



University of Brighton

The Student Finance Survey 2012-13

Appendix 1: Tabulated data

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1. Characteristics of the Sample

Table 1.1: *Age distribution of the sample*

Age Bands ¹	N	%
Under 18	3	0.5
18-20	419	74.8
21-24	58	10.4
25-29	34	6.1
30 and over	46	8.2
TOTAL	560	100
Missing	56	

¹ Age was recorded for academic entry 2012.

Table 1.2: *Ethnic distribution of the sample*

Ethnicity	N	%
White	453	80.9
Asian/Asian British	41	7.3
Black/Black British	26	4.6
Mixed	21	3.8
Other	7	1.3
Information Refused	6	1.1
Not Known	6	1.1
TOTAL	560	100
Missing	56	

Table 1.3: Crosstabulation of gender by faculty

<i>Faculty</i>	<i>Male</i>	<i>Female</i>	Total
Arts	19 21.8%	68 78.2%	87 100%
Business School	27 51.9%	25 48.1%	52 100%
Education & Sport	25 35.7%	45 64.3%	70 100%
Health and SASS	22 17.2%	106 82.8%	128 100%
BSMS	22 53.7%	19 46.3%	41 100%
Science and Engineering	63 51.2%	60 48.8%	123 100%
Partner Colleges	9 40.9%	13 59.1%	22 100%
Total	187 35.8%	336 64.2%	523 100%

$X^2 = 51.244$, $p = .000$

2. Financial help for students

2.1 Student loans for maintenance

Table 2.1: *Take-up of student loans for maintenance (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
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	86.4	90.8
N	299	270	444	384	296	341	359	365	379	314	481

Table 2.2: *Reasons for not applying for a student loan (students could give more than one reason)*

	N	%	As % of all Home Students
Financial support from parents	23	62.2	3.7
Money from paid work	15	48.4	2.4
Money borrowed from another lender	2	7.4	0.3
Other reason	14	2.3	2.2
N=54			

Table 2.3: Responses to the statement, 'Student Loans help to increase students' financial responsibility' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Strongly agree	1.9	2.8	6.3	5.2	8.3	6.2	14.4	15.1	17.9	23.7
Agree	22.7	24.5	30.3	34.2	35.0	49.0	51.1	52.0	46.1	47.6
Neutral	25.0	27.5	30.7	22.3	21.2	20.3	17.1	17.0	23.4	16.2
Disagree	33.7	32.3	26.6	27.4	22.8	17.5	13.8	13.3	9.7	11.4
Strongly disagree	16.7	12.8	6.1	10.9	12.8	7.0	3.6	2.7	2.9	1.1
TOTAL	100	100	100	100	100	100	100	100	100	100
N	264	436	379	293	337	355	362	377	308	464

Table 2.4: 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	2010	2013
Strongly agree	46.5	45.0	30.7	44.8	50.3	36.0	33.3	26.5	30.8	20.5
Agree	34.2	31.6	36.7	28.4	29.6	27.8	34.4	36.8	30.8	28.1
Neutral	9.3	13.2	17.9	14.9	12.3	20.3	17.4	20.6	20.8	22.0
Disagree	5.9	8.9	13.4	9.5	7.2	14.9	12.9	14.6	14.9	24.0
Strongly disagree	4.1	1.4	1.3	2.4	0.6	1.1	1.9	1.6	2.6	5.4
TOTAL	100	100	100	100	100	100	100	100	100	100
N	269	440	387	296	334	356	363	378	308	463

Table 2.5: 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	2010	2013
Strongly agree	0.7	1.4	4.2	1.0	1.5	3.1	3.6	2.9	4.9	4.3
Agree	11.9	18.4	23.1	22.2	19.1	28.2	30.3	24.5	18.0	31.6
Neutral	25.0	27.2	28.8	23.2	29.3	28.2	28.7	35.4	38.4	31.6
Disagree	39.2	36.7	35.1	37.9	37.9	34.1	29.8	30.9	26.2	25.5
Strongly disagree	23.1	16.3	8.8	15.7	12.2	6.5	7.7	6.4	12.5	6.9
TOTAL	100	100	100	100	100	100	100	100	100	100
N	269	440	385	293	335	355	363	376	305	462

Table 2.6: *Students should pay tuition fees on a means-tested basis whilst they are at university (This system that was operating for students who started before September 2006) (percentages)*

	2005	2006	2008	2010	2013
Strongly agree	11.1	11.8	19.1	12.3	19.7
Agree	38.0	35.1	29.5	22.9	23.1
Neutral	21.4	22.5	26.6	32.1	11.9
Disagree	21.7	20.8	16.0	17.7	27.0
Strongly disagree	7.8	9.9	8.8	15.0	18.4
TOTAL	100	100	100	100	100
N	334	365	376	293	463

Table 2.7: *All students should pay tuition fees, which is paid back through a loan after they have left university (percentages)*

	2013
Strongly agree	12.7
Agree	31.0
Neutral	23.1
Disagree	23.6
Strongly Disagree	9.6
TOTAL	100
N	458

Table 2.8: *It is right that students should contribute to their tuition fees, because most graduates eventually earn above average salaries (percentages)*

	2005	2006	2008	2010	2013
Strongly agree	1.2	1.4	1.8	1.7	4.3
Agree	18.9	18.3	16.4	14.8	21.3
Neutral	22.8	26.2	25.3	23.2	25.4
Disagree	40.1	33.9	33.5	34.2	32.4
Strongly disagree	17.1	20.2	23.0	26.2	16.5
TOTAL	100	100	100	100	100
N	334	366	379	298	460

Table 2.9: *In principle students should pay tuition fees for university education (percentages)*

	2013
Strongly agree	6.5
Agree	34.4
Neutral	18.0
Disagree	26.4
Strongly disagree	14.7
TOTAL	100
N	462

Table 2.10: *Do you think you will ever pay back your students loan? (percentages)*

	2013
Yes	84.9
No	15.1
TOTAL	100
N	464

Table 2.11: *How many years will it take to pay back student loan? (percentages)*

	2013
Less than 5 years	6.3
5-9 years	24.9
10-14 years	28.4
15-19 years	15.5
20-24 years	12.2
25 or more years	12.7
TOTAL	100
N	394

Table 2.12: *Grants, Bursaries and Scholarships received by students (percentages)*

	2010	2013
Maintenance Grant	66.7	72.1
Special Support Grant	3.2	7.3
Parents Learning Allowance	1.9	7.3
Childcare Grant	1.0	2.2
Adult Dependants' Grant	0.3	2.2
Disabled Students Allowance	5.8	8.4
NHS Bursary	3.4	11.4
University of Brighton Bursary	43.9	51.0
Other grants, bursaries or scholarships	10.3	4.9
N	314	512

Table 2.13: *Plans after graduation (percentages)*

	2010	2013
Own business	2.7	2.6
Employment	61.9	61.4
Postgraduate studies	9.7	13.7
Gap Year	9.5	7.0
Undecided	15.1	12.1
Other	1.1	3.2
TOTAL	100	100
N	370	531

2.2 Financial gifts

Table 2.14: *Financial gifts from family members since the beginning of the course (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
% Receiving financial gifts	36.7	44.0	42.4	40.2	46.0	47.8	48.3	64.4 ²	52.8	62.4	58.2
N	300	268	422	378	285	335	346	359	345	296	541

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

Table 2.15: *Gifts of money given to students by family members since the beginning of the course (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Less than £100	7.3	8.8	7.4	5.2	3.3	1.5	2.4	2.6	3.6	3.3	6.9
£100-£499	49.0	44.4	45.9	37.4	11.1	22.3	27.8	27.6	28.6	41.7	43.8
£500-£999	21.9	16.5	19.7	20.9	24.4	16.2	14.3	19.8	30.4	15.0	22.5
£1000-£1999	14.6	13.2	12.3	13.0	24.4	19.2	23.0	19.0	21.4	16.7	10.6
£2000 or more	7.3	17.6	14.8	23.5	36.7	40.8	32.5	31.0	16.1	23.3	16.3
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	96	91	122	115	90	131	126	116	56	60	160

Table 2.16: *Parents' monthly contributions to students' accommodation costs (percentages)*

	2005	2006	2008	2010	2013
Less than £100	9.6	10.3	12.7	12.5	12.9
£100-£199	13.9	17.1	16.4	20.8	24.0
£200-£249	17.4	14.5	17.9	16.7	13.4
£250-£299	31.3	25.6	4.5	4.2	3.7
£300-£349	20.9	26.5	24.6	12.5	8.3
£350-£399	7.0 ³	6.0 ³	23.9 ³	33.3 ³	6.5
£400-£449					13.4
£450-£499					3.2
£500 or more					14.7
TOTAL	100	100	100	100	100
N	115	117	134	96	217

³ These figures refer to £350 or more

Table 2.17: Parental contributions to accommodation costs and financial gifts (percentages)

	2005	2006	2008	2010	2010	2013
Less than £100	-	1.1	1.3	1.6	1.5	2.7
£100-£499	8.8	11.7	7.6	9.7	9.9	14.7
£500-£999	6.3	9.4	6.4	12.1	11.5	9.7
£1000-£1999	15.0	14.4	17.2	14.5	15.3	14.4
£2000-£2999	8.1	3.3	5.1	10.5	9.9	7.0
£3000-£3999	12.5	12.2	14.0	12.1	12.2	9.7
£4000-£4999	24.4	22.2	3.2	3.2	3.1	5.4
£5000-£5999	12.5	14.4	21.0	5.6	6.9	7.0
£6000-£6999	12.5 ⁴	11.1 ⁴	24.2 ⁴	30.7 ⁴	29.8 ⁴	4.3
£7000-£7999						9.7
£8000-£8999						2.3
£9000-£9999						3.0
£10000 and more						10.0
TOTAL	100	100	100	100	100	100
N	160	180	233	124	131	299

⁴ These figures refer to £6000 or more

Table 2.18: Crosstabulation of financial gifts (regular parental contributions or one off financial gifts) from parents by age of student

<i>Financial gifts/ regular parental help with living costs</i>	<i>Age Bands</i>		Total
	<21 young students	21+ mature students	
Yes	248 67.2%	46 35.9%	294 59.2%
No	121 32.8%	82 64.1%	203 40.8%
Total	369 100%	128 100%	497 100%

$X^2 = 38.463, p = .000$

Table 2.19: Crosstabulation of regular financial contributions from parents by receipt of Maintenance Grant

<i>Regular Parental Contribution</i>	<i>Received Maintenance Grant</i>		Total
	Yes	No	
Yes	124 34.8%	86 62.3%	210 42.5%
No	232 65.2%	52 37.7%	284 57.5%
Total	356 100%	138 100%	494 100%

$\chi^2 = 30.746, p=.000$

Table 2.20: Crosstabulation of regular financial contributions from parents by whether the student was the first adult in their family to go to University

<i>Regular Parental Contribution</i>	<i>First Adult in Family to go to University</i>		Total
	Yes	No	
Yes	76 34.5%	147 48.0%	223 42.4%
No	144 65.5%	159 52.0%	303 57.6%
Total	220 100%	306 100%	526 100%

$\chi^2 = 9.542, p=.002$

Table 2.21: Crosstabulation of regular financial contributions from parents by employment status

<i>Regular Parental Contribution</i>	<i>Part-time Job in Term-Time</i>		Total
	Yes	No	
Yes	75 33.9%	158 48.9%	233 42.8%
No	146 66.1%	165 51.1%	311 57.2%
Total	221 100%	323 100%	544 100%

$\chi^2 = 12.025, p = .001$

Table 2.22: Amounts of money parents lent to students (percentages)

	2010	2013
Less than £100	1.7	7.3
£100-£499	60.3	47.9
£500-£999	19.0	17.0
£1000-£1999	10.3	14.5
£2000 or more	8.6	13.3
TOTAL	100	100
N	58⁵	165⁶

2.3 Savings

Table 2.23: Use of savings (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
% using savings	57.5	54.3	50.8	48.4	47.4	44.0	45.5	62.8	60.2	56.5	62.5
N	301	267	419	367	283	336	354	344	367	299	541

⁵ 18.5% of all students

⁶ 26.7% of all students

Table 2.24: *Savings used since the beginning of the course (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Less than £500	27.3	29.9	23.9	16.2	13.2	13.3	14.0	13.7	11.7	13.5	9.5
£500-£999	29.1	20.5	23.9	20.6	22.6	24.2	23.1	20.5	22.3	18.0	21.2
£1000-£1999	28.5	25.2	27.7	41.2	29.2	33.3	24.0	29.5	27.7	31.6	30.7
£2000 or more	15.1	24.4	24.5	22.1	34.9	29.2	38.8	36.3	38.3	36.8	38.7
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	165	127	159	136	106	120	121	190	188	133	326

2.4 Information about Student Finance

Table 2.25: *The extent to which students agreed that the information on student finance provided by the University of Brighton before starting their courses met their needs (percentages)*

	2010	2013
Strongly agree	3.1	4.4
Agree	31.8	36.5
Neutral	28.6	30.1
Disagree	24.2	23.6
Strongly disagree	12.3	5.4
TOTAL	100	100
N	318	542

Table 2.26: *What information on student finance did students remember using (percentages), multiple answers*

	2010	2013
Uni of Brighton Website	37.6	53.8
Family/Friends	37.3	60.3
School/College	24.8	58.7
UCAS	59.2	69.3
Government Website	45.2	75.8
Social Media ⁷		19.4
Other	2.5	1.9
N	391	616

⁷ Question was first asked in 2013

3. Employment

3.1 Participation in term-time employment

Table 3.1: *Regular term-time employment (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Percentage with term-time job	30.3	33.8	36.4	45.4	50.9	53.7	53.4	48.2	53.9	46.3	40.7
N	300	269	450	388	295	341	352	365	380	313	616

Table 3.2: Crosstabulation of having a regular job in term-time by department

Department	Regular part-time job					
	Yes		No		Total	
	N	%	N	%	N	%
Art, Design and Media	19	34.5%	36	65.5%	55	100
Humanities	8	32.0%	17	68.0%	25	100
Brighton Business School	20	40.0%	30	60.0%	50	100
Sport and Service Management	24	58.5%	17	41.5%	41	100
Computing/Engineering/ Mathematics	16	41.0%	23	59.0%	39	100
Education	9	36.0%	16	64.0%	25	100
Social Science	24	38.1%	39	61.9%	63	100
Health Professions	3	33.3%	6	66.7%	9	100
Nursing/Midwifery	17	36.2%	30	63.8%	47	100
Brighton and Sussex Medical School	7	22.6%	24	77.4%	31	100
Pharmacy/Biomolecular Sciences	21	58.3%	15	41.7%	36	100
Environment/Technology	17	48.6%	18	51.4%	35	100
Total	185	40.6%	274	59.4%	456	100

$X^2 = 17.840$, $p = .085$

Table 3.3: Crosstabulation of having a regular job by living arrangements (with parents or not)

Regular Job	Live with Parents		Total
	Yes	No	
Yes	34 54.8%	187 39.1%	221 40.9%
No	28 45.2%	291 60.9%	319 59.1%
Total	62 100%	478 100%	540 100%

$\chi^2 = 5.608, p = .018$

Table 3.4: Main reason for not having a job

Reasons	N	%
I could not find any work	57	17.5
I don't need to work	13	4.0
I wanted to concentrate on my studies	181	55.5
I cannot work because of childcare responsibilities	14	4.3
Other reason	61	18.7
TOTAL	326	100

Table 3.5: *Number of hours per week worked by students in term-time employment (percentages)*

Hours worked	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Up to 8	31.5	37.8	37.0	24.7	18.5	19.9	18.2	22.3	20.9	27.0	33.3
9-16	57.3	44.5	42.6	44.3	50.0	51.1	56.7	51.4	50.7	44.7	40.9
17-24	7.9	14.4	14.8	24.7	23.3	20.9	19.8	17.1	21.4	19.9	18.7
25 or more	3.3	3.3	5.6	6.3	8.2	8.1	5.3	9.1	7.0	8.5	7.1
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	94	91	162	174	146	186	187	175	201	173	225

Table 3.6: Average hours worked in regular employment by department and percentage with a part-time job

Course	Mean (including those not working)	N	Mean (excluding those not working)	N	% with a regular job	N
Art, Design and Media	13.84	59	13.84	19	34.5	59
Humanities	17.00	28	17.00	8	32.0	28
Business School	13.86	52	13.85	20	40.0	52
Sport and Service Management	11.29	43	11.29	24	58.5	43
Engineering/Computing/ Mathematics	14.50	42	14.50	16	41.0	42
Education	8.67	27	8.67	9	36.0	27
Social Science	14.63	66	14.63	24	38.1	66
Health Professions	6.33	10	6.33	3	33.3	10
Nursing/Midwifery	17.12	52	17.12	17	36.2	52
BSMS	13.43	41	13.43	7	22.6	41
Pharmacy/Biomolecular Science	9.59	40	9.76	21	58.3	40
Environment and Technology	11.94	41	11.94	17	48.6	41
Total	13.05	501	13.08	185	40.6	501

$F(11,175) = 2.1, p=.019$ (including those without a job)

$F(11,173) = 2.0, p=.025$ (excluding those without a job)

Table 3.7: Average hours worked in regular employment by site

Site	Mean (including those not working)	N	Mean (excluding those not working)	N
Eastbourne	11.81	75	11.81	37
Hastings	21.81	37	21.81	17
Falmer	14.00	178	14.00	63
Moulsecomb	12.44	184	12.50	80
Grand Parade	13.95	59	13.95	22
Partner Colleges	14.20	17	14.20	5
Total	13.63	550	13.66	224

The differences were not statistically significant.

Table 3.8: Average hours worked in regular employment by age

Age	Mean (including those not working)	N	Mean (excluding those not working)	N
20 and Under	13.41 (SD=10.849)	374	13.46 (SD=10.903)	153
21+ (mature students)	14.72 (SD=6.329)	130	14.72 (SD=6.329)	53
Total		504		206
T Test	t (.206) = -.827, p=.409		t (204) = -.795, p=.428	

Table 3.9: Crosstabulation of hours worked in regular employment (including non-employed) by faculty

Faculty	Up to 15 hours	>15 hours	Total
Arts	16 59.3%	11 40.7%	27 100%
Business School	12 57.1%	9 42.9%	21 100%
Education and Sport	26 78.8%	7 21.2%	33 100%
Health and Social Science	21 47.7%	23 52.3%	44 100%
BSMS	4 57.1%	3 42.9%	7 100%
Science and Engineering	42 76.4%	13 23.6%	55 100%
Total	121 64.7%	77 35.3%	187 100%

$\chi^2=12.745$, $p=.026$

Table 3.10: Crosstabulation of having a regular term-time job by department

Department	Regular part-time job					
	Up to 15 Hours		>15 Hours		Total	
	N	%	N	%	N	%
Art, Design and Media	12	63.2%	7	36.8%	19	100
Humanities	4	50.0%	4	50.0%	8	100
Brighton Business School	12	57.1%	9	42.9%	21	100
Sport and Service Management	18	75.0%	6	25.0%	24	100
Computing/Engineering/ Mathematics	7	43.8%	9	56.2%	16	100
Education	8	88.9%	1	11.1%	9	100
Social Science	13	54.2%	11	45.8%	24	100
Health Professions	3	100.0%	0	0%	3	100
Nursing/Midwifery	5	29.4%	12	70.6%	17	100
Brighton and Sussex Medical School	4	57.4%	3	42.9%	7	100
Pharmacy/Biomolecular Sciences	21	95.5%	1	4.5%	22	100
Environment/Technology	14	82.4%	3	17.6%	17	100
Total	121	64.7%	66	35.3%	187	100

Significant test was not performed due to low numbers

Table 3.11: *Having a regular part-time job by mean financial contribution in £ from parents*

<i>Regular part-time job</i>	N	Mean (financial cont.in £)	Standard Deviation
Yes	74	251.43	180.219
No	143	328.34	293.089
Total	217		

(T-Test) $t(208.645) = -2.385, p = .018$

Table 3.12: Types of regular term-time employment undertaken (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Shop/sales	21.3	27.5	25.3	35.5	29.9	47.3	44.9	42.0	41.8	45.1	36.0
Bar/catering	40.5	31.9	30.9	21.8	20.4	21.5	29.9	30.1	26.4	16.0	24.9
Administration	8.5	4.4	9.9	9.1	23.9	11.3	8.0	11.4	12.4	5.6	7.1
Caring	8.5	9.9	10.5	10.9	4.1	5.9	3.7	5.1	5.5	9.7	8.4
Manual	8.5	5.5	2.5	5.7	6.1	5.4	1.1	1.7	1.5	2.1	0.4
Youth	0	3.3	3.1	0	2.0	0.5	2.1	3.4	1.5	0.7	.9
Domestic	5.3	3.3	3.7	1.0	0.7	1.6	2.1	1.7	0.5	1.4	1.8
Leisure/Arts	-	-	-	-	-	-	-	-	-	6.9*	3.1
Other	7.4	14.3	14.2	16.0	12.9	6.5	7.5	4.5	3.0	13.0	17.3
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	94	91	161	175	147	186	225	176	201	144	225

*Previously coded as 'other'

Table 3.13: *Types of ad hoc term-time employment undertaken (percentages)*

<i>Types of work</i>	2008	2010	2013
Youth/University work	34.6	27.8	42.9
Caring	11.5	5.6	20.5
Administration	9.6	1.9	21.7
Bar/Catering	9.6	16.7	41.2
Shop/Sales	17.3	14.8	31.8
Manual	5.8	1.9	10.4
Leisure/Arts	3.8	7.4	16.8
Domestic	0.0	0.0	10.6
Other	7.7	24.1	5.7
TOTAL	100	100	100
N	52	54	341

Table 3.14: *All term-time employment (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Regular job only	26.0	26.5	28.8	36.6	41.9	44.5	43.4	41.1	45.2	46.2	40.7
Ad hoc employment only	13.7	13.4	14.0	12.7	12.0	10.4	12.0	10.2	9.0	17.6	39.7
Regular job and ad hoc employment	4.3	7.1	7.2	8.8	8.6	8.8	9.9	6.7	6.6	1.3	12.4
All term-time employment	44.0	47.0	50.0	58.1	62.5	63.7	65.3	58.0	60.8	65.1	68.0
N	300	268	444	385	291	328	343	343	376	313	550

3.2 Attitudes to term-time employment

Table 3.15 Responses to the statement, 'My term-time job has a detrimental effect on the time I have available to study' (percentages)

	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Strongly agree	31.1	30.3	32.4	40.0	39.7	17.7	33.9	20.7	18.5	21.5
Agree	27.9	33.7	34.2	27.3	30.6	38.6	35.5	37.9	37.6	33.2
Neutral	17.2	20.2	13.0	20.0	19.1	20.9	16.9	21.2	24.2	17.8
Disagree	18.0	12.5	18.1	12.1	9.6	20.5	10.9	17.2	16.6	21.0
Strongly disagree	5.7	3.4	2.3	0.6	1.0	2.3	2.7	3.0	3.2	6.5
TOTAL	100	100	100	100	100	100	100	100	100	100
N	122	208	216	165	209	220	183	203	157	214

Table 3.16: 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	2010	2013
Strongly agree	11.8	17.4	19.5	30.9	28.8	17.7	25.5	20.4	18.6	18.3
Agree	25.2	31.9	34.4	29.1	28.4	28.6	28.3	29.9	23.1	24.4
Neutral	32.8	25.6	20.5	23.0	24.0	26.8	25.5	14.4	28.8	17.8
Disagree	24.4	19.3	22.3	15.2	17.8	23.2	17.4	29.9	23.1	31.0
Strongly disagree	5.9	5.8	3.3	1.8	1.0	3.6	3.3	5.5	6.4	8.5
TOTAL	100	100	100	100	100	100	100	100	100	100
N	119	207	215	165	208	220	184	201	156	213

Table 3.17: 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	2010	2013
Strongly agree	37.5	37.0	40.5	52.1	47.4	35.1	45.1	35.5	35.1	37.4
Agree	39.2	37.0	32.1	33.3	33.0	38.3	37.0	40.9	34.4	31.3
Neutral	10.8	14.0	14.9	8.5	11.0	12.6	7.1	12.3	14.3	11.8
Disagree	10.0	10.1	11.6	6.1	8.6	12.6	9.2	9.9	13.4	17.5
Strongly disagree	2.5	1.9	0.9	0	0	1.4	1.6	1.5	2.6	1.9
TOTAL	100	100	100	100	100	100	100	100	100	100
N	120	208	215	165	209	222	184	203	154	211

Table 3.18: 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	2010	2013
Strongly agree	22.7	20.0	17.4	36.8	40.2	24.0	38.6	28.1	30.8	30.0
Agree	38.7	43.4	37.6	36.8	34.0	47.5	37.5	42.9	31.4	36.2
Neutral	16.8	16.6	21.8	13.2	11.5	14.0	7.6	10.3	14.7	16.9
Disagree	15.1	17.1	21.4	12.6	13.4	14.0	12.5	15.8	18.6	14.1
Strongly disagree	6.7	2.9	1.8	0.6	1.0	0.5	3.8	3.0	4.5	2.8
TOTAL	100	100	100	100	100	100	100	100	100	100
N	119	205	229	166	209	221	184	203	156	213

Table 3.19: 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	2010	2013
Strongly agree	16.9	14.4	13.1	15.5	20.3	15.8	22.0	17.2	23.1	22.4
Agree	30.0	36.8	39.3	29.2	31.4	30.7	29.0	36.0	37.8	35.0
Neutral	23.1	17.2	14.0	18.4	15.0	18.0	15.1	17.2	14.7	18.7
Disagree	23.9	23.0	26.2	32.1	25.1	27.2	26.3	26.1	19.9	20.6
Strongly disagree	6.1	5.6	7.4	4.8	8.2	8.3	7.5	3.4	4.5	3.3
TOTAL	100	100	100	100	100	100	100	100	100	100
N	141	209	229	168	207	228	186	203	156	214

Table 3.20: 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	2010	2013
Strongly agree	14.1	17.4	17.2	26.2	29.1	16.9	30.1	22.3	17.0	18.8
Agree	28.1	25.6	31.5	28.6	29.6	26.2	25.1	25.7	30.2	29.1
Neutral	28.1	22.2	27.6	21.4	20.9	20.9	21.9	20.3	18.9	16.0
Disagree	24.2	25.6	20.3	20.2	17.0	30.7	18.0	22.3	22.0	20.7
Strongly disagree	5.5	9.2	3.4	3.6	3.4	5.3	4.9	9.4	11.9	15.5
TOTAL	100	100	100	100	100	100	100	100	100	100
N	128	207	232	168	206	225	183	202	155	213

Table 3.21: Responses to the statement, 'My term-time job has given me useful work experience' (percentages)

	2010	2013
Strongly agree	21.9	29.9
Agree	34.2	37.9
Neutral	16.1	17.8
Disagree	18.1	10.3
Strongly disagree	9.7	4.2
TOTAL	100	100
N	155	214

Table 3.22: Responses to the statement, 'I would only take a paid job in term-time if I could fit it in around my academic timetable' (percentages)

	2010	2013
Strongly agree	24.7	28.0
Agree	41.6	34.6
Neutral	14.9	15.0
Disagree	13.0	14.5
Strongly disagree	5.8	7.9
TOTAL	100	100
N	154	214

Table 3.23: Responses to the statement, 'My paid work has led me to miss taught sessions' (percentages)

	2010	2013
Strongly agree	9.7	8.9
Agree	17.5	15.5
Neutral	14.3	8.9
Disagree	29.9	36.6
Strongly disagree	28.6	30.0
TOTAL	100	100
N	154	213

Table 3.24: Mean hours worked by agreement with statements regarding impact of term-time work

	Agree	Neutral	Disagree	One-Way Between-Groups Anova
My term-time job has given me useful work experience	14.00	12.39	13.39	$F(2, 211) = .418, p = .659$
My term-time job has had a detrimental effect on the time I have available to study	15.30	12.89	10.78	$F(2, 211) = 4.5, p = .012$
I would like to do more paid work in term-time but my academic work prevents this	13.52	13.05	14.33	$F(2, 211) = .210, p = .810$
I would only take a paid job in term-time if I could fit it in around my academic timetable	11.99	15.09	17.21	$F(2, 211) = 5.7, p = .004$
The combination of academic and paid work during term-time means that I am often very tired	14.59	11.92	11.22	$F(2, 208) = 2.3, p = .093$
Because of my term-time job, the quality of my academic work has suffered	15.86	11.76	12.18	$F(2, 210) = 4.1, p = .017$
My term-time job has reduced the time I have available for social activities	14.99	11.72	10.50	$F(2, 210) = 4.0, p = .019$
My paid work has led me to miss taught sessions	16.65	12.58	12.73	$F(2, 210) = 3.2, p = .039$
I would like to do more academic work in term-time but my paid work prevents this	15.62	10.85	12.35	$F(2, 210) = 4.3, p = .015$

Table 3.25: *Transferable skills identified that have been developed from part-time job.*

	2013
Yes	78.4
No	21.6
TOTAL	100
N	213

3.2 Vacation employment

Table 3.26: *Vacation employment (percentages)*

	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Year 1, Christmas	43.7	41.1	44.9	52.7	50.8	56.3	52.5	50.5	52.5	72.6
Year 1, Easter	37.5	39.1	44.5	55.1	45.4	52.9	51.4	40.5	51.6	72.8
Summer	89.8	77.8	76.6	83.6	79.3	79.4	78.0	73.2	72.9	92.3
Year 2, Christmas	33.3	32.2	44.5	52.5	44.7	48.9	45.8	46.1	52.9	75.9
N	301	270	447	385	295	341	359	380	314	375

Table 3.27: Reasons for working in the vacation (percentages)

	2010	2013
Need money for basic living costs	84.4	92.0
Extra money so I can afford clothes, music, phone	56.6	69.7
Extra money to go out socialising	55.8	63.7
Avoid getting into debt	53.0	74.6
To pay for books and other items required on the course	46.6	72.1
Extra money for a holiday	43.8	49.1
Looks good on my CV	40.2	62.0
To gain work experience	33.9	57.5
To pay off current debt	31.5	37.3
So I can save	29.1	63.3
Reducing the money I owe when I graduate	24.7	29.2
To pay for tuition fees	14.7	13.3
I have a family to support	7.2	13.5
Other	3.2	4.4
N	251	545

4. Expenditure

Table 4.1: Weekly accommodation costs (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Nothing	5.7	10.0	10.0	9.5	13.8	12.3	15.6	12.9	11.0	12.5	8.3
Less than £50	58.4	60.2	56.0	56.5	35.3	15.0	7.6	2.8	3.8	3.0	3.2
£50-59	(35.4) ⁸	(27.9) ⁸	(34.0) ⁸	(34.0) ⁸	(53.4) ⁸	29.3	15.6	3.9	5.4	1.6	1.9
£60-69						31.7	39.1	32.5	7.8	2.3	0.9
£70-79						11.7 ⁹	22.1 ⁹	47.9 ⁹	32.5	21.1	5.6
£80 -89									39.5 ¹⁰	32.9	21.0
£90-99										15.8	28.2
£100-109										7.6	16.1
£110 or more										3.3	14.8
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	298	269	423	377	290	333	353	363	372	304	539

8 These figures refer to expenditure of £50 or more. No breakdown of this category is available prior to 2002.

9 These figures refer to expenditure of £70 or more

10 This figure refers to expenditure of £80 or more

Table 4.2: Crosstabulation of cost of accommodation per week by site of study

	Eastbourne	Hastings	Falmer	Moulsecoomb	Grand Parade	Total
<£80 per week	29	16	24	29	4	102
	39.2%	45.7%	14.0%	15.8%	6.9%	19.5%
>=£80 per week	45	19	148	155	54	421
	60.8%	54.3%	86.0%	84.2%	93.1%	80.5%
Total	74	35	172	184	58	523
	100%	100%	100%	100%	100%	100%

$\chi^2 = 44.471, p=.000$

Table 4.3: Crosstabulation of cost of accommodation per week by age

	Younger Students (18-20)	Mature Students (21+)	Total
Under £90 per week	153 41.8%	46 36.2%	199 40.4%
£90 per week and over	213 58.2%	81 63.8%	294 59.6%
Total	366 100%	127 100%	493 100%

$\chi^2 = 1.221, p = .269$

Table 4.4: *Estimated monthly expenditure¹¹ on electricity, gas¹² and water¹³ (percentages)*

	Electricity	Gas	Water
Nothing	20.1	24.2	24.8
Less than £40	56.8	52.1	57.6
£40-£55	14.9	16.2	13.9
£56-£75	6.3	6.0	1.7
£76-£100	1.3	1.1	1.7
£101 or more	0.6	0.4	0.2
TOTAL	100	100	100
N	463	463	460

11. In previous surveys, these expenditures were estimated on a weekly, rather than monthly basis

12. Before the 2010 survey, the gas and electricity question was combined

13. Before the 2010 survey, a question about expenditure on water was not included

Table 4.5: *Estimated monthly expenditure on broadband/TV/phone landline¹⁴, and fixed amount to household bill (percentages)*

	Broadband/ TV/Landline	Fixed Amount
Nothing	24.1	45.7
Less than £40	66.0	20.0
£40-£55	6.0	15.5
£56-£75	2.8	6.4
£76-£100	0.4	4.2
£101 or more	0.6	8.3
TOTAL	100	100
N	468	265

¹⁴ In previous surveys, expenditure on broadband/TV/phone landline was estimated on a weekly, rather than monthly basis

Table 4.6: *Estimated weekly expenditure on food (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Nothing										2.7	6.3
Less than £15	20.6	37.2	26.6	21.8	25.8	18.6	23.7	18.6	9.3	19.0	18.2
£15-£24	49.8	32.2	34.9	40.4	42.6	52.4	43.7	39.1	39.3	39.5	37.7
£25-£29	10.7	12.6	13.6	15.3	12.4	15.0	12.3	17.5	22.3	12.9	13.8
£30-£39	(18.9) ¹⁵	(18.0) ¹⁵	(25.1) ¹⁵	(22.3) ¹⁵	(19.2) ¹⁵	(14.0) ¹⁵	12.0	17.2	19.5	14.3	11.3
£40 or more							8.3	8.7	9.6	11.6	12.8
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	291	261	418	370	291	328	350	355	364	294	523

15. These figures refer to expenditure of £30 or more. No breakdown of this category is available prior to 2004.

Table 4.7: *Estimated weekly expenditure on social activities (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Nothing	12.3	12.9	19.3	18.8	14.7	9.3	7.5	12.4	5.2	2.4	7.2
Less than £10	21.0	13.3	11.8	6.5	6.5	6.5	3.3	6.1	1.8	10.2	21.7
£10-£19	30.7	31.8	26.0	18.0	16.8	13.9	14.1	14.7	11.0	35.5	33.6
£20-49	28.0	31.4	30.6	42.2	35.1	38.4	41.7	35.2	46.6	49.1	35.2
£50 or more	8.0	10.6	12.3	14.5	26.5	31.9	33.3	31.7	35.3	2.7	2.3
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	300	264	415	372	279	323	333	347	326	293	529

Table 4.8: *Estimated weekly expenditure on clothes, mobile phone, and food on the go (percentages)*

	Clothes		Mobile Phone		Food on the go/at Uni ¹⁶
	2010	2013	2010	2013	2013
Nothing	20.4	35.8	11.3	23.3	9.0
Less than £10	34.7	35.6	51.5	43.7	43.9
£10-£14	14.4	11.9	15.4	17.8	23.2
£15-£19	10.2	7.8	5.5	4.7	9.2
£20-£24	8.4	4.4	5.9	3.0	8.1
£25-£29	3.5	1.5	3.4	2.3	1.7
£30-£34	2.1	1.3	4.1	3.2	2.1
£35 or more	4.3	1.7	3.0	2.1	2.8
TOTAL	100	100	100	100	100
N	285	528	293	529	531

¹⁶ New question in 2013

Table 4.9: *Expenditure on course books during the academic year (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Nothing	17.0	13.4	18.6	9.0	15.2	7.0	9.9	11.0	15.8	20.8	24.0
Less than £20	6.7	4.5	3.8	2.9	3.2	2.4	1.8	1.4	3.0	13.5	19.2
£20-£49	22.7	30.1	24.8	19.7	18.4	21.3	18.4	15.9	14.9	18.5	19.2
£50-£99	29.7	27.1	31.1	35.3	21.9	24.0	28.7	21.8	23.3	20.8	17.7
£100 or more	24.0	24.9	21.7	38.2	41.3	45.3	41.2	49.9	43.0	26.4	20.0
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	300	269	424	376	283	329	342	353	335	303	526

Table 4.10: *Estimated expenditure on computer equipment, compulsory course costs (e.g., trips), photocopying and printing, and additional costs during the academic year (percentages)*

	Computer equipment	Compulsory course costs	Photocopying and Printing	Additional Costs
Nothing	43.9	64.4	11.3	51.7
Less than £20	16.8	11.6	49.2	14.5
£20-£49	7.6	5.3	22.5	11.1
£50-£99	7.8	3.8	11.4	10.9
£100-£499	14.1	12.2	5.3	11.3
£500 or more	9.7	2.7	0.4	0.4
TOTAL	100	100	100	100
N	524	526	533	503

Table 4.11: *Estimated average expenditure (banded) on course-related costs by department for the academic year*

	Books		Computers and computer equipment		Compulsory course costs, e.g. trips		Other additional course costs		Photocopying and printing	
	N	Average Expenditure	N	Average Expenditure	N	Average Expenditure	N	Average Expenditure	N	Average Expenditure
Art, Design and Media	53	<£20	53	£20-£49	54	£50-£99	52	£50-£99	54	£50-£99
Humanities	25	£20-£49	24	Nothing	25	Nothing	24	Nothing	25	<£20
Business School	50	£100-£499	48	<£20	49	Nothing	48	Nothing	49	<£20
Sport and Service Management	39	<£20	39	<£20	38	Nothing	36	Nothing	40	<£20
Computing/Engineering/Mathematics	38	<£20	38	<£20	39	Nothing	36	Nothing	39	<£20
Education	24	£20-£49	25	<£20	24	<£20	24	£20-£49	25	<£20
Social Science	58	£20-£49	58	Nothing	59	Nothing	54	Nothing	60	<£20
Health Professions	9	£50-£99	9	£20-£49	9	Nothing	9	<£20	9	£20-£49
Nursing/Midwifery	41	£20-£49	42	<£20	42	Nothing	41	<£20	43	<£20
BSMS	30	£20-£49	30	<£20	30	Nothing	30	Nothing	30	<£20
Pharmacy/Biomolecular Science	36	£20-£49	36	<£20	35	Nothing	34	Nothing	36	<£20
Environment/Technology	32	£20-£49	31	<£20	31	£100-£499	29	Nothing	32	<£20
TOTAL	435	£20-£49	433	£20-£49	435	<£20	417	<£20	442	£20-£49
Kruskal Wallis Test	H(12)=38.137, p=.000		H(12)=16.121, p=.137		H(12)=116.96, p=.000		H(12)=69.471, p=.000		H(15)=53.053, p=.000	

Table 4.12: *The extent to which students agree 'The university experience has provided value for money' (percentages)*

	2010	2013
Strongly agree	3.9	8.3
Agree	24.3	29.1
Neutral	28.5	30.6
Disagree	25.6	23.4
Strongly disagree	17.7	8.7
TOTAL	100	100
N	305	530

Table 4.13: Crosstabulation of the extent to which students agree 'The university experience has provided value for money' by faculty (percentages)

	Agree or strongly agree	Neutral	Disagree or strongly disagree	Total
Arts	30.4	26.6	43.0	100
Brighton Business School	32.0	26.0	42.0	100
Education and Sport	30.8	33.8	35.4	100
Health and Social Science	40.2	30.4	29.5	100
Brighton and Sussex Medical School	50.0	43.3	6.7	100
Science and Engineering	44.2	32.7	23.1	100
Total (N=481)	37.7	31.1	31.1	100

$\chi^2 = 21.486, p=.018$

Table 4.14: Crosstabulation of the extent to which students agree 'The university experience has provided value for money' by department (percentages)

	Agree or strongly agree	Neutral	Disagree or strongly disagree	Total
Art, Design and Media	27.8%	24.1%	48.1%	100
Humanities	36.0%	32.0%	32.0%	100
Brighton Business School	32.0%	26.0%	42.0%	100
Sport and Service Management	35.0%	35.0%	30.0%	100
Computing/Engineering/ Mathematics	43.6%	28.2%	28.2%	100
Education	24.0%	32.0%	44.0%	100
Social Science	30.0%	23.3%	43.7%	100
Health Professions	44.4%	33.3%	22.2%	100
Nursing/Midwifery	53.5%	39.5%	7.0%	100
Brighton and Sussex Medical School	50.0%	43.3%	6.7%	100
Pharmacy/Biomolecular Sciences	48.5%	39.4%	12.1%	100
Environment/Technology	40.6%	31.2%	28.1%	100
Total (N=481)	37.7%	31.1%	31.1%	100

$\chi^2 = 46.647, p=.002$

Table 4.15: Car and computer ownership (percentages)

	1998	2000	2002	2004	2006	2008	2010	2013
% with regular use of a car	45	52	46	49	49	50	58	39
% with regular use of a computer	68	74	80	90	94	97	99	99
% with access to broadband at home ¹⁷					80	88	97	98
N	390	285	330	356	363	360	305	527

Table 4.16: Estimated weekly expenditure on travel to University (percentages)

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
Nothing	22.9	43.1	29.5	30.2	28.0	26.4	29.1	30.8	24.3	33.0	37.7
Less than £10	53.5	34.2	42.6	41.0	40.6	41.5	30.6	26.3	21.8	21.4	17.7
£10-£19	15.3	13.0	19.1	15.8	18.1	19.1	23.0	29.1	31.3	22.8	26.0
£20 or more	8.3	9.7	8.8	12.9	13.3	13.0	17.4	13.5	22.6	22.8	18.6
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	288	269	434	380	293	330	357	364	367	294	531

17. This question was not asked until the 2006 survey

Table 4.17: Crosstabulation of main site of study by regular use of a car

	Eastbourne	Hastings	Falmer	Moulsecoomb	Grand Parade	Total
Regular Use of a Car	38	16	64	64	16	198
	52.1%	45.7%	37.6%	36.4%	27.6%	38.7%
No Regular Use of a Car	35	19	106	112	42	314
	47.9%	54.3%	62.4%	63.6%	72.4%	61.3%
Total	73	35	170	176	58	512
	100	100	100	100	100	100

X²=9.721, p=.045

Table 4.18: *Mode of transport most often used to travel to University (percentages)*

	1992	2004	2006	2008	2010	2013
Car	38.0	35.2	34.4	40.0	41.4	23.4
Train	16.0	13.0	12.9	11.6	7.4	11.8
Bus	5.3	16.9	15.4	20.3	9.1	18.5
Walk	26.0	31.5	32.0	23.8	37.9	36.3
Cycle	9.3	2.0	4.4	3.6	2.9	7.5
Other	5.3	1.4	0.8	0.8	1.3	2.6
TOTAL	100	100	100	100	100	100
N	300	355	363	370	309	535

Table 4.19: Crosstabulation of mode of transport by site

	Eastbourne/Hastings	Brighton	Total
(Private Transport)	40	78	118
Car or Motorbike	36.7%	19.0%	22.7%
(Public Transport)	22	145	167
Bus or Train	20.2%	35.4%	32.2%
Walk or Cycle	47	187	234
	43.1%	45.6%	45.1%
Total	109	410	519
	100%	100%	100%

$\chi^2=18.116, p=.000$

5. Credit and Debt

Table 5.1: *Current financial situation (percentages)*

	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2013
In credit	42.9	50.9	45.6	33.0	28.5	30.3	31.5	33.3	50.4	56.9	61.9
Up to £1000 in debt	40.0	27.0	24.9	25.4	30.6	22.7	14.1	22.4	21.5	16.8	18.8
£1001-£2000 in debt	10.0	7.9	7.6	13.5	12.0	19.1	18.4	20.7	17.0	14.2	11.6
Over £2000 in debt	7.1	14.2	21.9	28.1	28.9	27.9	35.8	23.6	11.0	12.0	7.7
TOTAL	100	100	100	100	100	100	100	100	100	100	100
N	310	267	410	370	284	330	352	348	335	274	533

Table 5.2: Crosstabulation of parental contributions to accommodation/living costs and/or financial gifts from family members by state of finances

	Receive Contribution	No Contribution	Total
In Credit	210 68.2%	120 53.3	330 61.9%
In Debt	98 31.8%	105 46.7	203 38.1%
Total	308 100%	225 100%	533 100%

²
 $\chi^2 = 12.157, p=.000$

Table 5.3: *Outstanding credit or store¹⁸ card debt (percentages)*

	2004	2006	2008	2010	2013
Less than £100	8.6	10.4	8.6	12.2	3.0
£100-£499	31.2	37.3	34.5	46.3	31.8
£500-£999	28.0	17.9	22.4	9.8	18.2
£1000-£1999	20.4	20.9	27.6	17.1	22.7
£2000 or more	11.8	13.4	6.9	14.6	24.2
TOTAL	100	100	100	100	100
N	93	67	58	41	66

¹⁸ Previous questionnaires before 2010 only asked about credit card (not store card) debt.

Table 5.4: Crosstabulation of gender by outstanding balance on a credit or store card

	Male	Female	Total
Outstanding	20	38	58
Balance	11.2%	12.3%	11.9%
No Outstanding	159	271	430
Balance	88.8%	87.7%	88.1%
Total	179	309	488
	100%	100%	100%

$\chi^2 = .137, p = .711$

Table 5.5: *Amount of overdraft used (percentages)*

	2004	2006	2008	2010	2013
Less than £100	0.5	17.4	22.0	27.8	0.3
£100-£499	14.2	19.9	14.2	17.9	11.8
£500-£999	21.1	13.1	21.6	16.9	25.9
£1000-£1999	54.4	44.9	38.4	35.0	58.6
£2000 or more	9.8	4.7	3.9	2.7	3.4
TOTAL	100	100	100	100	100
N	204	236	232	223	355

Table 5.6: *How worried are students about debt now (percentages)*

	2010	2013
Very worried	16.8	14.4
Fairly worried	43.9	43.7
Not at all worried	39.3	41.8
TOTAL	100	100
N	285	533

Table 5.7: *How worried are students about debt on graduation (percentages)*

	2010	2013
Very worried	27.6	26.5
Fairly worried	47.0	41.3
Not at all worried	25.4	32.3
TOTAL	100	100
N	314	533

Table 5.8: Crosstabulation of state of finances by worry over debt now

	In Credit	In Debt	Total
Very Worried	31 9.4%	46 22.7%	77 14.4%
Fairly Worried	126 38.2%	107 52.7%	233 43.7%
Not At All Worried	173 52.4%	50 24.6%	223 41.8%
Total	330 100%	203 100%	533 100%

$\chi^2=44.585$, $p=.000$

Table 5.9: Crosstabulation of state of finances by worry over debt on graduation

	In Credit	In Debt	Total
Very Worried	69	72	141
	20.9%	35.5%	26.5%
Fairly Worried	147	73	220
	44.5%	36.0%	41.3%
Not At All Worried	114	58	172
	34.5%	28.6%	32.3%
Total	330	203	533
	100%	100%	100%

$\chi^2=13.705$, $p=.001$

Table 5.10: Sources of debt advice accessed by those in debt (percentages)

Source	2010	2013
Family	58.9	76.5
Bank	42.9	59.4
Friends	37.5	46.9
CAB	12.5	57.1
Student Services	10.0	33.3
Student Union	1.8 ¹⁹	3.6
N	54	32

¹⁹ 1.8% refer to other and the due to the answers given in 2010 the Student Union option was included in 2013

Note: In 2013, 13% of students in debt had accessed debt advice.

Table 5.11: *Proportion of students who had taken out a pay day loan since starting University (percentages)*

	2013
Yes	4.9
No	95.1
Total	100
N	527

Table 5.12: *Crosstabulation of state of finances by taking out a pay day loan*

	Yes	No	Total
In Credit	6 23.1%	321 64.1%	327 62.0%
In Debt	20 76.9%	180 35.9%	200 38.0%
Total	26 100%	501 100%	527 100%

$\chi^2=17.640$, $p=.000$

Table 5.13: Crosstabulation of receiving debt advice by taking out a pay day loan

	Yes	No	Total
Debt advice received	8	36	44
	30.8%	7.2%	8.3%
No debt advice received	18	465	483
	69.2%	92.8%	91.7%
Total	26	501	527
	100%	100%	100%

$\chi^2=17.966$, $p=.000$

6. Engagement

Table 6.1: Membership of any university club or society (percentages)

	2013
Yes	26.9
No	73.1
Total	100
N	527

7. Progression

Table 7.1: *Crosstabulation of progression by gender*

	Male	Female	Total
Fail	6	2	8
	3.0%	0.6%	1.4%
Progress	163	309	471
	81.4%	86.8%	84.9%
Resit	31	45	79
	15.6%	12.6%	13.7%
Total	199	356	555
	100%	100%	100%

$\chi^2=6.571$, $p=.037$

Table 7.2: Crosstabulation of progression by state of finances

	In credit	In debt	Total
Fail	4	3	7
	1.3%	1.7%	1.5%
Progress	261	148	409
	86.7%	81.8%	84.9%
Resit	36	30	66
	12.0%	16.6%	13.7%
Total	301	181	482
	100%	100%	100%

Significant test was not performed due to low numbers

Table 7.3: Crosstabulation of progression by taking up regular term-time employment

	Yes	No	Total
Fail	1	6	7
	0.5%	2.0%	1.4%
Progress	172	253	425
	83.9%	86.1%	85.2%
Resit	32	35	67
	15.6%	11.9%	13.4%
Total	205	294	499
	100%	100%	100%

Significant test was not performed due to low numbers

Table 7.4: Crosstabulation of progression by having a casual or temporary employment

	Yes	No	Total
Fail	2	5	7
	1.0%	1.7%	1.4%
Progress	180	244	424
	90.0%	81.9%	85.1%
Resit	18	49	67
	9.0%	16.4%	13.5%
Total	200	298	498
	100%	100%	100%

Significant test was not performed due to low numbers

Table 7.5: Crosstabulation of progression by University of Brighton bursary

	Bursary	No bursary	Total
Fail	2	3	5
	0.9%	1.5%	1.2%
Progress	177	172	349
	83.9%	85.1%	84.5%
Resit	32	27	59
	15.2%	13.4%	14.3%
Total	211	202	413
	100%	100%	100%

Significant test was not performed due to low numbers

Table 7.6: Crosstabulation of progression by receiving parental financial contributions (regular or gifts)

	Yes	No	Total
Fail	5 1.7%	2 1.0%	7 1.4%
Progress	255 87.3%	164 82.0%	419 85.2%
Resit	32 11.0%	34 17.0%	66 13.4%
Total	292 100%	200 100%	492 100%

Significant test was not performed due to low numbers