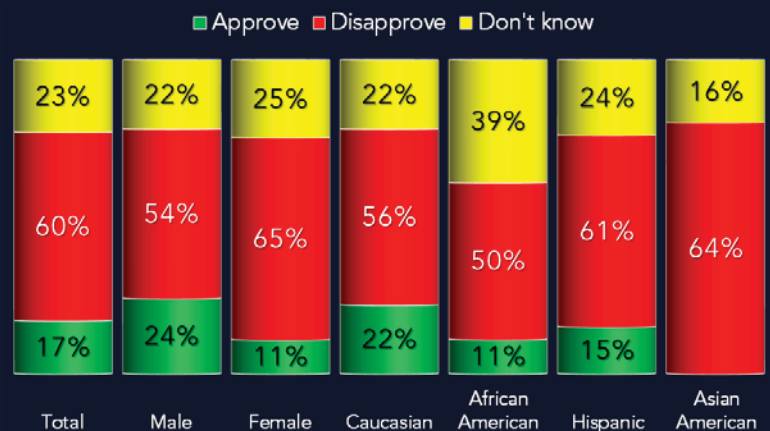


## Approval Of President Trump's Performance

17%, DOWN SOMEWHAT FROM 19% LAST YEAR, APPROVE OF PRESIDENT'S TRUMP'S PERFORMANCE President Trump's approval rating is the lowest recorded of any President by Student Monitor. More students, (23%) "Don't know" than the 17% who approve.

The President's approval rating ranges from a high of 22% among Caucasians to a low of 0% among Asian American students.

Approval Of President Trump's Performance

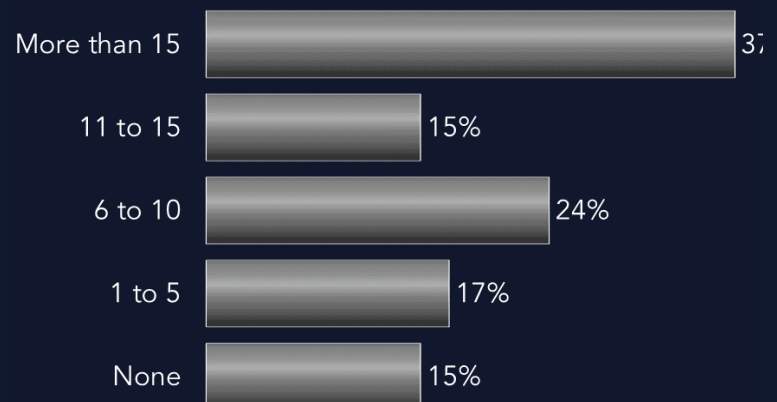


## "How much time do you spend on schoolwork outside of the classroom?"

STUDENTS SPEND AN AVERAGE OF 15 HOURS WEEKLY ON SCHOOLWORK OUTSIDE OF THE CLASSROOM - 52% spend more than 10 hours. 24% spend 6 to 10 hours, 32% spend 0 to 5 hours. Females spend 6% more time than males and Seniors spend 8% more time than Freshman

Students report taking an average of 4.7 academic courses this term which represents 3.2 hours per course weekly spent on schoolwork outside the classroom.

Weekly Hours Spent On Schoolwork Outside Of The Classroom





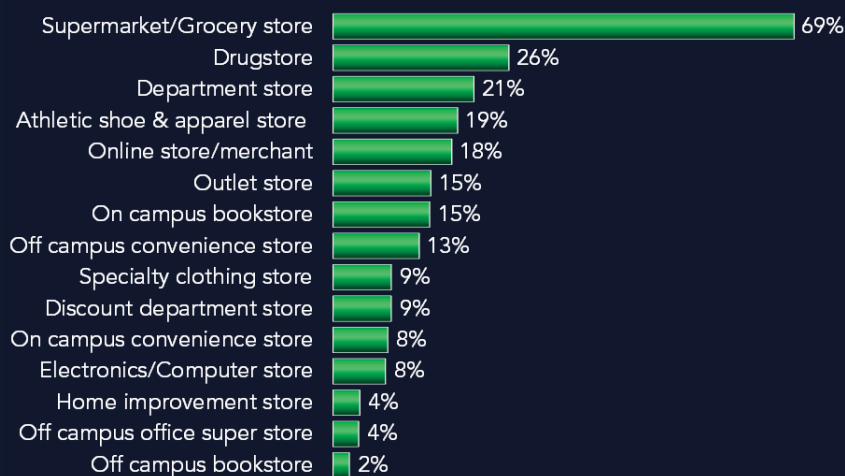
## "Which Of These Stores Have Shopped In The Past Week?"

Stores Shopped In The Past Week

69% shopped in a Supermarket in the past week, the most commonly shopped of 15 shopping destinations.

26% shopped in a Drugstore while 21% shopped at a Department store. 19% shopped at an Athletic shoe & apparel store, 18% an online store/merchant.

8% shopped at an On campus bookstore (twice that of an off campus bookstore).

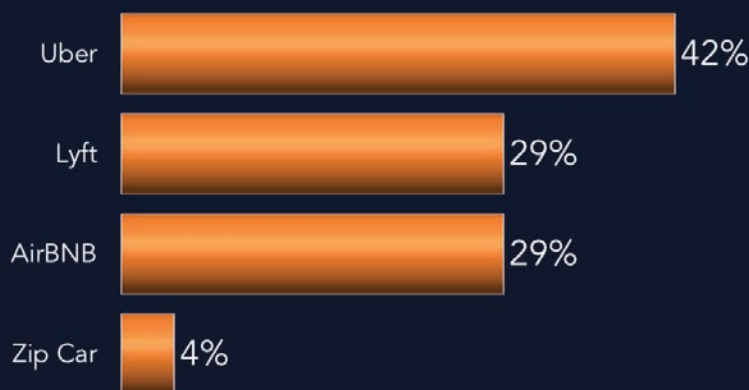


## "Which Of These Services Have You Used In The Past Year?"

42% OF STUDENTS USED UBER IN THE PAST YEAR - Among this 42%, females and students living on campus are more likely to be UBER users than other groups.

Fewer students, 29%, used LYFT and as seen with UBER users, females are more likely to be LYFT users than males. 29% used Air BNB while only 4% used ZIP CAR.

Services Used In The Past Year



## "How Many Times Have You Used These Services In The Past Year"

UBER USERS USED UBER 11% MORE OFTEN THAN LYFT USERS - UBER users used UBER an average of 11.9 times in the past year compared to 10.7 times among LYFT users (1.3 trips monthly compared to 1.2 trips monthly).

The 2% of ZIP CAR users used ZIP CAR 2.0 times in the past year or .2 times monthly.

The 29% of Air BNB report using the service an average of 3.2 times in the past year.

Number Of Times Have Used Services In The Past Year



## "How much do you expect to owe in undergrad student loan debt?"

Amount Of Undergrad Student Loan Debt Expect To Owe



58% EXPECT TO OWE AN AVERAGE OF \$34,205 IN UNDERGRAD STUDENT LOAN DEBT - Among borrowers, 21% expect to owe \$10,000 or less while 47% expect to owe more than \$30,000.

While the cost of attending a Public college or university is typically less costly than Private schools, students attending Private schools are only 3% more likely to graduate with student loan debt.

Among borrowers, African-Americans, (80%), are most likely to graduate with student loan debt, while Asian-Americans, (34%) are least likely to graduate with student loan debt.

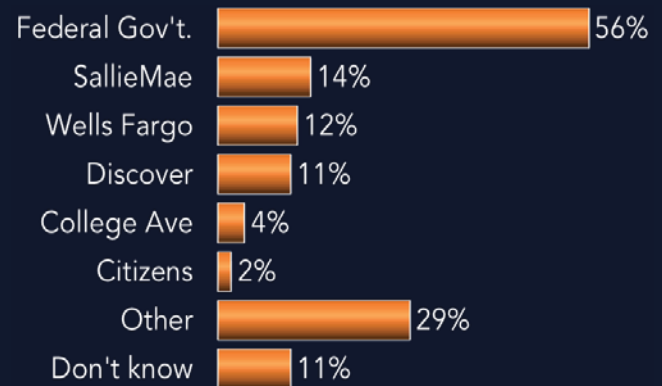
## "Who are the providers of your student loans?"

Providers Of Student Loans

11% OF BORROWERS "DON'T KNOW" WHO THEIR STUDENT LOAN LENDER IS.

56% of student debt is a Federal gov't student loan, 14% Sallie Mae, 12% Wells Fargo and 11% Discover.

In terms of Federal gov't borrowers no difference is seen between students attending Public schools than those attending Private schools. On the other hand, borrowers attending Private schools report a higher share to student loan debt owed to Wells Fargo than borrowers attending Public schools (17% and 9% respectively).



## "How many years will it take to pay off your student loans?"

BORROWERS EXPECT IT WILL TAKE 11 YEARS TO PAY OFF THEIR STUDENT LOANS - Borrowers expect it will take 11 years, up from last year's 8.6 years, to pay off their student loans.

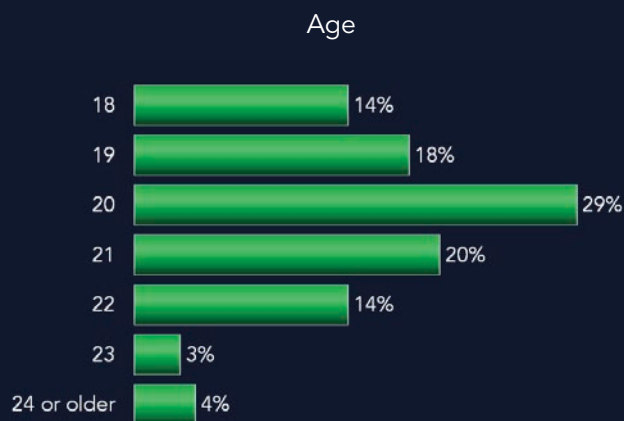
87% of borrowers "Don't know" the interest rate for their largest student loan. The average interest rate reported by borrowers is 6%. 50% report they are personally responsible for repayment of their loan while 52% report they will actually personally repay their loan.

Number Of Years Required To Pay Off Student Loans



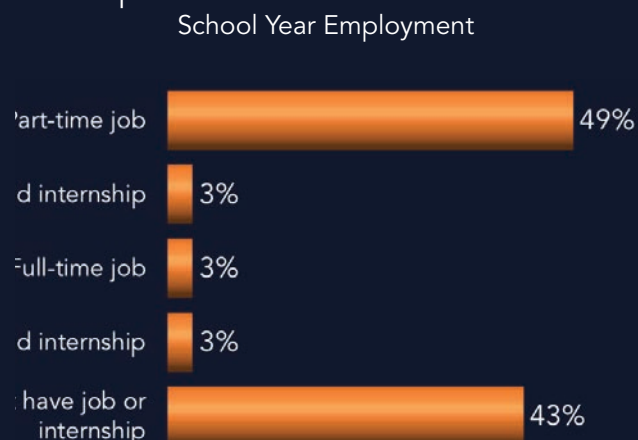
## "How old are you?"

THE AGE OF THE AVERAGE FOUR YEAR FULL-TIME UNDERGRAD IS 20.4 - The majority of students, 56%, are under the age of 21. A small number of undergrads, 6%, are 23 or older.



## School Year Employment

ADDING TO STUDENTS' SPENDING POWER, 62% ARE EMPLOYED OR HAVE A PAID INTERNSHIP DURING THE SCHOOL YEAR 54% are employed part-time while 3% are employed full time. 8% have a paid or unpaid internship.

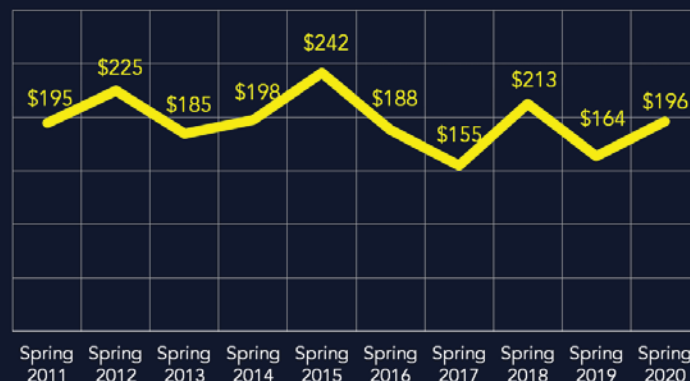


## Monthly Discretionary Spending

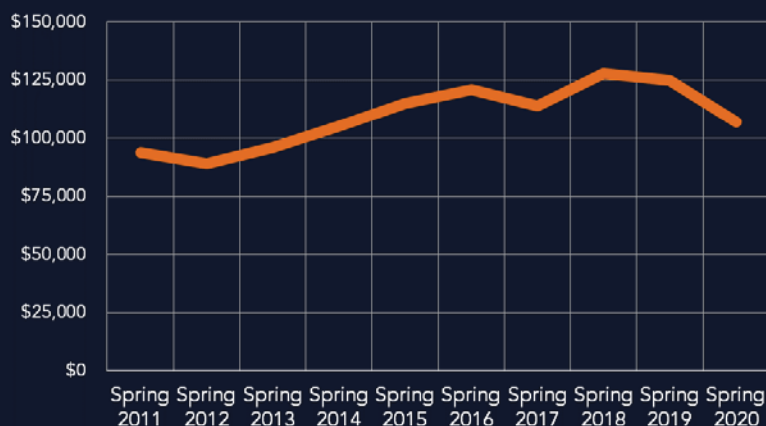
STUDENTS HAVE \$1.3 BILLION IN MONTHLY DISCRETIONARY SPENDING POWER - Students report an average of \$164 in monthly discretionary spending. 24% report having more than \$200 compared to 9% \$300 or more.

Additionally, 55% receive money from home each month averaging \$261.

## Monthly Discretionary Spending Tracking



## Annual Household Income Tracking



## Annual Household Income

THE AVERAGE HOUSEHOLD INCOME IS \$125,000

As might be expected, students attending Private schools report 7% higher household incomes, \$130,000, than those attending Public schools, \$122,000.

This year's \$125,000 finding is 2% less than last year's \$127,700 finding.

