



University of Brighton

The Winn Report: The Financial Situation of Students at the University of Brighton 2012-13: Qualitative Findings

The nineteenth survey of the financial circumstances of students at the University of Brighton was carried out in 2013 and this report provides an overview of the supplementary qualitative findings. The qualitative findings draw on data from two focus groups as well as an open-ended question from the survey itself. This research is commissioned by the University's Senior Management Team, and was carried out by the University's Social Science and Policy Research Centre.

Key Findings

- The qualitative findings show that students felt that the University had not provided sufficient financial information before starting their University courses.
- The findings from the two focus groups conveyed the students' sense of uncertainty about where to seek financial information after they left University.
- The qualitative findings conveyed the demands of combining paid employment with full-time study, and the possible detrimental effects that this could have on University study.
- The qualitative findings provided in-depth information about students' perceptions of value for money and the University experience.
- Students responding to the open-ended survey question frequently commented on how the maintenance loan was insufficient when it came to covering the high rental costs of housing and student halls in Brighton.
- The findings from the two focus groups document the strategies that students used to manage their personal finances.

SSPARE Social Science Policy and Research Centre

Research Findings

Focus Groups and the Survey Open-Ended Question

Aims

In 2013, focus group data was collected in conjunction with the student finance survey for the first time. The aim of the two focus groups - which were conducted with some of the students, who completed the survey - was to explore students' perceptions and attitudes to the topic of student finance.

Further qualitative data was collected via an open-ended question that was contained within the survey itself. The open-ended question was positioned at the end of the survey and asked respondents to comment on anything else about student finance that had not already been covered in the survey. This open-ended question, and the two focus groups, provide important context to the survey findings.

Data Collection and Sample Characteristics

In order to facilitate comparison between the campus sites, one of the focus groups contained students from the Brighton campuses, and one focus group contained students from Eastbourne and Hastings sites. This survey was conducted towards the end of May 2013. The Brighton focus group took place in the Checkland Building at Falmer campus, and the Eastbourne and Hastings discussion was situated at the Darley Road campus in Eastbourne.

When completing the online student finance survey, students indicated on the questionnaire whether they were interested in taking part in a follow-up focus group discussion. Potential participants for the two focus groups were purposively selected from a list of interested students. Selection criteria for the focus groups were based on age, gender, site, term-time employment status, and value for money score¹.

Potential participants were contacted by the researcher via telephone and email. The aim of the recruitment plan was to have between 6 and 12 students in each of the two focus groups. However the recruitment of participants proved to be difficult. Maximum variation according to the selection criteria of age, gender, site, term-time employment status, and value for money score was therefore unachievable. For example, despite the concerted efforts of the researcher to recruit students from the Hastings campus, no Hastings students volunteered to participate in the Eastbourne and Hastings focus group.

In order to maximise attendance at the focus groups, the researcher contacted the participants a day before the focus group sessions to remind them of the time and location. Assurances about informed consent, confidentiality and anonymity were also given. In total, 6 students took part in the Brighton group and 8 students participated in the Eastbourne and Hastings discussion.

The characteristics of the participants in the Brighton focus group included the following:

- Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 30+; Female;
- Brighton Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree=5; Age 18-20; Female;

¹ In the online survey students were asked to what extent they agreed with the following statement: 'The University experience has provided value for money'. The response was measured on the following ordinal scale: 1=Strongly Agree; 2=Agree; 3=Neutral; 4=Disagree; and 5=Strongly Disagree.

- Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Neutral=3; Age 30+; Male;
- Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Female;
- Brighton Group Participant; Moulsecoomb; Engineering; No Part-Time Job; Value for Money Score, Agree= 2; Age 25-29; Male;
- Brighton Group Participant; Falmer; Nursing; No Part-Time Job; Value for Money Score, Agree=2; Age 18-20; Male.

The characteristics of the participants in the Eastbourne and Hastings focus group included the following:

- Eastbourne/Hastings Group Participant; Hillbrow; Sports Degree; Part-Time Job; Value for Money Score, Neutral=3; Age 18-20; Female;
- Eastbourne/Hastings Group Participant; Darley Road Campus; Events Management; Part-Time Job; Value for Money Score, Agree=2; Age 18-20; Female;
- Eastbourne/Hastings Group Participant; Hillbrow; Sports Coaching; No Part-Time Job; Value for Money Score, Neutral=3; Age 18-20; Male;
- Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Strongly Agree=1; Age 18-20; Female;
- Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Disagree=4; Age 18-20; Male;
- Eastbourne/Hastings Group Participant; Darley Road Campus; Events Management; No Part-Time Job; Value for Money Score, Agree=2; Age 18-20; Female;
- Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; No Part-Time Job; Value for Money Score, Strongly Agree=1; Age 18-20; Female;
- Eastbourne/Hastings Group Participant; Darley Road Campus; Service Management; Value for Money Score, Agree=2; Age 18-20; Female.

All the participants taking part in the focus groups received £20 to compensate them for their travel costs and other expenses. The researcher also asked each participant to carefully read through, and sign, the participant information and informed consent form. Refreshments were provided and the discussion began with an icebreaker question.

In each of the focus groups topics for discussion included the following:

- a) Management and handling of personal finances;
- b) Balancing work and study;
- c) Accessing information and support on student finance;
- d) Perceptions of value for money and the University experience.

The Eastbourne and Hastings focus group took 90 minutes. By contrast, the Brighton group discussion went on for approximately 150 minutes.

Audio tapes of the discussions were transcribed verbatim, and the transcripts were then thematically analysed. The themes and categories that emerged from the analysis are presented

below. Quotations from the focus group participants are used to illustrate themes and categories.

Responses to the open-ended survey question were also thematically analysed. As with the quotations from focus group participants, these responses are presented to highlight themes and categories.

26% (n=159) of students who completed the online student finance survey (n=616) answered the open-ended question. Students who had strongly disagreed or disagreed with the statement that their University experience had provided value for money were slightly more likely (38%; n=60) than students who strongly agreed or agreed (35.2%; n=56) with this statement in answer to the open-ended question.

Accessing Information and Support on Student Finance

Although student financial information is given out during University open days, the qualitative findings showed that many of the students felt that the level of financial information provided by the University before the starting dates of their courses was inadequate. This was particularly the case for information about course related expenses and bursaries. These qualitative findings contradict the results of the online survey which showed that the majority of respondents agreed with the statement that the level of student financial information given out by the University had met their needs.

Financial Information Received by Students from the University of Brighton before Starting their Courses

Focus group participants expressed the view that the University had not provided sufficient information about financial issues before starting their courses. This finding contradicted the results of the survey which showed that the majority of students agreed with the statement that the student financial information given by the University had met their needs:

“I don’t think I received any student financial information from the University and I don’t think the University really say that much”. (Eastbourne/Hastings Focus Group Participant; Darley Road Campus; Events Management; No Part-Time Job; Value for Money Score, Agree=2; Age18-20; Female)

“I am going to work for student finance, as I think they don’t do a lot do they? But they must get paid a lot of money. So there was no information whatsoever”. (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 30+; Female)

This topic was also raised in the context of the open-ended survey question:

“I believe there should be more explanation and information of the help available from the University and other external sources. There is not enough information about what happens when you need emergency money or who to go to”. (Response to Open Question)

However, a few of the participants in the Eastbourne and Hastings focus group mentioned that information about student finance was given out at University open days:

“I think on one of the open days at the University that they must have given a lecture about

student finance. That was like if you came earlier on in the year, before the course started and if you attended an open day lecture". (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; No Part-Time Job; Value for Money Score, Strongly Agree=2; Age 18-20; Female)

"I am a student ambassador. So I help out in the open days. I personally did not attend until I was confirmed on the course, but there is a brief 10 or 15 minutes talk about the finances and the financial side of it. But unless you come to those open days, I would not say you receive much information other than going through 'Student Finance England'". (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Disagree=4; Age 18-20; Male)

Missing Student Financial Information

Participants stated that the University could do more in terms of informing students about course related expenses before they started their courses:

"I feel like on another thing that they could prepare us before we come to University, in terms of how much things are going to cost. As I was so not prepared for....Specifically, for my course again...I am on a course where you have to pay for so much outside of normal University things. Like, you have to pay for photographic paper, for film, for printing, for exhibitions, and everything". (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree=5; Age 18-20; Female)

"Students need to be told about the software that we are required to purchase well in advance, as it is a struggle in a short period of time to come up with the money that is needed". (Response to Open Question)

"There are a lot of hidden costs at University and this should be cleared up. I have spent a ridiculous amount on books, which I shouldn't have to". (Response to Open Question)

Students in the two focus groups talked about how the University needed to provide more information about bursaries and how to apply for them:

"I didn't even know that you can get a bursary and if you qualify...So I did not get mine until my second semester". (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Neutral=3; Age 30+; Male)

"I don't know how people should have grants that don't get grants. I don't know what you need to do to even apply for a grant". (Eastbourne/Hastings Focus Group Participant; Darley Road Campus; Events Management; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Male)

In the Brighton focus group, it was also mentioned that the University needs to give out more information to students who have learning support needs:

"They are not very clear about how much money you can get as well. Like, if you have certain circumstances and things like that...And disability living allowance and dyslexia things..." (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree, 5; Age 18-20; Female)

Seeking Financial Information after Leaving University

In both focus groups there was a sense of uncertainty about where to seek financial information

after leaving University. However, student specific websites (e.g., 'Prospects'), family and friends, alumni services, and the student's banks were raised as possible sources of financial information.

A couple of the students mentioned that, after completing their course, they would seek the support of the University in finding out about how to finance a postgraduate course:

"I would definitely ask the University, as it is the time that I think I will need the University's support. Like, if I want to do a master's degree for example. That is when I want to get financial information and I can get help from the University. Like, do they do discounts for masters and so on"? (Eastbourne/Hastings Focus Group Participant; Darley Road Campus; Events Management; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Male)

This issue did not come out in any of the comments to the open-ended survey question.

Employment and Study

The qualitative findings provided in-depth information about the challenges that students often faced when having to balance University study and paid employment. It was not just the case that students had to work long hours to support themselves and their University studies, but some of them also had to manage more than one job during term-time.

The findings from the two focus groups, and the open-ended survey question, showed that many students were having to work because of limited, or no, parental financial support, and to fund course related expenses and basic living costs.

On the whole, the qualitative findings showed that paid employment during term time could have a detrimental effect on performance in examinations and on coursework. Managing the competing demands of paid work, University study and, in some cases, child care, could be physically and mentally exhausting.

Although the benefits of working part-time during term-time were not mentioned in the comments to the open-ended survey question, some of the focus group participants did describe some positive aspects of paid employment. These positive aspects included the useful skills and experiences gained from employment and the opportunity to mix with people outside the University environment.

Number of Hours Worked in a Typical Term-Time Week

Across the two focus groups the participants reported working between 8.5 hours and 24 hours in a typical term-time week:

"Hi, yeah....I also work part-time, but it sounds pathetic compared to you two. I work 8 and a half hours every week in the 'CO-OP'". (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Female)

"I do about 15 to 20 hours a week". (Eastbourne/Hastings Focus Group Participant; Darley Road Campus; Events Management; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Male)

The survey recorded the average number of hours that students worked during term-time as 14 hours (range 2 to 40 hours).

A few of the open-ended question comments and focus group participants mentioned the demands and struggles of having to manage more than one part-time job during term-time:

“I have two jobs that stop me putting more effort into my studies. However, my financial situation is pretty much hand to mouth”. (Response to Open Question)

“I currently have two jobs, so I work about 20 hours a week. And in my first year, it was more, as I had three different jobs”. (Eastbourne/Hastings Focus Group Participant; Darley Road; Service Management; Part-Time Job; Value for Money Score, Agree=2; Age 18-20; Female)

Reasons for Having a Part-Time Job in Term-Time

Participants in both of the focus groups discussed how they had to work during term-time, because they did not receive parental financial support:

“I don’t get any money from my parents at all. I do not get anything, so it is kind of like; I have to do a lot of things myself”. (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Neutral=3; Age 18-20; Female)

“But it is...Like, I do not get any financial help from my parents. So I have to do it all on my own back kind of thing. It is hard, but it is kind of like...If I didn’t do that I would not be able to survive”. (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree=5; Age 18-20; Female)

The comments to the open-ended survey question also highlighted this not uncommon experience for students:

“I wish I could get a student loan tailored to me. My parents don’t earn enough to support me and their four other children through University. They are not poor, but they can’t afford to pay for me to live as well as themselves. I stay up here in my house alone during the holidays for a while to work, which I hate, but I have to do it. Then I can return home, but it’s never for very long. I don’t mind working, but I have to put a lot of hours in and the pay never stretches far enough”. (Response to Open Question)

“Means tested does not mean those parents with a higher income have cash flow. My parents are not able to help me out as much as they would like due to their earnings. Thus, I don’t get much extra help from the government, which means that unless I work every hour I physically can without compromising my studies, I would not be able to afford to study”. (Response to Open Question)

Most of the participants who worked, said that they did so in order to fund day-to-day living expenses such as rental and food shopping costs:

“I worried about money and stuff last year. And I worked last year, and it was purely for day to day living expenses, and not to do with a career or anything like that”. (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Strongly Agree=1; Age 18-20; Female)

“But without these two jobs, I wouldn’t be able to pay my rent, food and household bills”. (Response to Open Question)

Part-time work also helped to meet essential course related expenses, such as books, sports kits, course materials, trips and placement costs:

“I have got a placement coming up in July where I have to go to America and I have to work solely to save up for that. So I have to work to pay for the flights”. (Eastbourne/Hastings Focus Group Participant; Darley Road; Events Management; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Male)

“My course is quite demanding financially as well....Like, I sort of have to work...I do enjoy it though”. (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree=5; Age 18-20; Female)

Benefits of Having a Term-Time Job

Another motivation for working during term-time was that it gave the student useful skills and work experience. These skills could be beneficial to the student in pursuing future careers after leaving University:

“I think for me, it is probably the skills. As someone in the group was saying earlier, you get the skills that you don't always get from University. So the skills you can take to future jobs”. (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Female)

“For what I do, potentially it is a future career for me. So first and foremost, I do it for that reason.....” (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Disagree=4; Age 18-20; Male)

A few of the participants also mentioned that by working they met different people outside the context of University:

“Yes, I agree. For me, it is all about earning money, which is one of the best parts. But it is also working with different people, and it is a really good atmosphere to be around. So I really enjoy it”. (Eastbourne/Hastings Focus Group Participant; Darley Road; Events Management; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Male)

The Effects of Working on University Studies

Most of the students who worked during term-time agreed that it could have a detrimental effect on the quality of their coursework and on revision for examinations:

“Yeah, so....24 hours a week. And that again helps to pay my rent and....And we have to like, study all the time. So you have a lot of things to write. If you are not on top of your study you can fail...And I hate to repeat any module...And you have to aim for like, first class, or like, a first second”. (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Neutral=3; Age 30+; Male)

“So a lot of the time, because of the work, I cannot always do my University work and that makes me feel so frustrated”. (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Neutral=3; Age 18-20; Female)

Similar comments were raised in the answers to the open-ended question:

“It's disappointing that I cannot focus these 3 years solely on my study, rather than having to

have a job in order to cover my living costs. My Uni work suffers and my overall degree grade is bound to reflect this". (Response to Open Question)

Juggling the demands of childcare and paid work with University studies was particularly difficult:

"I think that the finance offered to me as a mature student has been quite good, especially as it is not counted when claiming Child and Working Tax Credits. However, I still need to juggle this with Uni work and assignments, as well as normal life-looking after my home, my son and all the responsibilities that entails. I am quite jealous of the younger students who don't work, yet they don't seem to take advantage of their spare time to get assignments done"! (Response to Open Question)

The majority of the students in the focus groups mentioned that employers were flexible by allowing them to fit in shifts with University lectures and examinations. However, in the next case, a participant described how an employer bullied a student to miss examinations and lectures:

"I remember when I was working for a retail firm. And a girl that I was working with, she ended up failing her degree because she needed the job. She couldn't afford to lose that job. And the supervisor out of sheer pettiness, so he could get his sense of power, gave her a shift when she had some final exam or something like that...And refused to change it and said, 'well, if you don't turn up, I am sacking you'. And he freely admitted to it that he was doing it because he can. He was just being a bully and wanted to ruin her education". (Brighton Focus Group Participant; Moulsecoomb; Engineering; No Part-Time Job; Value for Money Score, Agree=2; Age 25-29; Male)

At times, students found balancing work and study tiring:

"So especially when you are getting towards high levels of Uni work, it does mean that you are constantly doing something, and I must admit that I find that quite tiring and exhausting". (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Disagree=4; Age 18-20; Male)

Value for Money and the University Experience

The qualitative component of the study was particularly important in bringing to light what students perceived as a value for money University experience. To ensure that the University provided value for money, many of the students mentioned that there should be more contact time and library resources for their courses. Students also perceived that printing and photocopying costs, and other course related expenses, should be minimised or included as part of the tuition fees.

The high rental costs of living in Brighton, and the fact that the student maintenance loan was insufficient to cover these costs, was repeatedly mentioned in the comments to the open-ended survey question. And students could not understand why the maintenance loan was not adjusted to the London rate, to reflect the high cost of living in Brighton.

Contact Time

Students across the two focus groups felt that the University should be ensuring that students had adequate contact time in terms of teaching hours, as well as support with course work. These issues were raised in the context of value for money:

“For the first year, I was much angrier about how much money I was spending and getting back from my course. In the first year, we were in once or twice a week for an hour. And I felt like I was not doing anything and not getting anything back. You know? And sometimes, I felt there was hardly any tutorial push”. (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree=5; Age 18-20; Female)

“I think that a value for money University experience is where there is a lot of support provided for the students. So sometimes we will have essays and assignments and we will need help, but the lecturers are like, ‘well you have got to do it yourself’. And they don’t really offer any help at all. So you do not know how to do it”. (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; Part-Time Job; Value for Money Score, Neutral=3; Age 18-20; Female)

Similar points were raised in a few of the comments to the open-ended survey question:

“I want a full timetable and fewer holidays. I’m paying £3000 for this education and I was having more contact hours in school than this. I want to be taught things and not have to live in the library”. (Response to Open Question)

However, this experience was not universal. In particular participants taking courses with smaller numbers of students mentioned that their contact time with lecturers was more than adequate:

“I think it is a lot different for us service and event management students, particularly as sports science students have a lot more students than we do. We have nice seminars where we have about 15 people in a class. Over here we have quite good contact time and quite good teaching time”. (Eastbourne/Hastings Focus Group Participant; Darley Road; Events Management; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Male)

Library Resources

The value for money issue was also raised in the context of library resources. Many of the focus group participants mentioned that the library should have sufficient numbers of books, and particularly of those that featured in core reading lists. Furthermore, a few of the students in the Brighton focus group wanted the inter-library loan system to be extended to first year undergraduates:

“And that is like value for money again. Maybe, your school or department should have enough books that you could take them away. If they had enough, then people could use them. Then you would not have to buy them”. (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Science; No Part-Time Job; Value for Money Score, Strongly Agree=1; Age 18-20; Female)

“They put limits on inter-library loans don’t they? In the first year you can only access certain amounts and they won’t pull in stuff from other places for you. Then in the second year, you get allocated a certain amount that you are allowed to pull in from elsewhere. But you are all paying the same amount and you are paying the same amount in the first year”. (Brighton Focus Group)

Printing and Photocopying

Because of the high tuition fees that they paid to come to University students in the two focus groups felt that the cost of photocopying and printing should be minimised, or made free:

“And there should be free printing credits too. Instead of having to pay all the time”.

(Eastbourne/Hastings Focus Group Participant; Darley Road Campus; Events Management; No Part-time Job; Value for Money Score, Agree=2; Age 18-20; Female)

“Why do they charge for printing and photocopying? It should be free....It is ridiculous”. (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 30+; Female)

A similar point was raised in the following open-ended survey question comment:

“I think students on creative courses where expensive printing and materials are required, should get an extra amount of money to cover these costs throughout the year. And even for printing credits, as colour printing is expensive, but is necessary”. (Response to Open Question)

Other Course Related Expenses

The value for money topic was also raised with regard to other course expenses such as essential course materials and field trips. As with printing and photocopying expenses, participants mentioned that the cost of trips and essential course materials should be included as part of the tuition fees:

“Some of these field experiences can be quite expensive, especially as I am doing an international course. So you may have to visit Europe. For example, you may need to go to Paris or somewhere else in Europe. And how can like students have £300 to spare to afford to go on a field trip”? (Eastbourne/Hastings Focus Group Participant; Darley Road Campus; Events Management; No Part-time Job; Value for Money Score, Agree=2; Age 18-20; Female)

“And you have to like pay £200 to show your stuff at an exhibition. So we had to fund all our framing and printing. I like got off lightly. Some people paid like, £500 who wanted to do it really well. And I thought, I can't afford to pay for that”. (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree=5; Age 18-20; Female)

This theme was also mentioned in some of the responses to the open-ended question in the online survey:

“It is a compulsory requirement of my course that I go on a residential trip abroad, which cost me around £350. I asked if I could be excused from the trip because of my financial situation, but I was told that if I did not attend, I would fail the module and in turn, the year. This combined with the University reducing the size of my bursary has put me into financial hardship. The University should not require those students who cannot afford to go on residential trips to do so”. (Response to Open Question)

“Field trip must be paid. With the high fees that we are paying, it should be within the budget”. (Response to Open Question)

Tuition Fees

The focus group participants questioned why student fees were being raised to nearly £9,000, particularly as they believed that the University experience would fundamentally remain the same:

“It is now £9,000, which I think it is definitely too much. But what has changed so much to justify a £6,000 increase in tuition fees?” (Eastbourne/Hastings Focus Group Participant; Hillbrow; Sports Coaching; Part-Time Job; Value for Money Score, Neutral=3; Age 18-20; Male)

“I mean, I would probably object to paying 9,000, as you don’t get anything extra”. (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Female)

Similar issues were also raised in some of the responses to the open-ended survey question:

“I only reapplied to University because it was the last year without the hiked-up fees. If I had waited another year, I would not have gone to University at all. There is no way that the quality of the teaching at Universities is worth that amount of money. Many courses run under 10 hours a week teaching time, mine included.” (Response to Open Question)

Rental Costs and the Student Maintenance Loan

One of the most predominant themes to emerge from the analysis of the open-ended survey question was the high rental costs in Brighton. The majority of the students who raised this issue commented on how the maintenance loan and/or University bursary was insufficient to cover these high rental costs:

“My loan for living in Brighton did not even cover accommodation costs, let alone the cost of living”. (Response to Open Question)

This issue was also brought up by participants in the Brighton focus group:

“And I just wanted to add about the bursaries that are £450 twice a year. And that doesn’t really add up for the amount in the difference that you pay for living in Brighton”. (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 30+; Female)

The maintenance loan was seen as insufficient with regards to the costs of University halls accommodation in Brighton:

“Brighton halls cost me my entire loan and half my grant. They are far too expensive and my parents had to give me support, when they could not really afford it”. (Response to Open Question)

Some of the open-ended survey question statements mentioned that the maintenance loan should be means tested according to the cost of living in a locality such as Brighton:

“I think that the amount of the Maintenance Grant you get needs to be means tested against what you actually need to pay. For example, people in London get more money, but Brighton is just expensive as London”. (Response to Open Question)

This issue was also raised in the context of the Brighton student focus group, as the following

conversation between participants illustrates:

“And the student loan and other things such as the bursary need to be judged according to where you are studying”. (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree= 2; Age 18-20; Female)

“It should take into account the costs of living in that particular area. We are like one of the most expensive places to live in England”. (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 30+; Female)

“And yet we get the same as someone studying in Nottingham or Cardiff where it is so much cheaper”. (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree= 2; Age 18-20; Female)

By contrast these types of issues did not seem so much a concern for students in the Eastbourne and Hastings focus group. This may reflect the fact that rental prices in these localities are much lower than they are in Brighton.

Management of Personal Finance

Despite the expenses of everyday living, such as rental costs and University related expenses, most of the students in the two focus groups had developed strategies for managing their personal finances. Some of these strategies are highlighted in the following quotations:

“I do have two different bank accounts now. I didn’t when I started here, but I learnt that if you have got one bank account, it is too easy to draw into it. And then you find out that you have not got the necessary funds for weekly bills or whatever. So now, I like have two. And now, every month, I just transfer a certain amount of money for my spending, which is for food...” (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Agree=2; Age 30+; Female)

“I have three bank accounts basically. I have a saver where I will have a little bit there once in a while. That is like my proper safety net, in case I get desperate and have no money. Then I have a student account and that is the one with my overdraft, and that is the one that I use completely for rent. And also again, if I am desperate and I need to use an overdraft, then I have always got the money. Then I have a current account where all my wages go into. And I like use that for everyday spending”. (Brighton Focus Group Participant; Grand Parade; Photography; Part-Time Job; Value for Money Score, Strongly Disagree= 2; Age 18-20; Female)

“Yeah, I use a spreadsheet to organise my finances. I don’t use it that much, but when I do, it is useful”. (Eastbourne/Hastings Focus Group Participant; Darley Road Campus; Events Management; Part-Time Job; Value for Money Score, Agree=2; Age 21-24; Male)

“For me, I am always checking my bank balance in order to see how much money I have got going in and out. So that is the way that I manage that”. (Eastbourne/Hastings Focus Group Participant; Darley Road Campus; Events Management; No Part-Time Job; Value for Money Score, Agree=2; Age 18-20; Female)

Another issue that arose from the focus group discussions was the concern some of the students had about the cost of doing a postgraduate course in the future:

“And as I said earlier, I have to go on to do a master degree in social work. I am just thinking

about how do I get the money to pay for it? I am working two days a week. So now, I will have to save money to get a deposit to pay for my flat. I could maybe rent out one of the rooms and move into one room with the kids when they come and visit me on the weekend". (Brighton Focus Group Participant; Falmer; Social Sciences; Part-Time Job; Value for Money Score, Neutral=3; Age 30+; Male)

However, such strategies are inevitably undermined by the rising costs of living-highlighted in the qualitative findings report, the survey results and tabulated data.

Conclusion

The qualitative data provides in-depth information about the financial situation of students at the University of Brighton. It therefore usefully supplements the survey findings. In some cases, the qualitative data provides additional information about the financial circumstances of students. In particular, the qualitative findings showed that in some cases, students were not just having to work long hours to support themselves and their University studies, but were also having to take up more than one job during term-time. The demands of combining more than one job during term-time with University study and the effects of this on student well-being and academic performance is something that needs further investigation and study. These issues are also linked to parental financial support, because as the findings show, many students were having to combine the demands of University study with paid work, as they were receiving limited or no financial help from parents.

The qualitative findings add further context to the survey data on the issue of value for money and the University experience. One of the most important themes to emerge on this topic and which came out strongly in the responses to the open-ended survey question and the Brighton student focus group was the insufficiency of the maintenance loan to cover the costs of living and renting in Brighton. The survey findings and tabulated data show clearly that weekly accommodation costs continue to rise significantly, and that this was particularly the case for students based at Brighton campuses. Students determined efforts to manage their finances will thus be impacted by the rising costs of living in their locality.

Further information

For further information about this research, please contact:
Stephanie Fleischer (School of Applied Social Science)
Telephone: 01273 644529, Email: S.Fleischer@brighton.ac.uk
Andrew Bassett (School of Applied Social Science)
Email: A.Bassett@brighton.ac.uk

Findings from the 2013 Student Finance Survey and Tabulated data is also available to download at: <http://www.brighton.ac.uk/sass/research/publications/>

For advice and support on financial issues, you can contact the Student Advice Service. Please email: studentadvice@brighton.ac.uk or access information at www.brighton.ac.uk/moneymatters