

# **The financial situation of students at the University of Brighton: the seventeenth report, 2007-08**

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# Chapter 1

## Introduction

### 1.1 Introduction

This is the report of the seventeenth annual survey presenting the findings of the financial circumstances of students at the University of Brighton. It reports students' financial circumstances in 2008 and identifies changes since 1992 when the survey was first conducted. The research is commissioned by the university's Senior Management Team and is carried out by the university's Health and Social Policy Research Centre. It takes the approach of a quantitative survey of full-time level 2 undergraduate students. A self completion questionnaire is used to survey students' sources of income their expenditure patterns and their views regarding the student support financial system and related issues.

In September 2006 the financial support system for students changed and tuition fees of £3,000 were introduced for all new entrants to higher education. This means that for the first time the survey now includes level 2 students who are paying tuition fees. As this survey is designed to monitor students' financial circumstances over time it will be important to assess the effects of the new system over the next few years.

### 1.2 The student support system

#### 1.2.1 Changes in student financial support since the introduction of student loans

The financial support system has changed several times since student loans were introduced for the first time in the academic year 1990/1991. This was the first time students were able to borrow money against future earnings. At that time means-tested maintenance grants formed the major part of student funding and the student loan provided only a relatively small part of student support. During the 1990s, the loan was progressively increased and, from 1994/1995, the grant was reduced each year until in 1997/1998 the maximum grant available was only slightly greater than the maximum loan.

In September 1998 the financial support system was changed again for new entrants to higher education. The maximum grant was reduced substantially, the student loan was increased and students became liable for a means-tested contribution to their tuition fees of up to £1,000. In the following year, 1999, the grant was abolished and a quarter of the loan became subject to means-testing.

From September 2006 new entrants to higher education were required to pay around £3,000 tuition fees (£3,070 in 2007/8) which can be paid with a tuition fee loan. Additionally new students could apply for a means-tested non repayable maintenance grant of up to £2,765 and universities could offer bursaries as an extra financial help to students to meet the

difference between the tuition fee and the maintenance grant (of at least £300 and up to £1,000). There is also the option of a repayable student loan for maintenance of up to £4,410. Some students, who started their degrees in 2006 or later were eligible to receive a new special support grant if they received social security benefits.

In addition to the student loan for maintenance and the tuition fee loan, there are grants and funds available for certain groups of students, including those with children, and students with disabilities. Some of these, such as the Disabled Students' Allowance, have changed very little since 1990 but other forms of targeted funding have undergone a number of changes in recent years.

### 1.2.2 The student support system in 2007/8

The main sources of support available to full-time level 2 UK students in the 2007/8 academic year were as follows.

- **Maintenance Grant** of up to £2,765 a year is means-tested and does not need to be paid back.
- **Student Loan for Maintenance** of up to £4,510 a year to help with living cost. There is a lower rate for students living in their parents' home.
- **Special Support Grant** is available for students from families on a low income. Entitled students will receive a bursary which will at least match the difference between the tuition fee charged and the Special Support Grant of £2,765. Students eligible for a Special Support Grant are not eligible to receive a Maintenance Grant.
- **Bursaries** of up to £1,020 are given by the University of Brighton to students receiving a Maintenance Grant or Special Support Grant.
- **Student Loan for Tuition Fees** of up to £3,070 which is repayable.
- **Parents' Learning Allowance** of up to £1,435 a year is means-tested and intended to help with course related costs for students who have dependent children.
- **Child Tax Credit** entitles students with children to claim tax credit from the Inland Revenue.
- **Childcare Grant** for students with children who use registered or approved childcare and do not receive the childcare element of the Working Tax Credit. The grant is a maximum of £148.75 per week for one child or £255 per week for two or more children. It covers 85% (up to £175 a week) of the actual cost of childcare.
- **Adult Dependents' Grant** for students with an adult family member who is financially dependent on them. It is means-tested and the maximum grant is £2,510.
- **Disabled Students' Allowance.** This is not means-tested and can include allowances for specialist equipment (up to £4,905, a non-medical helper (up to £12,420), a general allowance (up to £1,604) and additional travel costs as a result of disability.
- **Access to Learning Funds.** These have replaced hardship loans and hardship funds and are available through Higher Education Institutions to provide additional financial support for students who experience financial difficulties. Payments are usually given as grants but may sometimes take the form of short-term loans.

# Chapter 2

## Research methods

### 2.1 Design of the research instrument

The data was collected using a self-completion questionnaire as in previous years. The questionnaire design has changed as little as possible since the first survey in 1992 so that changes over time in students' financial circumstances could be identified. However, a few amendments were made to the questions in order to incorporate recent changes in the financial support available to students. In the accommodation questions the tick box options were extended to reflect rising accommodation costs. In 2002 a question about mobile phone expenditure was added and in 2006 a question about broadband access at home. This year a question about future career plans was included. Since 2005 several questions concerning attitudes to tuition fees have been asked to ensure that in future surveys any changes in attitudes, resulting from the introduction of the new fee regime in 2006/7, can be tracked. In 2007 a new question was asked

students about information on student finance they received from the university before the start of the course was included as was another question for students in debt about whether they had taken any dept advice and where. See Appendix for a copy of the questionnaire.

### 2.2 Sample selection

A cluster sampling method was used, in which nine courses were selected from all full-time undergraduate degrees available at the university. All five Faculties and all four campuses as well as the University Centre Hastings were represented in the sample.

### 2.3 Data collection

During March and April 2008 approximately the mid-point of the academic year a researcher visited a compulsory level 2 lecture on each of the selected courses. The survey was introduced to the students and was completed by them during the lecture. Some of the lectures selected were shared by two or more courses so that, in total, 29 courses were included in the survey see Table 2.1.

**Table 2.1** Courses selected for the 2007/8 survey

Course	Campus	Faculty
BA (Hons) Applied Social Science	University Centre Hastings	Health
BA (Hons) Physical Education with QTS	Eastbourne	Education and Sport
BEng (Hons)/MEng Mechanical Engineering/ Electrical & Electronic Engineering/Aeronautical Engineering/Digital Electronics, Computing and Communication	Moulsecoomb	Science and Engineering
BA (Hons) Criminology and Applied Psychology/Applied Psychology and Sociology/Criminology and Sociology/Sociology and Social Policy/Social Science/Social Policy/Criminology and Social Policy/Health and Social Care	Falmer	Health and Social Science
BA (Hons) English Language and Media/English Language and Linguistics/ English Language and English Literature	Falmer	Education and Sport
BA (Hons) Geography/BSc (Hons) Geography/Environmental Hazards/Environmental Sciences	Moulsecoomb	Science and Engineering
BA (Hons) Accounting and Finance /International Finance and Capital Markets/Business Management with Finance/ Mathematics with Finance	Moulsecoomb	Management and Information Sciences
BA (Hons) History of Design, Culture and Society/Visual Culture	Grand Parade	Arts and Architecture



**Table 2.2** Response rate by course

Course	Number of students	Number of respondents	Response rate (%)
BA (Hons) Applied Social Science	7	6	86
BA (Hons) Physical Education with QTS	96	82	85
BEng (Hons)/MEng Mechanical Engineering/ Electrical & Electronic Engineering/Aeronautical Engineering/Digital Electronics, Computing and Communication	46	35	76
BA (Hons) Criminology and Applied Psychology/Applied Psychology and Sociology/Criminology and Sociology/Sociology and Social Policy/Social Science/Social Policy/ Criminology and Social Policy/Health and Social Care	256	93	36
BA (Hons) English Language and Media/English Language and Linguistics/ English Language and English Literature	85	64	75
BA (Hons) Geography/BSc (Hons) Geography/Environmental Hazards/Environmental Sciences	94	75	80
BA (Hons) Accounting and Finance /International Finance and Capital Markets/Business Management with Finance/ Mathematics with Finance	73	62	85
BA (Hons) History of Design, Culture and Society/Visual Culture	36	30	83
<b>TOTAL</b>	<b>693</b>	<b>447</b>	<b>65</b>

## 2.4 Response rate

In total 447 students completed a questionnaire, giving an overall response rate of 59% (Table 2.2). Almost all students present in the lectures when the questionnaire was distributed took part in the survey, so for the most part non-responders are those absent from classes.

Sixty-seven questionnaires were excluded from the analysis. Of these, 49 questionnaires were completed by European Union or international students who are not eligible for UK student loans; four were completed by part-time students for whom the financial support is limited; fourteen were discarded because they were incomplete. Therefore the final sample size was 380.

## 2.5 Sample characteristics

This year's sample consisted of 33% male and 67% female respondents. In comparison to the student population of full time undergraduate students at the university in 2007/8 consisted of 42% male and 58% female<sup>1</sup>. The age distribution of the sample comprised 59.9% aged between 18 and 20, 29.5% were aged 21-25 and 10.6% aged 26 or over (Table 2.3).

The majority of the sample (91.4%) were White, which is higher than the proportion in the undergraduate population

(76%)<sup>1</sup>, 2.5% were Black or Black British, 3.1% Asian or Asian British, 1.7% mixed and 1.4% stated Other.

The higher percentage of the sample (82.6%) were single students with no children, 3.9% lived with a partner and children, 10.2% lived with a partner but no children, 3.3% were lone parents and 5.9% had children.

**Table 2.3** Age distribution of the sample

Age	n	%
18-20	215	59.9
21-25	106	29.5
26-30	22	6.1
31-35	3	0.8
36 and over	13	3.6
<b>TOTAL</b>	<b>359</b>	<b>100</b>
Missing	21	

<sup>1</sup> University of Brighton (2006) Academic Health Statistical Data 2006/07

# Chapter 3

## Results

### 3.1 Introduction

In this chapter the results of the 2008 student finance survey are presented. Students' main sources of income and their levels of expenditure on selected key items such as accommodation, food, travel and entertainment are examined and most tables provide data for the period 1992 to 2008. Students' views about the student support system and related issues are discussed.

### 3.2 Financial Help for students

In the 2007/2008 academic year, the maximum student loan for maintenance available to students was £4,510. For students living at home with their parents the loan was slightly less, £3,495. Fifty-nine percent of respondents received a Maintenance Grant, of those 78% received the maximum

amount of £2,765. A further 3.5% were in receipt of the Special Support Grant.

In addition 43% of respondents in this year's survey received a bursary from the University of Brighton between £180 and £1,020. Twenty percent of those being given a bursary received the full amount.

#### 3.2.2 Student loans

Since the survey began, the amount of students taking up a student loan has more than doubled from 40% in 1992 to over 90% in 2008. Since 2002, the proportion has stabilised around 89% (Table 3.2). Of those who applied for a student loan, 99% had aimed to borrow the full amount to which they were entitled, with 97% of students applying for a loan amount of £3,385 or more. There was little difference in student loan take up as regards age or gender differences but students living with a partner who had no children had a higher than average take up rate (94%).

Eighty-four percent of students have applied for a tuition fee loan in their first year and 87% in their second year of up to £3,070.

**Table 3.2 Take-up of student loans (percentages)**

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Have you applied for a student loan this academic year?	39.8	43.3	55.6	67.5	77.7	88.6	87.2	84.9	90.5
n	299	270	444	384	296	341	359	365	379

### 3.2.3 Reasons for not taking out a student loan

The amount of respondents who did not apply for a student loan currently stands at 10% in 2008, making this the lowest year to date (Table 3.2). The reasons given for this (Table 3.3) were: receipt of financial support from their parents (42% of those who have not taken out a loan), earning sufficient money through employment (53%) or borrowing money from another lender (8%).

Thirty-four per cent of the sample gave a range of other reasons for not taking out a loan, which included: financial support from parents while living at home, did not want to take on the debt and one student stated that they did not qualify due to a previous degree they had undertaken. Of those students without a loan, 19% lived with their parents or guardians who subsidised their major living costs such as accommodation, food and fuel bills (see section 3.8.1).

**Table 3.3** Reasons for not taking out a student loan (respondents were asked to indicate all reasons that applied to them)

	n	%
Financial support from parents	38	42.1
Money from paid work	38	52.6
Money borrowed from another lender	38	7.9
Other reason	38	34.2

### 3.2.4 Attitudes to student loans

Since 2004 questions regarding students' attitudes to student loans have been asked in the student finance survey. In the last few years there has been a substantial change in the responses to some of these questions, reflecting national

debates about student finance and changes in the student funding system.

2008's survey found that the vast majority of students (90%), agreed in principle with having a student loan scheme - a seven percent increase on the survey undertaken in 2006, an amount that has slowed down following a rapid increase over the years since 2004 where only 49% agreed (Table 3.4). This year's survey found that 5% of students disagreed with having a student loan system and 6% answered 'don't know'.

**Table 3.4** Responses to the question, 'In principle, do you agree or disagree with the student loan scheme?' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Agree	37.9	42.4	63.6	41.6	22.5	49.1	83.0	89.7
Disagree	47.0	37.3	20.6	40.1	60.7	31.0	9.1	4.5
Don't know	15.1	20.1	15.8	18.3	16.9	19.9	7.9	5.8
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	253	432	374	284	338	352	365	378

**Table 3.5** Responses to the statement, 'Student Loans help to increase students' financial responsibility' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	1.9	2.8	6.3	5.2	8.3	6.2	14.4	15.1
Agree	22.7	24.5	30.3	34.2	35.0	49.0	51.1	52.0
Neutral	25.0	27.5	30.7	22.3	21.2	20.3	17.1	17.0
Disagree	33.7	32.3	26.6	27.4	22.8	17.5	13.8	13.3
Strongly disagree	16.7	12.8	6.1	10.9	12.8	7.0	3.6	2.7
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	264	436	379	293	337	355	362	377

Sixty-seven percent of the participants agreed that 'Student loans help to increase students' financial responsibility'. This figure has risen steadily over the last few years and is similar to last year's figure of 64% (Table 3.5).

The percentage of students agreeing with the view that 'Students should not be expected to take on debts to finance their living expenses' in 2008 (63%) is similar to findings in 2004 of 64% (Table 3.6).

**Table 3.6** Responses to the statement, 'Students should not be expected to take on debts to finance their living expenses' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	46.5	45.0	30.7	44.8	50.3	36.0	33.3	26.5
Agree	34.2	31.6	36.7	28.4	29.6	27.8	34.4	36.8
Neutral	9.3	13.2	17.9	14.9	12.3	20.3	17.4	20.6
Disagree	5.9	8.9	13.4	9.5	7.2	14.9	12.9	14.6
Strongly disagree	4.1	1.4	1.3	2.4	0.6	1.1	1.9	1.6
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	269	440	387	296	334	356	363	378

In 2008, twenty-seven percent of the respondents agreed with the statement, 'It is right that students should contribute to their living expenses, because most graduates eventually earn above average salaries'. Table 3.7 shows a

substantial rise in agreement from 13% in 1994 to 31% in 2004 (31%). Though in 2006 34% of students were in agreement with the statement, this year has seen a small decrease with 31% of students in agreement.

**Table 3.7** Responses to the statement, 'It is right that students should contribute to their living expenses, because most graduates eventually earn above average salaries' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	0.7	1.4	4.2	1.0	1.5	3.1	3.6	2.9
Agree	11.9	18.4	23.1	22.2	19.1	28.2	30.3	24.5
Neutral	25.0	27.2	28.8	23.2	29.3	28.2	28.7	35.4
Disagree	39.2	36.7	35.1	37.9	37.9	34.1	29.8	30.9
Strongly disagree	23.1	16.3	8.8	15.7	12.2	6.5	7.7	6.4
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	269	440	385	293	335	355	363	376

Continuing the trend of previous years' surveys, the majority of students, 80% in 2008, said that 'Student loans may deter some people from entering higher education'. These findings

compare to previous surveys which have also found the majority of respondents in agreement with this statement (Table 3.8).



**Table 3.8** Responses to the statement, 'Student loans may deter some people from entering higher education' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	28.7	22.3	23.0	51.4	63.0	48.6	44.6	46.9
Agree	43.7	36.9	40.6	30.4	29.0	39.9	37.7	33.2
Neutral	12.3	19.6	18.6	10.1	3.6	4.7	9.9	9.5
Disagree	10.4	16.6	15.2	7.4	3.8	5.0	6.3	8.2
Strongly disagree	4.9	4.6	2.6	0.7	0.6	1.7	1.4	2.1
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	268	439	387	296	338	358	363	377

### 3.2.5 Attitudes to tuition fees

In September 2006 the new tuition fees regime of £3,000 was introduced to all new entrants. In order to explore students' views about the changes to the student funding system questions towards attitudes to tuition fees were first asked in 2005.

Again, there was a preference for the lower amount of tuition fee to be paid over the new regime of around £3,000.

Findings for the statement 'Students should pay tuition fees on a means tested basis whilst they are at university (the system that was operating for students who started before September 2006)' have varied little since 2005. In 2008, forty-nine per cent agreed with the statement while 27% disagreed (Table 3.9).

**Table 3.9** Students should pay tuition fees on a means-tested basis whilst they are at university (the system that was operating for students who started before September 2006)

(percentages)

	2005	2006	2008
Strongly agree	11.1	11.8	19.1
Agree	38.0	35.1	29.5
Neutral	21.4	22.5	26.6
Disagree	21.7	20.8	16.0
Strongly disagree	7.8	9.9	8.8
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	334	365	376

Over half of the students (58%) disagreed that 'All students should pay tuition fees of £3000, paid back through a loan after they have left university (the current system that was introduced for new students starting in September 2006)' a twelve percent decrease from 2006's survey (Table 3.10). In 2008 23% agreed compared to 13% in 2006.

**Table 3.10** All students should pay tuition fees of around £3,000, paid back through a loan after they have left university (the system that is currently operating for second year students) (percentages)

	2005	2006	2008
Strongly agree	2.7	2.7	4.8
Agree	8.1	10.1	18.3
Neutral	18.3	17.2	19.1
Disagree	37.4	36.2	30.8
Strongly disagree	33.5	33.8	27.1
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	334	367	377

Similar to previous years, over half of the sample (58%) disagreed in principle that students should pay tuition fees because most graduates eventually earn above average salaries. A quarter of the respondents held a neutral opinion (Table 3.11).

**Table 3.11** It is right that students should contribute to their tuition fees, because most graduates eventually earn above average salaries (percentages)

	2005	2006	2008
Strongly agree	1.2	1.4	1.8
Agree	18.9	18.3	16.4
Neutral	22.8	26.2	25.3
Disagree	40.1	33.9	33.5
Strongly disagree	17.1	20.2	23.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	334	366	379

**Table 3.12** Tuition fees may deter some people from entering Higher Education (percentages)

	2005	2006	2008
Strongly agree	60.2	59.0	54.9
Agree	29.8	30.1	31.9
Neutral	4.8	6.3	7.4
Disagree	2.7	3.3	3.4
Strongly disagree	2.4	1.4	2.4
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	334	366	379

As in the previous years' surveys, the vast majority of students (87%) expressed very strong feelings that tuition fees would deter some people from entering higher education (Table 3.12).

### 3.3 Grants and social security benefits

#### 3.3.1 Introduction

A range of means-tested grants are available for certain groups of students, as described in section 1.2.2. Along with these, some students are eligible for certain social security benefits and tax credits.

#### 3.3.2 Adult Dependants' Grant

Seven students (1.9% of respondents) received an Adult Dependants' Grant.

#### 3.3.3 Parents' Learning Allowance

3.7% of the sample (fourteen students) were in receipt of the Parents' Learning Allowance.

#### 3.3.4 Childcare Grant

Nine students (2.4% of the respondents) received a Childcare Grant.

#### 3.3.5 Disabled Students' Allowance

Eight students (2.2% of the sample) received a Disabled Students' Allowance in 2008.

### 3.3.6 Social Security Benefits

4.5% of the sample (17 students) were in receipt of some form of social security benefit. Fourteen students received child benefit, ten received housing benefit and two students were receiving a Disability Living Allowance (DLA).

### 3.4 Access to Learning Fund

The Access to Learning Fund is intended to assist students in financial difficulties and all full-time undergraduate UK students are eligible to apply. Only one student (0.3% of respondents) in 2008 had received any money from the Access to Learning Fund and seven students (1.8%) in this year's survey had received money in their first year of study. This is notably lower than in previous years, in 2007 and 2006 2% had received Access to Learning funds and 4% in 2005.

The amounts received during the students' first year ranged from £500 to £3500, significantly higher than the amounts for the previous year's survey which ranged from £450 to £700. Students who were not required to contribute to their tuition fees were more likely to apply for an Access to Learning Fund.

#### 3.4.1 Reasons for not applying to the Access to Learning Fund

The main reason given for not applying to the Access to Learning Fund by the respondents was that they were

unaware that the fund existed (78%). The awareness of this fund has steadily decreased from previous years from 40% of respondents in 2005 to 78% in 2008 (Table 3.13).

**Table 3.13** Reasons for not applying to the Access to Learning Fund (percentages)

	2005	2006	2008
Do not need the money	27.1	12.9	7.7
Others need the money more	14.5	7.2	4.6
A lot of effort for little money	12.3	4.3	4.1
Unaware of fund	40.1	69.9	78.1
Other	6.0	5.7	5.5
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	317	349	366

### 3.4.2 Financial information from the University prior to starting course

Students in this year's survey were asked a new question: 'Do you feel you received an adequate level of information on student finance from the university before you started your course?'. Over half of respondents (57%) replied that they felt they did not.

## 3.5 Paid employment during term-time

### 3.5.1 Regular employment in term-time

In 2008, over half of the students (54%) had regular employment during term-time (Table 3.14).

In the last year the number of young students aged 18-20 who had a regular term time job decreased by 4% to 51%. However, the numbers of students aged 21-25 in regular employment increased 3% from 59% to 62% while students 26 years and over also increased from 3% from 52% in 2007 to 55% in 2008. Of the students with children 38% had regular term time employment compared with 55% of those without children. There was also a difference in regular term-time employment according to whether students had received monthly financial contributions toward accommodation costs from their parents (in addition to any assessed contributions); 47% of those who received financial contributions from parents had a regular job compared with 60% of other students ( $\chi^2=5.691$ , d.f.=1, p=0.011).

The average number of hours worked per week in employment among students with regular jobs totalled 15 hours. The majority of students (51%) worked between nine and sixteen hours per week while the proportion of students in regular employment who worked more than 16 hours currently stands at 28% (Table 3.15).

**Table 3.14** Regular term-time employment (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Percentage with term-time job	30.3	33.8	36.4	45.4	50.9	53.7	53.4	48.2	53.9
n	300	269	450	388	295	341	352	365	380

**Table 3.15** Number of hours per week worked by students in term-time employment (percentages)

Hours worked	1992	1994	1996	1998	2000	2002	2004	2006	2008
Up to 8	31.5	37.8	37.0	24.7	18.5	19.9	18.2	22.3	20.9
9-16	57.3	44.5	42.6	44.3	50.0	51.1	56.7	51.4	50.7
17-24	7.9	14.4	14.8	24.7	23.3	20.9	19.8	17.1	21.4
25 or more	3.3	3.3	5.6	6.3	8.2	8.1	5.3	9.1	7.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	94	91	162	174	146	186	187	175	201

The amount of students earning £90 or more per week from term-time regular work has increased by 5% per year since 2000 and is currently 40% (Table 3.16). The mean weekly income from regular employment in 2008 was down £6 from last year to £95. However this figure was affected by some

students with extremely low and high earnings and the median of £80 gives a more representative picture of average weekly earnings.

**Table 3.16** Students' weekly earnings from term-time employment, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Less than £30	19.5	26.7	21.7	16.4	11.8	5.4	7.5	8.0	4.7
£30-£59	51.7	45.6	46.0	38.0	28.5	34.8	29.0	24.7	23.8
£60 - £89	19.5	16.7	16.8	25.1	38.9	34.3	32.8	31.6	31.1
£90 or more	9.2	11.1	15.5	20.5	20.8	25.5	30.6	35.6	40.4
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	87	90	161	171	144	184	186	174	193

Of students who had a part-time job 42% were working in sales and 26% in catering (Table 3.17). The majority (87%) of students with term-time employment stated that they worked regular set hours each week.

(60%),, could not find any work (16%) or did not need a job (8%). Sixty Two (62%) per cent of those with dependent children were unable to work because of their childcare responsibilities.

Students without a regular part-time job stated that this was either because they wanted to concentrate on their studies

**Table 3.17** Type of regular term-time employment undertaken (percentages)

	1992	1994	1996	1008	2000	2002	2004	2006	2008
Shop/sales	21.3	27.5	25.3	35.5	29.9	47.3	44.9	42.0	41.8
Bar/catering	40.5	31.9	30.9	21.8	20.4	21.5	29.9	30.1	26.4
Administration	8.5	4.4	9.9	9.1	23.9	11.3	8.0	11.4	12.4
Caring	8.5	9.9	10.5	10.9	4.1	5.9	3.7	5.1	5.5
Manual	8.5	5.5	2.5	5.7	6.1	5.4	1.1	1.7	1.5
Youth	0	3.3	3.1	0	2.0	0.5	2.1	3.4	1.5
Domestic	5.3	3.3	3.7	1.0	0.7	1.6	2.1	1.7	0.5
Other	7.4	14.3	14.2	16.0	12.9	6.5	7.5	4.5	3.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	94	91	161	175	147	186	225	176	201



### 3.5.3 Ad hoc employment

Eighteen per cent of the students had been involved in some form of employment other than regular part-time work, a fall of 4% since last year's survey. The number of ad hoc hours worked ranged from 2 to 400 during the academic year (similar to previous years) and earnings were between £20 and £3000. Students aged 25 years or younger were more likely to undertake ad hoc employment than the older year groups. The types of ad hoc employment are shown in Table 3.18.

### 3.5.4 Total term-time employment

The percentage of students employed during term-time in a combination of ad hoc employment and regular paid work was 70% - the same figure as last year which maintains a significant increase on previous years (Table 3.19).

**Table 3.18** Types of ad hoc term-time employment undertaken in 2008 (percentages)

Type of work	%
Youth /university work	34.6
Caring	11.5
Administration	9.6
Bar/catering	9.6
Shop/sales	17.3
Manual	5.8
Leisure /arts	3.8
Domestic	0.0
Other	7.7
<b>TOTAL</b>	<b>100</b>
n	52

**Table 3.19** All term-time employment (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Regular job only	26.0	26.5	28.8	36.6	41.9	44.5	43.4	41.1	54.0
Ad hoc employment only	13.7	13.4	14.0	12.7	12.0	10.4	12.0	10.2	16.3
Regular job and ad hoc employment	4.3	7.1	7.2	8.8	8.6	8.8	9.9	6.7	7.1
<b>All term-time employment</b>	<b>44.0</b>	<b>47.0</b>	<b>50.0</b>	<b>58.1</b>	<b>62.5</b>	<b>63.7</b>	<b>65.3</b>	<b>58.0</b>	<b>63.0</b>
n	300	268	444	385	291	328	343	343	368

### 3.5.4 Attitudes to term-time employment

Students who were in term-time employment were asked whether or not they agreed that ‘My term-time job has had a detrimental effect on the time I have available to study’ (Table 3.20). Fifty-eight per cent agreed with this statement which is eleven percent less than in 2006.

**Table 3.20** Responses to the statement, ‘My term-time job has had a detrimental effect on the time I have available to study’ (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	31.1	30.3	32.4	40.0	39.7	17.7	33.9	20.7
Agree	27.9	33.7	34.2	27.3	30.6	38.6	35.5	37.9
Neutral	17.2	20.2	13.0	20.0	19.1	20.9	16.9	21.2
Disagree	18.0	12.5	18.1	12.1	9.6	20.5	10.9	17.2
Strongly disagree	5.7	3.4	2.3	0.6	1.0	2.3	2.7	3.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	122	208	216	165	209	220	183	203

Fifty percent of students who worked in term-time agreed that the quality of their academic work has suffered as a result of their job (Table 3.21), a slight decrease compared to 54% in 2006.

**Table 3.21** Responses to the statement, 'Because of my term-time job, the quality of my academic work has suffered' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	11.8	17.4	19.5	30.9	28.8	17.7	25.5	20.4
Agree	25.2	31.9	34.4	29.1	28.4	28.6	28.3	29.9
Neutral	32.8	25.6	20.5	23.0	24.0	26.8	25.5	14.4
Disagree	24.4	19.3	22.3	15.2	17.8	23.2	17.4	29.9
Strongly disagree	5.9	5.8	3.3	1.8	1.0	3.6	3.3	5.5
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	119	207	215	165	208	220	184	201

**Table 3.22** Responses to the statement, 'The combination of academic work and paid work during term-time means I am often very tired' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	37.5	37.0	40.5	52.1	47.4	35.1	45.1	35.5
Agree	39.2	37.0	32.1	33.3	33.0	38.3	37.0	40.9
Neutral	10.8	14.0	14.9	8.5	11.0	12.6	7.1	12.3
Disagree	10.0	10.1	11.6	6.1	8.6	12.6	9.2	9.9
Strongly disagree	2.5	1.9	0.9	0	0	1.4	1.6	1.5
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	120	208	215	165	209	222	184	203

Over three quarters (77%) of students with a term-time job agreed with the statement 'The combination of academic work and paid work during term-time means I am often very

tired' (Table 3.22). Seventy-one per cent felt that their term-time employment reduced the time available for social activities, a 5% decrease from 2006 (Table 3.25).

**Table 3.23** Responses to the statement, 'My term-time job has reduced the time I have available for social activities' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	22.7	20.0	17.4	36.8	40.2	24.0	38.6	28.1
Agree	38.7	43.4	37.6	36.8	34.0	47.5	37.5	42.9
Neutral	16.8	16.6	21.8	13.2	11.5	14.0	7.6	10.3
Disagree	15.1	17.1	21.4	12.6	13.4	14.0	12.5	15.8
Strongly disagree	6.7	2.9	1.8	0.6	1.0	0.5	3.8	3.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	119	205	229	166	209	221	184	203

Of the students employed during term-time, more than half (53%) agreed that 'I would like to do more paid work in term time but my academic work prevents this' (Table 3.24), and 46% said they would like to do more academic work but were not able to do so because of paid work, a decrease of 6% from 2006 (Table 3.25).

**Table 3.24** Responses to the statement, 'I would like to do more paid work in term-time but my academic work prevents this' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	16.9	14.4	13.1	15.5	20.3	15.8	22.0	17.2
Agree	30.0	36.8	39.3	29.2	31.4	30.7	29.0	36.0
Neutral	23.1	17.2	14.0	18.4	15.0	18.0	15.1	17.2
Disagree	23.9	23.0	26.2	32.1	25.1	27.2	26.3	26.1
Strongly disagree	6.1	5.6	7.4	4.8	8.2	8.3	7.5	3.4
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	141	209	229	168	207	228	186	203

**Table 3.25** Responses to the statement, 'I would like to do more academic work in term-time but my paid work prevents this' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	14.1	17.4	17.2	26.2	29.1	16.9	30.1	22.3
Agree	28.1	25.6	31.5	28.6	29.6	26.2	25.1	25.7
Neutral	28.1	22.2	27.6	21.4	20.9	20.9	21.9	20.3
Disagree	24.2	25.6	20.3	20.2	17.0	30.7	18.0	22.3
Strongly disagree	5.5	9.2	3.4	3.6	3.4	5.3	4.9	9.4
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	128	207	232	168	206	225	183	202



All students, including both those with and without a term-time job, were asked for their views on a number of issues concerning term-time employment (Tables 3.26 to 3.28).

Sixty eight percent of students agreed that 'The government should alter the student finance system so that students do not need to do paid work in term-time', a decrease of 10% from 2006 (Table 3.26).

**Table 3.26** Responses to the statement, 'The Government should alter the student finance system so that students do not need to do paid work in term-time' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	47.6	43.7	38.7	48.5	53.1	37.5	45.7	35.2
Agree	36.3	32.6	34.5	32.0	30.1	32.7	30.0	32.8
Neutral	10.4	14.7	15.0	12.3	10.0	17.5	14.3	17.6
Disagree	4.5	7.9	10.6	6.5	6.2	11.0	8.8	13.0
Strongly disagree	1.1	1.1	1.0	0.7	0.6	1.4	1.1	1.4
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	267	453	385	291	339	355	363	369

Forty per cent of the respondents agreed that 'Courses should adapt the timetable so that it is easier for students to take paid work in term-time', 9% fewer students than in 2006 (Table 3.27).

**Table 3.27** Responses to the statement, 'Courses should adapt the academic timetable so that it is easier for students to take paid work in term-time' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	5.6	9.8	13.2	16.3	14.5	13.3	19.4	13.7
Agree	23.6	26.1	31.4	26.4	24.8	28.0	29.6	26.0
Neutral	26.6	30.7	26.2	29.2	23.0	26.6	23.0	30.3
Disagree	30.0	26.4	23.7	20.8	28.6	26.0	24.4	24.6
Strongly disagree	14.2	7.0	5.5	7.3	9.1	6.2	3.6	5.5
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	267	453	385	288	339	354	361	366

Seventy one percent of the students asked in 2008 agreed that, 'Students should only take a paid job in term-time if they can fit it in around their academic work' (Table 3.28), a slight increase on the 2006 figure of 68%.

**Table 3.28** Responses to the statement, 'Students should only take a paid job in term-time if it can be fitted in around their academic work' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	15.8	10.1	14.2	25.6	28.9	23.2	26.8	24.7
Agree	43.0	48.1	48.3	42.2	43.4	51.0	41.7	45.9
Neutral	19.3	24.9	21.5	18.3	15.0	13.9	17.7	18.5
Disagree	15.5	10.8	11.0	8.3	8.6	10.8	9.4	7.3
Strongly disagree	6.4	6.2	5.0	5.5	4.1	1.1	4.4	3.9
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	265	437	381	289	339	353	362	368

## 3.6 Paid employment during vacations

### 3.6.1 Amount of vacation employment

Paid employment during at least one vacation since the start of the course was taken up by 80.4% of students, showing no change from last years figure. Table 3.29 illustrates the proportion of student employed in each vacation and the amount of summer vacation employment is shown in Table 3.30. Vacation employment and age were strongly related with students of 26 years of age or over less likely to have had a job during vacations (60.5%) compared to 84% of 21-25 year olds and 82% of the 18-20 year old age group ( $\chi^2=11.171$ , d.f.+2,  $p=0.004$ ). Also students with children were less likely to have had a vacation job. This year's survey included 21 students with children and 7 of those (33%) had

worked in the vacations compared with 83% students who had worked with no children.

In 2008, the majority of the students (73%) had a paid job during the summer vacation and of these, 22% worked more than three months a 16% decrease to 2006 figure of 38%.

One fifth (20%) of students had never had a vacation job during their time at university. Of those one quarter said that they want to concentrate on their studies and 25% said they did not need a job compared to last year's 7%. Eighteen percent were unable to find employment and 16% were unable to work due to childcare responsibilities. Eighteen per cent gave 'another reason' such as going back home for the holidays and wanting a break from their regular job. Three respondents stated that due to ill health they were unable to work.

**Table 3.29** Vacation employment (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Year 1, Christmas	43.7	41.1	44.9	52.7	50.8	56.3	52.5	50.5
Year 1, Easter	37.5	39.1	44.5	55.1	45.4	52.9	51.4	40.5
Summer	89.8	77.8	76.6	83.6	79.3	79.4	78.0	73.2
Year 2, Christmas	33.3	32.2	44.5	52.5	44.7	48.9	45.8	46.1
n	301	270	447	385	295	341	359	380

**Table 3.30** Amount of summer vacation employment (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Up to 1 month	31.9	30.5	35.6	30.3	21.6	24.7	25.3	13.3	18.1
Between 1 and 2 months	39.2	45.8	44.6	40.1	56.8	37.5	49.8	21.2	30.1
Between 2 and 3 months	24.6	23.7	19.8	28.2	19.1	34.3	24.9	28.0	29.6
More than 3 months	4.3	1.0	0	1.4	2.5	3.5	0	37.6	22.2
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	232	211	303	277	204	259	250	250	216

### 3.6.2 Attitudes to paid employment during vacations

Sixty-two percent of respondents who had worked during vacations whilst at university felt their vacation job prevented them from getting an adequate break (Table 3.31). Similar to previous year, 41% believed that vacation employment provides useful work experience, whilst 39% disagreed and 20% remained neutral (Table 3.32). The types of work

undertaken by students in vacation time were mainly sales and bar work, though admin/clerical, caring and leisure/arts work were other key areas where students were likely to find employment.

**Table 3.31** Responses to the statement, 'My vacation job(s) meant that I did not get an adequate break' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	27.1	28.3	22.9	32.0	37.3	27.3	37.1	32.0
Agree	36.2	33.6	42.0	32.8	30.7	26.7	26.4	30.4
Neutral	13.7	15.1	13.7	21.3	17.4	20.0	13.0	15.5
Disagree	19.3	20.7	19.7	13.1	11.5	23.0	21.8	20.1
Strongly disagree	3.7	2.2	1.7	0.8	3.1	3.0	1.6	2.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	218	357	350	244	287	300	307	303

**Table 3.32** Responses to the statement, 'My vacation job(s) gave me useful work experience' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008
Strongly agree	16.4	10.9	11.8	11.9	7.0	7.2	9.8	13.0
Agree	37.9	36.1	37.0	28.0	28.2	28.0	29.6	28.0
Neutral	19.2	19.9	18.6	23.9	23.9	28.7	24.8	20.3
Disagree	17.4	22.7	23.9	22.2	21.8	23.5	22.1	24.3
Strongly disagree	9.1	10.4	8.7	14.0	19.0	12.6	13.7	14.3
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	219	357	322	243	284	293	307	300

### 3.7 Other sources of income

Many students receive money from their families and draw on their savings in addition to the student support system and employment.

#### 3.7.1 Financial gifts

The proportion of students receiving gifts from their family, in addition to any assessed contributions, though having previously risen gradually since 1998 has dropped 11% this year (Table 3.33). This included 15% of respondents who were given money towards accommodation costs as well as some other gifts of money, 42.7% who received money

towards accommodation costs only and 23.9% who accepted money as a gift that was not specifically for housing costs.

Students aged between 21-25 were more likely to receive money in the form of gifts or towards accommodation costs from their families (49%) compared with 46% of the 18-20 age group and 5% of the students aged 26 or over ( $\chi^2 = 23.818$ , d.f.=2,  $p=0.0001$ ). In last year's survey students aged 26 or over had not received any financial help from their parents. The proportion of students who do not receive a maintenance grant were more likely than others to receive additional money from their families (60%) compared with

32% of students who had received a Maintenance Grant ( $\chi^2 = 28.190$ , d.f.=1,  $p=0.0001$ ).

In 2008, nearly a quarter (24%) of respondents asked received gifts of money and the amounts are shown in Table

3.34. The percentage of recipients who were given £1,000 or more (at 2008 prices) rose greatly between 1992 and 2002, slightly decreased thereafter and stands now at the 2002 level of 60%.

**Table 3.33** Financial gifts from family members since the beginning of the course (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
% receiving financial gifts	36.7	44.0	42.4	40.2	46.0	47.8	48.3	64.4 <sup>2</sup>	52.8
n	300	268	422	378	285	335	346	359	345

<sup>2</sup> In 2006, questions about financial gifts from parents were asked as two separate questions: contributions to accommodation costs and other financial gifts. This may account for the large increase between 2004 and 2006.



**Table 3.34** Gifts of money given to students by family members since the beginning of the course, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Less than £100	7.3	8.8	7.4	5.2	3.3	1.5	2.4	2.6	3.6
£100-£499	49.0	44.4	45.9	37.4	11.1	22.3	27.8	27.6	28.6
£500-£999	21.9	16.5	19.7	20.9	24.4	16.2	14.3	19.8	30.4
£1000-£1999	14.6	13.2	12.3	13.0	24.4	19.2	23.0	19.0	21.4
£2000 or more	7.3	17.6	14.8	23.5	36.7	40.8	32.5	31.0	16.1
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	96	91	122	115	90	131	126	116	56

Nearly half of all the students in the sample (43%) had received monthly payments from their parents as contributions towards their accommodation costs. The amounts of parental monthly payments given in Table 3.35 show that nearly half (49%) receive £300 or more per month.

**Table 3.35** Parents' monthly contributions to students' accommodation costs at 2008 prices (percentages)

	2005	2006	2008
Less than £100	9.6	10.3	12.7
£100-£199	13.9	17.1	16.4
£200-£249	17.4	14.5	17.9
£250-£299	31.3	25.6	4.5
£300-£349	20.9	26.5	24.6
£350 or more	7.0	6.0	23.9
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	115	117	134

Finally, Table 3.36 demonstrates the total amount of money students have received from their families combining both contributions to accommodation costs and other financial gifts. Forty eight percent of students who had been given money by their parents had received a total of £4000 or more since the beginning of the course, the same figure as in 2006.

**Table 3.36** Parents' total contributions combined contributions to students' accommodation costs and other financial gifts at 2008 prices (percentages)

	2005	2006	2008
Less than £100	-	1.1	1.3
£100-£499	8.8	11.7	7.6
£500-£999	6.3	9.4	6.4
£1000-£1999	15.0	14.4	17.2
£2000-£2999	8.1	3.3	5.1
£3000-£3999	12.5	12.2	14.0
£4000-£4999	24.4	22.2	3.2
£5000-£5999	12.5	14.4	21.0
£6000 and more	12.5	11.1	24.2
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	160	180	233

### 3.7.2 Use of savings

60% of students had used up some of their savings whilst at university (Table 3.37). Of these students who spent some of their savings, 66% have used £1000 or more (Table 3.38).

**Table 3.37** Use of savings (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
% using savings	57.5	54.3	50.8	48.4	47.4	44.0	45.5	62.8	60.2
n	301	267	419	367	283	336	354	344	367

**Table 3.38** Savings used since the beginning of the course (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Less than £500	27.3	29.9	23.9	16.2	13.2	13.3	14.0	13.7	11.7
£500-£999	29.1	20.5	23.9	20.6	22.6	24.2	23.1	20.5	22.3
£1000-£1999	28.5	25.2	27.7	41.2	29.2	33.3	24.0	29.5	27.7
£2000 or more	15.1	24.4	24.5	22.1	34.9	29.2	38.8	36.3	38.3
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	165	127	159	136	106	120	121	190	188

## 3.8 Expenditure

In all the tables in this section, figures for expenditure are adjusted to 2008 prices so that direct comparisons can be made over time.

### 3.8.1 Accommodation

The large majority of the sample questioned lived in privately rented accommodation (82%), 10% lived with their parents or guardians, 5% of students owned their own home, 2% lived in halls of residence and 1% stated other.

**Table 3.39** Weekly accommodation costs, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Nothing	5.7	10.0	10.0	9.5	13.8	12.3	15.6	12.9	11.0
Less than £50	58.4	60.2	56.0	56.5	35.3	15.0	7.6	2.8	3.8
£50-59						29.3	15.6	3.9	5.4
£60-69	(35.4) <sup>3</sup>	(27.9) <sup>5</sup>	(34.0) <sup>5</sup>	(34.0) <sup>5</sup>	(53.4) <sup>5</sup>	31.7	39.1	32.5	7.8
£70-79						11.7	22.1	47.9	32.5
£80 or more									39.5
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	298	269	423	377	290	333	353	363	372

<sup>3</sup> These figures refer to expenditure of £50 or more. No breakdown of this category is available prior to 2002.

Eighty per cent of students were paying £60 or more a week for accommodation, with 40% paying more than £80 a week. Accommodation costs have increased considerably from figures four years ago when only 22% of students were paying £70 or above per week for accommodation (Table 3.39). This year 29% of respondents who lived at home with their parents were paying towards accommodation costs.

### 3.8.2 Gas and electricity

Over half (51%) of all respondents were paying at least £10 per week towards gas and electricity costs (Table 3.40). While in previous years the highest proportion of students had been paying under £10 a week, this year rising fuel prices had meant that the majority of students were paying between £10-14 weekly for fuel with no students stating their fuel bills were included in their rent payment as in previous years. Students with children had generally higher fuel bills.

**Table 3.40** Estimated weekly expenditure on gas and electricity (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Nothing	18.2	12.5	12.5	9.0	13.7	14.1	16.1	14.3	15.1
Less than £10	45.8	46.8	42.4	46.4	42.5	51.9	41.1	38.0	34.0
£10-14	21.5	19.2	17.2	21.5	21.7	18.7	26.7	19.7	45.4
£15 or more	14.5	15.8	22.0	15.6	18.2	11.0	12.9	23.0	5.4
Included in rent	N/A <sup>4</sup>	5.7	5.9	7.4	4.6	4.3	3.2	6.0	
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	297	265	413	366	285	326	341	350	350

<sup>4</sup> This option was not offered in the 1992 survey

### 3.8.3 Food

There has been a significant increase in recent years of weekly student expenditure on food (Table 3.41). Over half of students (51%) now spend over £25 a week on food compared to 33% spending that amount weekly in 2004. The figures for the total sample also conceal large variations in

spending between different groups of students; for instance 66% of those with children paid £40 or more per week for food, compared to only 6% of those without children spending the same amount.

**Table 3.41** Estimated weekly expenditure on food, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Less than £15	20.6	37.2	26.6	21.8	25.8	18.6	23.7	18.6	9.3
£15-£24	49.8	32.2	34.9	40.4	42.6	52.4	43.7	39.1	39.3
£25-£29	10.7	12.6	13.6	15.3	12.4	15.0	12.3	17.5	22.3
£30-£39							12.0	17.2	19.5
£40 or more	(18.9) <sup>5</sup>	(18.0) <sup>7</sup>	(25.1) <sup>7</sup>	(22.3) <sup>7</sup>	(19.2) <sup>7</sup>	(14.0) <sup>7</sup>	8.3	8.7	9.6
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	291	261	418	370	291	328	350	355	364

<sup>5</sup> These figures refer to expenditure of £30 or more. No breakdown of this category is available prior to 2004.

### 3.8.4 Travel

Seventy-six per cent of students spent money on travelling to and from university (Table 3.42) and 23% paid £20 or more per week, a rise of 9% from 2006. There have been few changes in modes of transport to the university in recent years, with 40% using a car and an eight per cent decrease in those who chose to walk (24%). However, students studying

in Eastbourne (73%) and Hastings (60%) were more likely to travel by car while 46% of students on the Moulsecocomb site and 57% at Grand Parade walked to university. Table 3.43 shows the estimated weekly expenditure on travel to the university for all students surveyed.

**Table 3.42** Estimated weekly expenditure on travel to the university, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Nothing	22.9	43.1	29.5	30.2	28.0	26.4	29.1	30.8	24.3
Less than £10	53.5	34.2	42.6	41.0	40.6	41.5	30.6	26.3	21.8
£10-£19	15.3	13.0	19.1	15.8	18.1	19.1	23.0	29.1	31.3
£20 or more	8.3	9.7	8.8	12.9	13.3	13.0	17.4	13.5	22.6
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	288	269	434	380	293	330	357	364	367

**Table 3.43** Mode of transport most often used to travel to the university (percentages)

	1992	2004	2006	2008
Car	38.0	35.2	34.4	40.0
Train	16.0	13.0	12.9	11.6
Bus	5.3	16.9	15.4	20.3
Walk	26.0	31.5	32.0	23.8
Cycle	9.3	2.0	4.4	3.6
Other	5.3	1.4	0.8	0.8
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	300	355	363	370

### 3.8.5 Course books

Since the 2000 survey, findings show that students' expenditure on academic books has minimally altered, but since the first survey there has been a noticeable rise in the amount of respondents who spend £100 or more on course books during the academic year (Table 3.44). In 2008, 16% of students spent nothing on books while 43% spent over £100.



**Table 3.44** Expenditure on course books during the academic year, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Nothing	17.0	13.4	18.6	9.0	15.2	7.0	9.9	11.0	15.8
Less than £20	6.7	4.5	3.8	2.9	3.2	2.4	1.8	1.4	3.0
£20-£49	22.7	30.1	24.8	19.7	18.4	21.3	18.4	15.9	14.9
£50-£99	29.7	27.1	31.1	35.3	21.9	24.0	28.7	21.8	23.3
£100 or more	24.0	24.9	21.7	38.2	41.3	45.3	41.2	49.9	43.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	300	269	424	376	283	329	342	353	335

### 3.8.6 Other course items

Since 2000 there has been gradual change in the amount students spend on other course items separate to books. This year saw students spending less than in previous years on course items. Over half of students (53%) in 2008 spent less than £50 during the academic year on course materials other than books (Table 3.45). Responses to this question, however, depend to some extent on the courses included in

the survey each year. For instance arts students have higher expenditure on course equipment, geography students on fieldtrips and PE students for sport kits. One hundred pounds or more were spent by 21% of students on items such as course materials, field trips, specific clothes and computer equipment.

**Table 3.45** Estimated expenditure on other course items during the academic year, at 2008 prices (percentages)<sup>6</sup>

	1994	1996	1998	2000	2002	2004	2006	2008
Nothing	29.2	23.2	35.1	12.0	23.1	7.3	6.1	9.7
Less than £50	49.6	51.4	40.2	42.7	45.4	57.0	37.1	43.5
£50-£99	10.4	13.4	9.5	22.9	15.5	25.3	21.9	25.2
£100-£499	8.1	10.7	14.1	15.3	11.1	9.3	28.6	17.6
£500 or more	2.7	1.4	1.1	7.1	4.9	1.0	6.4	4.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	260	366	368	267	324	300	329	278

<sup>6</sup> This question was not asked in the 1992 survey

### 3.8.7 Clothes

While generally across the sample the amount students have spent on clothes has varied little over the years there has been a general increase in the proportion of students spending £150 or more on clothes from 12% of students in 1998 to just over a quarter (26%) in 2008. The proportion of students that have spent nothing has halved (10%) in the last two years from 20% in 2006 to 10% in 2008 (Table 3.46).

**Table 3.46** Estimated expenditure on clothes during the last term, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Nothing	33.2	36.6	37.8	30.4	19.3	17.0	14.8	20.2	10.3
Less than £50	33.9	30.2	24.1	25.8	17.9	23.9	23.7	22.0	21.8
£50-£99	20.1	18.1	18.5	19.9	24.3	20.4	21.8	19.0	22.4
£100-£149	6.7	9.4	11.5	11.8	21.8	19.2	21.8	16.7	19.2
£150 or more	6.1	5.7	8.1	12.1	16.8	19.5	18.0	22.0	26.3
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	298	265	410	372	280	323	317	336	312

### 3.8.8 Mobile phones

The majority of students (61%) who used a mobile phone spent between £25 and £49 per month which is a nine per cent increase from 2006. However, the amount of students spending over £50 has continued to decrease, this year by three per cent (to 7%).

**Table 3.47** Monthly expenditure on mobile phones (percentages)

	2002	2004	2006	2008
Less than £10	7.5	6.7	4.3	2.9
£10 - £24	35.9	34.9	33.2	27.7
£25 - £49	36.4	43.3	52.1	60.5
£50 or more	20.3	15.1	10.3	6.9
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	304	344	349	347

### 3.8.9 Social activities

There has been steady growth in the amount that respondents spend on social activities over the last few years. During the week before the survey, 47% said that they had spent between £25 and £49, a rise of 11% since 2006 (Table 3.48). Overall, the proportion of students spending over £50 remained at around a third of the respondents (35%).

**Table 3.48** Estimated expenditure on social activities during the last week, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
Nothing	12.3	12.9	19.3	18.8	14.7	9.3	7.5	12.4	5.2
Less than £10	21.0	13.3	11.8	6.5	6.5	6.5	3.3	6.1	1.8
£10-£19	30.7	31.8	26.0	18.0	16.8	13.9	14.1	14.7	11.0
£20-49	28.0	31.4	30.6	42.2	35.1	38.4	41.7	35.2	46.6
£50 or more	8.0	10.6	12.3	14.5	26.5	31.9	33.3	31.7	35.3
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	300	264	415	372	279	323	333	347	326

### 3.9 Car and computer ownership

Questions about car and computer ownership have been asked in the student finance survey since 1998.

Exactly half of the respondents (50%) had regular use of a car, a slight increase of 1% on recent years (Table 3.49).

Ninety-seven per cent of students stated that they had regular access to a computer or laptop at home (Table 3.49).

In the 2006 survey a new question was added and respondents were asked if they had regular access to broadband at home. In 2008, the majority of the sample (88%) said that they had (Table 3.49).

**Table 3.49** Car and computer ownership (percentages)

	1998	2000	2002	2004	2006	2008
% with regular use of a car	45	52	46	49	49	50
% with regular use of a computer	68	74	80	90	94	97
% with access to broadband at home <sup>7</sup>					80	88
n	390	285	330	356	363	360

<sup>7</sup> This question was not asked until the 2006 survey

### 3.10 Current financial situation

#### 3.10.1 Current financial situation

As the survey was undertaken in March, Table 3.50 shows the financial situation of students half way through their course. The amount of respondents who state themselves as being in credit has been increasing since the 2000 survey and this year's shows a 17% increase to half (50%) of the sample

and the quantity of students with debts of £2,000 or more had decreased significantly by thirteen per cent to a figure of 11% in 2008. However, only 29% of students said they had taken their student loan into account when calculating these figures.

**Table 3.50** Current financial situation, at 2008 prices (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008
In credit	42.9	50.9	45.6	33.0	28.5	30.3	31.5	33.3	50.4
Up to £1000 in debt	40.0	27.0	24.9	25.4	30.6	22.7	14.1	22.4	21.5
£1001-£2000 in debt	10.0	7.9	7.6	13.5	12.0	19.1	18.4	20.7	17.0
£2000 or more in debt	7.1	14.2	21.9	28.1	28.9	27.9	35.8	23.6	11.0
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	310	267	410	370	284	330	352	348	335

### 3.10.2 Credit cards

In 2004, questions were first asked about outstanding credit card balances, overdrafts and other debts. In 2008, thirty-five per cent of students with an outstanding balance on a credit card owed £1,000 or more, a rise of 7% since 2006 (Table 3.51). The percentage of respondents who had an

outstanding balance of £2,000 or more has decreased by more than half (8%) on 2006's survey to seven per cent (7%). Though this has been matched by a 7% increase in those with credit card debts between £1000 and £1999 pounds from 21% in 2006 to a total of 28% of students in this years survey.

**Table 3.51** Outstanding credit card debt at 2008 prices (percentages)

	2004	2006	2008
Less than £100	8.6	10.4	8.6
£100-£499	31.2	37.3	34.5
£500-£999	28.0	17.9	22.4
£1000-£1999	20.4	20.9	27.6
£2000 or more	11.8	13.4	6.9
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	93	67	58

### 3.10.3 Overdrafts

2008's survey found that 81% of the students had an overdraft facility. Of those students, 42% owed £1,000 or more, an eight per cent decrease from 2006 (Table 3.52). Just over a fifth (22%) owed less than £100, which is a five per cent increase from 2006's figures. Outstanding balances on overdrafts were related to age. Of those who owed £2,000 or more, 89% were 21 years of age or over.

**Table 3.52** Amount of overdraft used at 2008 prices (percentages)

	2004	2006	2008
Less than £100	0.5	17.4	22.0
£100-£499	14.2	19.9	14.2
£500-£999	21.1	13.1	21.6
£1000-£1999	54.4	44.9	38.4
£2000 or more	9.8	4.7	3.9
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>100</b>
n	204	236	232

### 3.10.4 Debt Advice

This year's survey also included a question asking students in debt if they had taken any advice on the subject. Eighty-two percent (82%) of students had not. Of the 18% of students who had had advice, the majority (48%) had had informal advice from family or friends, 28% from their bank, 15% from student services and 4% from the Citizens Advice Bureau.



### 3.10.4 Other debts

There was an increase of 4% from last year's survey to 17% of student who had borrowed money from another source than the maintenance loan, overdrafts and credit cards. Of those 35% owed amounts up to £500, 41% owed between £500 and £1,999 and 24% £2,000 or more. Money was owed to bills (69%), parents (18%) and friends (6%) and to other relatives (6%).

### 3.10.5 Future career plans

The majority of students (40%) want to work in employment, which is a considerable decrease of 19% from last year's figures. The number of students that had not made a decision about their future career in their second year of study stood at nearly a third (30%), double the percentage from last year. Sixty One percent (61%) of undecided students were aged 18-20 years. However, the majority of those considering postgraduate education were also in the 18-20 age bracket (57%).

**Table 3.53** Future career plans (percentages)

	2008
Own business	1.9
Employment	39.8
Postgraduate education	15.6
Gap year	10.9
Undecided	30.4
Other	1.4
<b>TOTAL</b>	<b>100</b>
n	359

### 3.11 Further Comments

At the end of the questionnaire respondents were invited to submit, in their own words, any further comments they would like to make about the financial situation of students. Below are presented some comments relating to the most dominant themes.

#### 3.11.1 Means testing

A large number of comments related to how some students were disadvantaged by the system of means testing currently being adopted:

*“My loan barely covers my rent let alone anything else. It should not be judged on parents’ income because although my parents earn enough money, they cannot afford to give me money I need because my brother and sister still live at home.”*

*“Many of my friends do not receive help from their parents even though they earn over a certain amount. I don’t feel how much loan you get should always be based on your parents’ income.”*

*“I have not lived with my parents since I was 17 and yet it is still their income/situation which is assessed. It should be MINE not THEIRS that is assessed.”*

#### 3.11.2 Value for money

Another key theme was that of the teaching and support that students felt they received in exchange for the fees:

*“I am only in for my course for 8 hours a week and yet still have to pay the same amount of tuition fees to those who are in uni for 5 hours a day, 7 days a week!”*

*“For 2 lectures a week it is ridiculous that we are expected to pay over £3000 tuition fees when students who are in much more frequently pay the same amount.”*

*“The fees are a waste of money for what we get for it. I am fed up of worrying about how I am going to pay it all off.”*

#### 3.11.3 Expense of studying and living in Brighton

Some students raised the issue that students studying and living in Brighton were financially disadvantaged because the loans system did not take into account differences in living costs between different geographical locations:

*“Finances would be better if student loan reflected prices in Brighton.”*

*“The student loan should put into account higher prices for some cities i.e. London is not the only expensive city.”*

*“Brighton living costs are getting more expensive each year...although I work hard and am very money conscious, I am constantly broke.”*

#### **3.11.4 Fees too expensive**

Some students called for either a considerable reduction in the fees they had to pay or a return to a grant based, free-for-all higher education funding system:

*“Tuition fees are far too expensive. If the government wants people to go to uni then they are going the wrong way about it.”*

*“Tuition fees should be free especially as a mature student I have paid tax every year since I was 17. It should be free to all in this country though.”*

#### **3.11.5 Debt**

A number of students also commented on their feelings about the amount of debt that the current system would leave them in when they graduated:

*“Tuition fees are ridiculous going from £1200 - £3000! Choosing to go onto further education should not leave me in £24,000 of debt!”*

*“It puts people in huge debt. Before coming to uni, I didn’t realise how much debt this way and don’t think I would have come had I known as it will affect life after uni.”*

*“The fees are financially crippling. It is not a healthy way to begin adult life.”*

# Chapter 4

## Discussion

### 4.1 Introduction

In this chapter, the 2008's student finance survey's key findings are summarised. Results from this year showed small changes in regards to the financial situation of the students. Students surveyed in this report have been assessed under the 'new financial support system' and paid £3,070 tuition fees with the majority taking out tuition fee loans to be repaid after leaving university when earnings are over £15,000.

### 4.2 Income

The amount of students taking up a student loan stood at the highest figure since the surveys started at 91%, leaving only 9% who either did not want or need a student loan. 97% of those who had applied for a student loan had applied for the full amount of £3,385 or more.

Attitudes towards student loan schemes have changed over time to the point whereby 90% of students now say they agree in principle with the scheme. Though of course for

current students responding to the questionnaire now (as opposed to 1994 where 47% of students disagreed with the system) the loans system is the only known option for students to be able to afford a university education. Sixty three percent of students stated that they did not think that individuals should be expected to take on debts to cover living expenses while studying at university. Only 18% of students agreed that because graduates earn higher than average salaries, they should be expected to contribute to their tuition fees while undertaking higher education. Eighty percent of students felt that student loans might deter people from entering higher education. Very few students reported accessing additional financial support funds. Fifty seven percent of students reported feeling that they had not had adequate financial advice or information from the university before starting their course.

The numbers of students undertaking term-time employment has risen by 5% to 54% of students in the sample. Half of the students (51%) employed during term-time worked between 9 and 16 hours a week, whilst 28% worked 16 hours or more. Nearly three quarters (71%) had earnings of £60 or more a week. More than half of the sample (53%) employed during term-time would like to do more work but feel University work prevents them, and similarly, the same amount would like to do more academic work but feel their paid work prevents them. Fifty nine percent of students felt that their term-time work had a detrimental impact on their studies. Over three quarters of students (77%) reported that the combination of paid and University work often left them feeling very tired.

Sixty two percent of students with children reported being unable to work because of childcare responsibilities.

The survey found that 53% of students incomes had been supplemented by financial gifts from parents, with 49% of these students receiving gifts of £300 or more per month from their families (mostly towards accommodation costs). Yet the comments suggest that for many students the parental means testing of loans and grants did not mean that students were necessarily receiving financial support from their parents who for a variety reasons, despite earning above a certain amount, might not actually be able to contribute towards their children's living, studying and accommodation costs.

### 4.3 Expenditure

The survey shows that 72% of students are now paying £70 or more per week for rent compared to 22% of students paying such amounts in 2004. Additionally 51% of student reported spending at least £10 or more per week on fuel bills, compared to a figure of 40% four years ago. Other increases of expenditure include 51% of students now spending at least £25 per week on food, compared to 33% in 2004 while 66% of students with children – those least likely to be able to undertake term-time employment – reported expenditure of £40 or more per week on food bills. Students are also now spending more money on clothing, mobile phone bills and social activities than in previous years. Expenditure on travel to and from university has also seen an increase over the years; nearly a quarter of students (23%) spent £20 or more

per week on travel in 2008 compared to 14% spending a similar amount two years ago. Meanwhile, the amount that students spend on course related books has risen slightly while money spent on other course related items and activities have slightly decreased.

### 4.4 Credit and debt

Half of the students completing the survey reported, that at this mid-point in their course, half of all students were in debt, with only 29% of these students taking their student loans into account when calculating these figures. Twenty eight percent of respondents reporting themselves in debt had over £1000 of debt, 11% owed more than £2000. On top of their student loans, many students owed money through overdrafts, credit cards, unpaid bills and money borrowed elsewhere. Eighty two percent of students had not taken any advice about their debts and of those who had, the majority (48%) had taken informal advice from family or friends.

### 4.5 Variation in financial circumstances

As in previous reports students such as those who are not required to contribute towards tuition fees, older students, and students with dependent children, particularly lone parents, were more financially disadvantaged than other groups of students. Students from these groups were more likely to seek financial help and less likely to receive financial

assistance from their parents than other students. Older students and those with children had higher living costs and spent significantly more on housing, fuel bills and food than younger students. As a result lone parents and older students from lower income backgrounds accumulated above average debts.

# Chapter 5

## Conclusion

While the financial situation of students at the University of Brighton appears to have changed little over recent years, the results of the survey clearly show that the costs of entering higher education are of concern to students.

The majority of students find themselves needing to financially support themselves through accessing the student loan system. Half of all students also undertake paid work during term-time to support their living costs with a considerable number of these students reporting that this has an impact on their studies.

While a number of students (such as parents and those on low incomes) would potentially qualify for access to supplemental educational and support funds, the take up is low. The number of students reporting unawareness of such funds and insufficient financial advice from the university before starting their courses may in some way explain the low take up though there may also be issues relating to how accessible such sources are for students wanting to apply (i.e. students applying for such funds may be put off by complicated access arrangements such as supplying of

financial statements and evidence. Future surveys may seek to explore these 'access to funding' issues further.

The amount of debt that students are leaving university with is increasing. Many students are understandably anxious about those debts while many students are clearly not even considering the costs of paying to go to university as a current financial issue. The numbers of those taking their university grants and loans into consideration when calculating their debts were low, as were the numbers of students with debts who had sought any advice with their handling. The picture is of debts being accrued that students will face in the future when they are in a 'better position' to deal with them. Such an approach to debt management is sharply at odds with professional advice on the subject.

There is also clearly a divide among students in terms of financial situations. While a high proportion of students report receiving financial support from their parents, particularly in regard to accommodation costs, students without parental support as well as those with low incomes or dependents are comparatively financially disadvantaged. The parental means-testing systems currently in operation are also disadvantaging some students who receive lower grants and loans because of their parents' financial situation but whose parents do not then offer financial support.

This year's survey also clearly shows that students' attitudes towards current financial arrangements for those seeking to access higher education are largely not in favour of current arrangements. For students seeking to access higher

education, taking on debt is the norm, even for those who gain financial support from their parents. In this context it is understandable that the many comments received from students focussed on, as well as means-testing and debt issues, the costs of fees and what students received from the university in return for their fees, i.e. the numbers of lectures they had and the levels of support they received. A number of students raised issues comparing 'value for money' between different courses in different schools using factors such as contact hours and social opportunities as measures. A number of students also raised the issue of living costs in Brighton becoming increasingly comparable to those of London where students receive additional financial support in recognition of the higher cost of living.

As this years survey shows, the financial situation of University of Brighton students has a significant impact on how students experience higher education and university life and should have implications for university teaching, learning, support, recruitment and retention strategies.



# Appendix 1

## Questionnaire

# **University of Brighton**

## **Student Finance Survey**

### **2007/8**

This is the 17th annual Student Finance Survey conducted by the School of Applied Social Science of the University of Brighton. It is commissioned by the university and has the full support of the Students' Union. Questionnaires are being given to around 450 full-time degree students, in order to gain a realistic picture of students' financial situations.

**The questionnaire is confidential, anonymous and you can withdraw at any time.**

**Please complete the questions as fully as possible so that we can provide a complete picture of students' current financial circumstances.**

**Thank you for your time and co-operation.**

1. What course are you studying? .....

2. Are you:

UK student

EU or international student  go to Q23

3. If you are a UK student, in which COUNTY is your home address? .....

4. Are you:

Full-time student

Part-time student

**Contributions that your Local Authority (LA) requires you or your family to make towards your tuition fees and living expenses.**

5. Are you, your parents or partner, **required by your LA** to contribute to your living expenses (i.e. required to contribute up to 25% of the student loan)

YES / NO / DON'T

KNOW

If YES, how much are you/they required to contribute in total? .....

**Only answer (a) to (d) if your parents are required to contribute to your living costs.**

**(a)** Have your parents contributed at least the required amount? YES/

NO

**(b)** If your parents have not contributed at least the required amount, how much will they actually contribute this academic year? .....

**(c)** Do your parents contribute towards university cost for any siblings? YES/

NO

**(d)** If you answered YES to question (c), how many siblings are currently at university? .....

**Student Loans.**

6. Have you applied for a student loan for maintenance **THIS ACADEMIC YEAR?**

YES  **Go to question 7**

NO  **Go to question 9**

7. If YES, how much did you apply for (including any loan adjustment)? .....

Is this the maximum amount that you are entitled to take out this year?

YES  **Go to question 10**

NO  **Go to question 8**

8. If you have not taken out your maximum entitlement, how much loan are you entitled to? .....

Do you intend to apply for a loan adjustment to claim more money during **THIS ACADEMIC YEAR**?

YES/ NO

If YES, how much do you intend to apply for? .....

**Go to question 10**

9. Which of the following best describe your reasons for not applying for a student loan? (Please tick ALL that apply)

I don't need the money because my parents give me extra money

I don't need the money because I have a paid job

I have borrowed money from another lender

Other reason (please specify below)

.....

10. Did you apply for a student loan for maintenance during **the FIRST YEAR** of your course?

YES/ NO

If YES, how much money did you receive? .....

11. Have you applied for a student loan for tuition fees **THIS ACADEMIC YEAR**?

YES/ NO

If YES, how much did you apply for? .....

12. Did you apply for a student loan for **tuition fees** during **the FIRST YEAR** of your course?

YES/ NO

If YES, how much money did you receive? .....

**Your views on student loans and tuition fees**

13. IN PRINCIPLE, do you agree or disagree with student loans for maintenance?

AGREE/ DISAGREE/ DON'T KNOW

14. IN PRINCIPLE, do you agree or disagree that students should contribute towards tuition fees?

AGREE/ DISAGREE/ DON'T KNOW

15. These statements are about the **student loan for maintenance** that students take out to pay towards their living expenses. Please indicate the extent to which you agree or disagree with each of the following statements. Please tick ONE box for each statement.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
(a) Student Loans help to increase students' financial responsibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Students should not be expected to take on debts to finance their living expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) It is right that students should contribute to their living expenses, because most graduates eventually earn above average salaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Student Loans may deter some people from entering higher education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. These statements are about the **tuition fees** that students are expected to pay. Please indicate the extent to which you agree or disagree with each of the following statements. Please tick ONE box for each statement.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
(a) Students should pay tuition fees on a means tested basis while they are at university (This system was operating for students who started <u>before</u> September 2006)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) All students should pay tuition fees of around £3000, paid back through a loan after they have left university (This system is currently operating for new students who started in or after 2006/07)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Students should contribute to their tuition fees, because most graduates eventually earn above average salaries.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Tuition fees may deter some people from entering higher education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Grants, bursaries, tax credits and social security benefits.**

**17.** Which, if any, grants or bursaries have you received **THIS ACADEMIC YEAR?**

**(a)** Maintenance grant YES/ NO

If YES, how much will you receive this year? .....

**(b)** Special support grant YES/ NO

If YES, how much will you receive this year? .....

**(c)** Parents' learning allowance YES/ NO

If YES, how much will you receive this year? .....

**(d)** Childcare grant YES/ NO

If YES, how much will you receive this year? .....

**(e)** Adult dependants' grant YES/ NO

If YES, how much will you receive this year? .....

**(f)** Disabled students allowance YES/ NO

If YES, how much will you receive this year? .....

**(g)** Bursary from the University of Brighton YES/ NO

If YES, how much will you receive this year? .....

**(h)** Any other grants or sponsorships? YES/ NO

If YES, how much will you receive this year? .....

Please indicate what the money was for .....

**18.** Do you currently receive any social security benefits or tax credits? YES/ NO

If YES, which benefits do you receive? (Please tick all that apply)

Working tax credit

Child tax credit

If YES, how much will you receive this year? .....

Income Support

Child benefit

Carer's allowance

Other (please state).....

**Access to learning fund.**

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
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<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

19. Have you received any money from the Access to Learning Fund **THIS ACADEMIC YEAR**?

YES/ NO

If YES, how much did you receive? .....

20. Did you receive any money from the Access to Learning Fund during the **FIRST YEAR** of your course?

YES/ NO

If YES, how much did you receive?.....

21. Which **ONE** of the following statements **most closely** describes your reason for **NOT** applying to the Access to Learning Fund?

I do not need the money

Other people need the money more than I do

It seems like a lot of effort for relatively little money

I did not know about the Access to Learning Fund

Other reason (please specify below)

.....

22. Do you feel you received an adequate level of information on student finance from the university before you started your course?

YES/ NO

**Current paid employment you and any paid work that you have done during university vacations.**

23. Do you currently have a REGULAR part-time job?

- YES  Go to question 24  
 NO  Go to question 25

24. How many hours per week on average do you work? .....

How much do you earn on average per week? .....

What is your job? .....

If you work regular hours each week, please state the days of the week and times of the day that you work in the space below.

.....  
 .....

**Go to question 26**

25. Which **ONE** of the following statement best describes your reason for **NOT** having a job in term-time ?

- (a) I could not find any work   
 (b) I don't need to work   
 (c) I wanted to concentrate on my studies   
 (d) I cannot work because of childcare responsibilities   
 (e) Other reason (please specify below)

.....

26. During this academic year have you had any **AD HOC** paid employment (for example a few hours paid typing work, but not on a regular basis)?

If **YES**:

How many hours **AD HOC** work have you done altogether during this academic year?

.....hours

About how much have you earned altogether for this work this academic year?

£.....

What are/were the job(s) .....

27. Have you worked during any vacations whilst at university?

- YES  Please answer the questions (a) – (d)  
 NO  Go to question 29

(a) I worked during the Christmas vacation of the first year YES/ NO

If YES: I worked for ..... days

I earned £..... per hour

The job was .....

(b) I worked during the Easter vacation of the first year YES/ NO

If YES: I worked for ..... days

I earned £..... per hour

The job was .....

(c) I worked during the Summer vacation of the first year YES/ NO

If YES: I worked for ..... days

I earned £ ..... per hour

The job was .....

(d) I worked during the Christmas vacation of the second year YES/ NO

If YES: I worked for ..... days

I earned £ ..... per hour

The job was .....

28. Please indicate the extent to which you agree or disagree with each of the following statements. Please tick ONE box for each statement.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
(a) My <b>VACATION</b> job(s) meant that I did not get an adequate break	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) My <b>VACATION</b> job(s) give me useful work experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Go to question 30



29. If you have **NEVER** worked during **ANY VACATION**, which **ONE** of the following is most applicable?

- (a) I could not find any work
- (b) I don't need to work
- (c) I wanted to concentrate on my studies
- (d) I cannot work because of childcare responsibilities
- (e) Other reason (please specify below)

.....

**If you have worked during term time this academic year, please answer Q30, if not go to Q31.**

30. Please indicate the extent to which you agree or disagree with each of the following statements. Please tick ONE box for each statement.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
(a) My <u>term-time</u> job has given me useful work experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) My <u>term-time</u> job has had a detrimental effect on the time I have available to study	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) I would like to do more paid work in <u>term-time</u> but my academic work prevents this	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) I would only take a paid job in <u>term-time</u> if I could fit it in around my academic timetable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) The combination of academic work and paid work during <u>term-time</u> means that I am often very tired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Because of my <u>term-time</u> job, the quality of my academic work has suffered	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) My <u>term-time</u> job has reduced the time I have available for social activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) My paid work had lead me to miss taught sessions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) I would like to do more academic work in <u>term-time</u> but my paid work prevents this	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

31. Please indicate the extent to which you agree or disagree with each of the following statements. Please tick ONE box for each statement.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
(a) The Government should alter the student finance system so that students do not need to do paid work during <u>term-time</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Courses should adapt the academic timetable so that it is easier for students to take paid jobs during <u>term-time</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Students should only take a paid job in <u>term-time</u> if they can fit it in around the academic timetable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Other sources of income.**

32. Money from your parents or other family members.

(a) Do your parents contribute to your accommodation/living costs? YES/ NO

If YES, how much do they contribute **PER MONTH**? £.....

(b) Have your parents given you any other gifts of money (apart from LA assessed contributions to the means assessed part of the student loan)? YES/ NO

If YES, about how much have they given you **SINCE YOU BEGAN YOUR COURSE**? £.....

33. Have you spent any savings which you had **prior to coming to university** YES/ NO

If YES, about how much of these have you spent **SINCE YOU BEGAN YOUR COURSE**? (please state amount) £ .....

34. Are there any other ways you have raised money or any other source of income **SINCE YOU BEGAN YOUR COURSE**? YES/ NO

How much? £.....

**Your expenditure.**

35. What type of accommodation do you live in during term time? (Please tick ONE)

- Private rented       With parents/guardian   
 Own home       Halls of residence   
 Other (please state) .....

36. How much do you pay for your accommodation **PER WEEK**?

- Nothing       £50 - 59       £80 - £89   
 Up to £39       £60 - 69       £90 - £99   
 £40 - 49       £70 - £79       More (including mortgage) please state £ .....

37. **How** many weeks of the year is this money due? ..... weeks

38. Approximately, how much you pay for gas and electricity **PER WEEK**?

- Nothing       £10 - 14   
 £1 - 4       £15 - 19   
 £5 - 9       £20 or more   
 Gas /electricity is included in rent

39. Approximately, how much you spend on food **PER WEEK**?

- Less than £15       £30 - 34   
 £15 - 19       £35 - 39   
 £20 - 24       £40 or more   
 £25 - 29

40. (a) Approximately how much do you spend on travel to and from university **PER WEEK**?

- Nothing       £19 - £29   
 Under £10       £30 or more   
 £10 - £19

(b) Which is your **MAIN** mode of transport to and from the university? (Please tick ONE)

- Car       Train       Bus   
 Walk       Cycle       Other (please specify) .....

41. Approximately, how much you have spent on the following items:

(a) Books for your course **DURING THIS ACADEMIC YEAR**      £.....

(b) Other items/materials required for your course  
**DURING THIS ACADEMIC YEAR**      £.....

Please state what these items were .....

(c) Photocopying for your course **DURING THE LAST MONTH**      £.....

(d) Mobile phone **PER MONTH**      £.....

(e) Broadband/TV/phone landline **PER MONTH** £.....

(f) Clothes **DURING THE LAST TERM** £.....

(g) Social activities **DURING THE LAST WEEK** £.....

42. Do you have an outstanding balance on a credit card which will not be paid off at the end of the month? YES/ NO

If YES, how much? £.....

Do you have an overdraft? YES/ NO

Do you have any other debts? YES/ NO

If YES, who do you owe this money to? .....

How much do you owe? £.....

43. (a) What is the state of your finances at present (including any savings you have, personal loans you have received, etc., but excluding mortgages and student loans)?

- Over £500 in credit       £1 - 500 in debt       £1501 - 2000 in debt
- £499 - 200 in credit       £500 - 1000 in debt       More than £2000 in debt
- £1 - 199 in credit       £1001 - 1500 in debt

(b) If you have indicated you are in debt in question 43(a) have you taken any debt advice?

YES/ NO

(c) Where did you go for debt advice? (tick as many as apply)

- Family       Student Services       Citizens Advice Bureau
- Friends       Bank       Other (please specify).....

**About you.**

44. What are your future career plans after obtaining your degree?

- Own business       Gap year
- Employment       Undecided
- Postgraduate education       Other (please specify).....

45. What is your age?

- 18 - 20       36 - 40       56 - 60
- 21 - 25       41 - 45       61 - 65
- 26 - 30       46 - 50       66 - 70
- 31 - 35       51 - 55       70+

46. What is your gender? MALE/ FEMALE

47. How would you describe your ethnic background? (please tick ONE)
- White
- Black
- Asian
- Mixed
- Other (please specify) .....
48. Do you have any children aged under 19? YES/ NO
- If YES, please say how many children of this age you have .....
49. Which of the following describes your current living arrangements?
- Living with a partner and children
- Living with a partner (no children)
- Living with children, lone parent (not with a partner)
- Other
50. If you live with a partner, is he/she currently:
- a student
- in employment
- other (please state) .....
51. Do you own, or have regular use of a car? YES/ NO
52. Do you own, or have regular use of a computer or laptop at home? YES/ NO
53. Do you have access to broadband at home? YES/ NO
54. Did your mother or father go to university? YES/ NO
55. Do you have anything else to say about the financial situation of students, which has not been covered in this questionnaire?
- .....
- .....
- .....
- .....
- .....
- .....