

Santander UK reveals half of aspiring buyers are 'home hustling to ownership' as they turn to alternative second income sources to get on the property ladder

- Almost half (49%) of aspiring buyers are tackling affordability challenges by 'home hustling their way to ownership' - finding new and innovative ways to save for a deposit.
- Home hustles considered range from gardening (20%) and selling personalised items (19%) through to peddling used socks or even becoming a 'social media witch'.
- Santander supports first-time buyers with My First Mortgage up to 98% LTV with a minimum £10,000 deposit, alongside an exclusive first-time buyer savings product offering 4% in interest, making it easier than ever to hustle closer to home ownership.

London, UK – A new campaign from Santander UK reveals that while barriers for home ownership remain ever present, would-be buyers are becoming bolder in their fight to find solutions and own a property, with 49% turning to side hustles to expediate saving for their all-important deposit.

Difficulties for first-time buyers today

Seven in ten aspiring buyers say that home ownership is difficult for young people today with a similar number (77%) believing that the previous generations had an easier time saving for a home. The top three challenges are cited as cost of housing (78%), increased cost of living (75%) and high deposit requirements (59%). Additionally, over a quarter (28%) say they can't rely on financial support from family to help them purchase a first home.

Despite the challenging environment, the ambition to own a home remains a priority for seven in ten (72%) prospective first-time buyers. As a result, almost half (49%) are now combatting affordability struggles by turning to unusual sources of secondary income to boost their deposit and "home hustle" their way to ownership.

The impact of home hustling is evident with the average 'Hustler' earning £442.62 per month in exchange for an estimated seven hours work per week. Returns can be even higher, with more than one in ten (12%) Hustlers reporting they earn more than £1000 a month. Nearly two thirds (64%) save most or all of their hustle income towards building a deposit.

Popular home hustles include:

Responding to surveys, 39%

Gardening, 20%

Selling personalised items (card, gift wrap etc), 19%

Selling home baking, 18%

Dog walking, 17%

The research from Santander shows home hustles aren't the only way first-time buyers are boosting their savings. Many also report that they would put away the entirety of any bonus or pay rise (24%), take up savings challenges such as the penny a day or the envelope challenge (23%), or skill swapping with friends - for example doing DIY in return for seamstress work (10%) to build up their deposit. Meanwhile, almost a quarter (23%) have sold childhood collectibles, including Beanie Babies or Pokémon cards to boost their deposit

savings.

First-time buyer beliefs hold them back

While many are beginning to find innovative ways to overcome their savings struggles, there are common beliefs holding other first-time buyers back from exploring homeownership - which the advice sector could help them overcome. Data from Santander shows one in five (19%) first-time buyers believe they need a minimum of £50,000 to buy their first home, while a similar number (17%) believe the maximum LTV available to them is 95%. A quarter (26%) of first-time buyers also believe their affordability has got worse in the last 12 months.

Santander's My First Mortgage offers up to 98% LTV with a £10,000 deposit. Data from the lender found that the average aspiring buyer today has around £9,000 in their savings account highlighting just how achievable a deposit could be with a little extra push.

David Morris, Director of Mortgages at Santander UK says:

"Home hustling is just one way would-be buyers are boosting their income streams, expediting the time it takes to save for a deposit, stamp duty and legal costs as they take back control of their homeownership journey. But it's clear that many common misconceptions still exist. This is where mortgage brokers provide invaluable support for first-time buyers, helping them to see behind the interest rates and headlines, and understand what options are available to them."

To find out more about how Santander supports first-time buyers, head to: [High LTV mortgages | Santander for Intermediaries](#)

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Notes to Editors:

Methodology: This online survey of 1000 UK adults aspiring to buy a home in the next 5 years was commissioned by Taylor Herring on behalf of Santander and conducted by market research company OnePoll, in accordance with the Market Research Society's code of conduct. Data was collected between 27/03/2026 and 07/04/2026. All participants are double-opted in to take part in research and are paid an amount depending on the length and complexity of the survey. This survey was overseen and edited by the OnePoll research team. OnePoll are MRS Company Partners, corporate membership of ESOMAR and Members of the British Polling Council.

Santander UK is a financial services provider in the UK that offers a wide range of personal and commercial financial products and services. The bank serves its customers via a nationwide branch network, telephone, mobile and online banking. Santander UK is subject to the full supervision of the FCA and the PRA in the UK. Santander UK plc customers' eligible deposits are protected by the FSCS in the UK.

Banco Santander (SAN SM) is a leading commercial bank, founded in 1857 and headquartered in Spain and one of the largest banks in the world by market capitalization. The group's activities are consolidated into five global businesses: Retail & Commercial Banking, Digital Consumer Bank, Corporate & Investment Banking (CIB), Wealth Management & Insurance and Payments (PagoNxt and Cards). This operating model allows the bank to better leverage its unique combination of global scale and local leadership. Santander aims to be the best open financial services platform providing services to individuals, SMEs, corporates, financial institutions and governments. The bank's purpose is to help people and businesses prosper in a simple, personal and fair way. At the end of 2025, Banco Santander had €1.4 trillion in total funds, 180 million customers, 7,100 branches and 198,000 employees.

