



University of Brighton

The Winn Report: The Financial Situation of Students at the University of Brighton 2015-16

This is a summary report of the twenty-first survey of the financial circumstances of students at the University of Brighton, reporting key findings from an online survey conducted in 2016, and making some comparisons with data from previous years of the survey. Researching full-time second year students, this survey has been regularly conducted since 1992. The research is commissioned by the Access Agreement Working Group and is carried out by the University's Social Science and Policy Research Centre.

Key Findings

- Almost half of the students that completed this year's survey were mature students (21 years or over at entry)
- The highest proportion of students in ad-hoc or casual employment during term-time since the survey began in 1992
- A lower proportion of students received regular or one-off financial contributions from family members, the lowest reported since 2010
- Fewer students lived with their parents
- More students reported being in debt when asked about their current financial situation
- More students than in any previous survey agreed that the combination of academic work and paid work during term-time meant they were often very tired
- Students paid on average more on accommodation costs per month than in previous years
- More students than in previous years were worried about debt now and on graduation, and more also sought debt advice

SSPARC Social Science Policy and Research Centre

Research Findings

October 2016



Student Services

Research Methods

Data Collection

The online student finance survey was available to all second year full-time undergraduate students (n=3,753) at the University of Brighton between 26th February and 25th March 2016. During this time students received email invitations and the survey data was collected using Bristol Online Surveys. Ten £40 Amazon vouchers were given to students in a draw from all respondents. The overall response rate was 12% (n=451).

Sample Characteristics

Two international and three first year students who completed the survey were omitted from the analysis. Therefore the report focuses on UK/Home full-time second year students only (n=446). The sample consists of the following demographics:

- The sample comprises of 68% females, and 32% males. In comparison, the whole University population consists of 60% females and 40% males.
- 48% of students were mature (aged 21 or over on entry) in comparison to 29% of all full-time undergraduate students within the University population.
- The ethnic composition of the sample was 79% White; 7% Asian; 9% Black; and 3% from another ethnic background. 2% of respondents refused to state their ethnic origin.
- 19% of respondents reported a disability, which compared to 14% within the University population.
- 8% of respondents had children under the age of 19 years old.
- Respondents by campus: Eastbourne (13%), Hastings (4%), Falmer (33%), Moulsecoomb (36%) and Grand Parade (14%).

Financial Help for Students

As in 2014, the vast majority of students in 2016 were eligible for student finance. Moreover, 2016 saw the highest proportion of students applying for a maintenance loan since the survey began in 1992.

Attitudes towards student loans and living expenses shifted. More students agreed that students should not be expected to take on debt to finance their living expenses, this compared to figures in 2000. Also the highest proportion since 2002 disagreed that it is right that students should contribute to their living expenses because most graduates eventually earn above average salaries. This year, a fifth of students disagreed that student loans increase financial responsibility which is an increase from the last four surveys. (Also see the tabulated data for further insight and comparison over time).

Though there was a slight increase in awareness compared to 2014, the majority of students in 2016 were not aware of University hardship/support funds. This has also been the case in previous years of the survey.

In 2016, fewer students than in 2014 received a Maintenance Grant. This year a smaller proportion of students received other types of grants, bursaries or scholarships.

2016 saw the lowest proportion of students since 2008 in receipt of regular or one-off financial contributions from family members. Students received lower average amounts than in 2014.

Fewer students received regular monthly financial help from their families and the average amounts received were also lower than in 2014.

There was little change from previous years in the proportion of students having used savings to fund their studies.

Student Finance

- 98% of respondents reported that they were eligible for student finance.

Student Loans

- 94% of respondents in 2016 indicated that they had applied for a Maintenance Loan to cover living expenses, compared to 92% in 2014. The maximum maintenance loan available to students in this survey was £5,740 (e.g. for those income assessed and not entitled to a grant).
- 87% of students indicated that they had applied for a tuition fee loan (£9,000).
- 63.5% of students agreed that 'student loans help to increase students' financial responsibility'. This was a lower proportion compared to 2014 (68.5%) and 2013 (71%).
- 70% of students agreed that 'students should not be expected to take on debts to finance their living expenses', which was a higher proportion compared to 2014 (61%), and 2013 (49%).
- 25.5% of students agreed that 'it is right that students should contribute to their living expenses, because most graduates eventually earn above average salaries'. The proportion was 34% in 2014, and 36% in 2013.
- 19% of students agreed that 'students should contribute to their tuition fees, because most graduates eventually earn above average salaries', which is a smaller proportion compared to 2014 (24%) or 2013 (26%).
- 39% of students agreed that 'tuition fees should be means tested dependent on

parents' income'. In 2014 the figure was 41%; and in 2013 it was 43%.

- 37.5% of students agreed that 'all students should pay tuition fees, which is paid back through a loan after they have left University', which was a similar figure compared to 2014 (37%). In 2013 the figure was 43%.
- A smaller proportion of students in 2016 (34%), compared to 2014 (38%) or 2013 (41%) agreed that 'in principle students should pay tuition fees for University education'.

Grants, Bursaries and Scholarships

- 65.5% of students confirmed that they received a Maintenance Grant, which was less than in 2014 (73%). The minimum Maintenance Grant for 2016 was £50 and the maximum amount was £3,387.
- 36% of students received the University of Brighton Bursary (only 7% received a bursary in their first and their second year), which is more than in 2014 (23%), but less than 2013 (51%).
- 8% of students in 2016 received an NHS Bursary, which was a smaller proportion compared to 2014 (12%).
- 4% of students in 2016 received the Special Support Grant, which was a similar amount compared to 2014 (5%).
- Parents Learning Allowance was claimed by 4% of students in 2016, which was slightly less than in 2014 (6%).
- A Childcare Grant was claimed by 2% of students in 2016, which was the same proportion as in 2014.
- 9% of students received Disabled Students Allowance. In 2014 the proportion was 11%.

- 5% of students in 2016 indicated that they received other types of grants, bursaries or scholarships. The proportion was 10% in 2014.

Financial Contributions from Parents or Other Family Members

- The lowest proportion of students since 2008 (53%) received regular or one-off financial contributions from family members. In 2014 the proportion was 63.5%.
- 40% of respondents stated that parents or guardians contributed regularly to their accommodation costs. In 2014 the figure was 47%. Contributions ranged from £10 to £2,000 each month; the average monthly contribution was £311 in 2016, it was £468 in 2014.
- 15% of respondents received regular parental contributions of £500 or more towards their accommodation costs, which compared to 28% in 2014.
- Of those students in receipt of a monthly parental contribution towards accommodation costs, those based at Brighton sites received £469 on average, and those at Eastbourne or Hastings campuses received £473 on average. The difference was not statistically significant.
- 25% of respondents indicated that parents or guardians had given them gifts of money to support their studies, which compared to 38% of respondents in 2014.
- Financial gifts received since the start of the course ranged from £20 to £24,000; the average amount received was £1,089. The 2014 average was £1,596.
- 12% of respondents received at least one financial gift of money since starting University, along with a regular monthly parental contribution towards accommodation costs. In 2014 the amount was 24%.
- Of those who received monthly financial contributions as well as financial gifts from their parents, 10% received £10,000 or over since the start of their course. This was a drop from 2014 (32%).
- Mature students (aged 21+) were less likely to receive gifts of money from family members, as well as monthly parental contributions to accommodation costs (22.5%), compared to younger students (30.3%). The difference was statistically significant.
- 31% of respondents who were eligible for a Maintenance Grant received monthly parental contributions to accommodation costs, which compared to 57% of respondents who were not entitled to the grant. The difference was statistically significant.
- 23.5% of respondents in 2016 received additional parental financial support with phone bills, car running costs or food vouchers. In 2014 the amount was 26%.

Other Funding Sources

- 66% of students were not aware of other hardship/student support funds that the University provides. In 2014 the proportion was 68%.
- 59% of students in 2016 had used savings since beginning University. In 2014 the proportion was 62%.
- Of the 59% of students who had spent some savings since their course began, 65% had spent £1,000 or more. The average savings spent was £1,859 and ranged from £100 to £30,000. Similar figures were reported in 2014.

Employment

The 2016 survey showed a slight increase in the proportion of students in regular term-time employment, compared to 2014.

Nonetheless, this proportion remains lower than in any of the years from 1998 to 2013.

As seen since 2010, casual or temporary employment was found to be more common amongst those students without a regular term-time job. Furthermore, ad-hoc employment reached the highest figure since the survey began in 1992.

Those students who received regular financial contributions from their parents were less likely to have a term-time job than students who did not receive these financial contributions. This was also the case in 2010, 2013 and 2014.

As in 2014 and 2013, the number of hours worked per week in regular term-time employment differed by faculty and department. However (unlike 2013 and 2014), in 2016 these differences were statistically significant.

As in all other previous surveys, students in regular term-time employment were most likely to work in Shops/Sales or Bars/Catering. The two main reasons for not being in paid work were wanting to concentrate on studies or a placement commitment.

A higher proportion of students in 2016, than in 2014, worked during the vacations. As in the previous years of the survey, students were most likely to work during the summer vacation at the end of the first year of University study.

Compared to 2013 and 2014, students in 2016 were more likely to agree that their paid work had a detrimental impact on the time they had available to study. They were also more likely to agree that due to term-time work, the quality of their academic work had suffered.

More students than in any previous survey agreed that the combination of academic work and paid work during term-time meant they were often very tired. They were also more likely to agree that their term-time job had reduced the time available for social activities.

Regular Term-Time Employment

- 39% of the respondents had a regular term-time job. The proportion was 36% in 2014 (36% was the lowest recorded proportion since 1996).
- Average weekly earnings were £95 and ranged between £7 and £440 in 2016 and compared to average weekly earnings of £104 in 2014.
- Education (45.0%) and Humanities students (44.5%) were the most likely to be employed, whilst the University of Brighton in Hastings (12.5%), and Pharmacy/Biomolecular Sciences (28%) were the least likely to be employed. The difference between students in regular term-time employment by department was not statistically significant.
- The respondents were most likely to take on Shops and Sales work (41%), or, Bar and Catering work (24%).
- Of those that worked regularly during term-time, 13% worked for the University. The most common jobs for the University were Student Ambassador (60.8%) and working for the Student Union (21.7%).
- Hours worked per week ranged from 3 to 36 hours. The average amount of hours worked per week was 13.1 hours.
- Of the students who reported having a regular term-time job, 32% worked over 15 hours per week, and 10.5% worked over 24 hours per week. In 2014, 29% of students who had a regular term-time job worked over 15 hours a week and 21% worked more than 24 hours in a week.

- There was a statistically significant difference between the hours worked per week in term-time employment, and both faculty and department; most weekly hours were reported in Humanities (16.6) and Business (16.0) and least hours worked in Pharmacy (5.7). In 2013 and 2014 these differences were not statistically significant.
- Students from the Business School (55%) were the most likely to work over 15 hours a week; students from Science and Engineering (23%) were the least likely to do so.
- 42% of students who did not receive monthly parental contributions to accommodation costs undertook regular term-time employment. Of those who did receive monthly contributions, 33% were in regular employment. The difference was not statistically significant.
- Students living with parents were more likely to have a regular term-time job (43%) than other students (38%). The difference was not statistically significant.
- Mature students (13.1 hours) and young students (12.9 hours) in regular term-time employment worked a similar average amount of hours per week.
- Of those students without a regular term-time job, 42% said they did not regularly work as they wanted to concentrate on their studies, and 17% said they had course placement commitments. There was no significant difference by school and the reasons stated for not having a regular job in term-time.
- 23% of students expected the University to help them find a term-time job.
- 91% of students said they gained communication skills from their regular employment. 58% gained self-management skills; 28.5% gained

research skills; 26% gained enterprise and entrepreneurship skills. This was a new question in 2016.

Casual 'Ad Hoc' Employment (Term-Time)

- 43% of students had been in casual or temporary employment during term-time, which was a higher proportion than 2014 (37.5%) and the highest ever recorded since surveying began in 1992.
- Students in casual or temporary employment worked on average a total of 69 hours in the academic year. The average total of earnings for this academic year was £557. By comparison, in 2014, students in casual or temporary employment worked on average a total of 63 hours for the academic year, and the average earnings were £434.
- 12% of students had both temporary employment as well as holding a regular term-time job. (2014, 29%).
- In 2016, the combined term-time employment was 69%, which was the highest proportion since the survey began in 1992. In 2014 all term-time employment was 63%.
- 11% of respondents had found other ways to raise money, or other sources of income. On average respondents had generated £1,472 through these other income sources. The most common means of generating this income was by selling either personal possessions or creative work, such as art.

Vacation Employment

- 71% of students worked at least one vacation, which was a higher proportion than recorded for 2014 (66%). Of those students who worked at least one

vacation; 68.5% reported working during Christmas of the first year of University; 66% during Easter of the first year; 94% during the summer at the end of the first year; and 70% during Christmas in the second year of study.

- Students were asked to give the main three reasons for working during the vacations. To meet basic living costs came top each time (1st: 68%, 2nd: 21% and 3rd: 15%). The second for all three reasons were:
1st reason: To pay off current debt (5%)
2nd reason: Avoid getting into debt (17%).
3rd reason: So I can save (14%).
- 87% of students who had a regular part-time job during term-time also worked during vacations, compared to 61% of students who did not have a regular term-time job, but worked during vacations. The difference was statistically significant.
- Of those students who reported they did not work during the vacations, the primary reason stated was that they could not find a job (33%).

Attitudes to Employment

- 67% of students who worked during term-time agreed that it had a detrimental effect on the time they had available to study. Moreover, 87% of students also agreed that the combination of academic work and paid work during term-time meant that they were often very tired. The figure in 2014 was 76%.
- 54% of students agreed that the quality of their academic work had suffered because of undertaking paid work in term-time. In 2014 the figure was 45%.
- 58% of students agreed that they would like to do more academic work in term-time, but their paid work prevented them from doing so. The figure in 2014 was 50%.
- 65% of students agreed that they would like to do more paid work during term-time, but their academic work prevented it. In 2014 the figure was also 65%.
- 63% of students agreed that their term-time job gave them useful work experience.
- 61% of respondents with a job reported they would only take on a job that fits round their academic timetable.
- 33% of students in regular term-time employment agreed that their paid work had led them to miss taught sessions at University, compared to 28% in 2014.
- Students who agreed that their term-time job had a detrimental effect on the time that they had available to study, worked a greater number of hours on average (14.1 hours) than those disagreeing (9.0 hours) with this statement. The difference was statistically significant.
- Students who agreed that the combination of academic work and paid work during term-time meant that they were often very tired, worked a greater number of hours on average (13.7 hours) than those who disagreed (9.5 hours) with this statement. The difference was statistically significant.
- Students who agreed that because of their term-time job the quality of their academic work had suffered, had worked a greater number of hours on average (14.1 hours) than those who disagreed (10.7 hours) with this statement. The difference was statistically significant.
- Students who agreed that their paid work had led them to miss taught sessions worked a greater number of hours on average (15.8 hours) than those who disagreed (11.8 hours) with this statement. The difference was statistically significant.

- Students who agreed that they would like to do more academic work in term-time but their paid work prevents it, were more likely to work a greater average number of hours per week (13.9) than those who disagreed (10.2). The difference was statistically significant.
- Students who agreed that their term-time job had reduced the time available for social activities, were more likely to work a greater average number of hours per week (14.1) than those who disagreed (10.1). The difference was statistically significant.

Expenditure

In 2016, the proportion of second year students living with parents or guardians was the lowest ever reported. As a result the proportion of students living in private rented accommodation increased.

Students paid on average more on accommodation costs per month than in previous years. The average accommodation expenditure per month remained the same when students living in parental accommodation were omitted from the analysis.

Course related expenditure such as books, photocopying, compulsory course costs, and other additional course costs were found not to be statistically significant between schools.

Unlike in 2014, weekly travel costs in 2016 were found to be statistically significant between University sites.

Less than half of students in 2016 used their UniCard to purchase discounted University services. This was also the case in 2014.

An equal proportion of 2016 students compared to 2014 students, agreed that the University experience had provided value for money. Students' perceptions about value for

money by faculty and school were not statistically significant.

Living Expenses

Accommodation

- 83% of students in 2016 resided in private rented accommodation (2014, 72%); 8% of students lived with parents or guardians (2014, 12%); 2% were in Halls of Residence, (2014, 4%); and 4% owned their home (2014, 7%). 1% of students were in lodgings and 2% resided in 'other' forms of accommodation.
- Students paid on average £400 to £439 per month for accommodation. When students living with their parents were omitted from the analysis, the average still remained at £400-439 per month. In 2014 and 2013 students paid on average £360 to £396 per month in accommodation costs.
- The average yearly accommodation costs ranged from £4,800 to £5,268 (compared to the maximum student loan for maintenance of £5,740 that students could have received).
- 11% of students paid £520 or more per month on rent.
- In 2016 89% of students reported paying at least £320 per month in accommodation costs. In 2014, 83% of students reported paying at least £280 per week in accommodation costs.
- A similar proportion of young students (71%) and mature students (aged 21 and over, 72%) were paying £400 or more per month for their accommodation.
- 6% of students (living away from their parents' home) studying at Brighton sites paid under £80 per week, compared to 8% of students based in Eastbourne or Hastings. The difference was not statistically significant.

Food, Utilities and Other Expenses

On average, per week students spent:

- £20-24 on food (£15-£24 in 2014).
- Less than £10 on clothes (less than £10 in 2014).
- Less than £10 on a mobile phone (same in 2014).
- £15-£19 on social activities (in 2014 also £15-£19).

On average, per month students spent:

- Less than £40 on gas, electricity and water and waste (2014, less than £40).
- Less than £40 on broadband, TV and landline (2014, less than £40).

Course Related Expenses

Books

- In 2016, 28% of students spent nothing on course books for the academic year (2014, 26%); and 34% of students spent over £50 (2014, 37%). The average amount spent by students on books in 2016 was £20-£49 (20%), which was similar in 2014 (21%).
- The lowest spending of students for course books were from Computing/Engineering/Mathematics (19.4% over £50) and Education (20% over £50) departments. The highest spending students for course books were from Business (55.8% over £50) and Medical (50% over £50) departments.

Computer Equipment

- Students spent less than £20, on average, on computers and related equipment (including software) for the academic year (2014, less than £20).
- 99% (2014, 97%) of students claimed they owned, or had regular use of, a

computer, laptop, or tablet at home. 97.5% (2014, 97%) of students said they had access to broadband at home.

- 97% of respondents reported that they owned a Smartphone (2014, 91%).
- There were no significant differences between schools and the average amount spent on computers and related equipment for the academic year.

Compulsory Course Costs

- Less students in 2016 (63%) than in 2014 (67%) spent nothing on compulsory course costs for the academic year. 13% of students spent £50 or over on this type of cost for the academic year, which was in proportion with 2014 (13%).
- Education as well as Art, Design and Media students were the most likely to spend under £20 on average on compulsory course costs for the academic year, while students from all other departments were likely to spend nothing. The differences were statistically significant.

Additional Costs

- 50% of respondents spent nothing on additional course costs for the academic year. 23% of respondents reported spending £50 or over on additional course costs, which was a lower proportion than in 2014 (20%).
- There was a statistically significant difference between schools and the average amount spent on additional course costs for the academic year. School of Art, Design and Media students reported the highest average expenditure for additional cost for material (average £20-£49) followed by an average of up to £20 for Humanities, Education, Health Science, BSMS and Pharmacy students. Students from all other departments ticked 'nothing' as

their average expenditure on additional course costs.

- 30% of respondents reported spending £20 and over on printing and photocopying for the academic year, which was a lower proportion than in 2013 (38%).

Use of Unicard

- 43% of students reported using the Unicard to purchase University services, which is a slight increase compared to 2014 (40%).
- 58% of students who received a University of Brighton Bursary used the Unicard to pay for University services and products (2014, 43%). 34% of students without a Bursary used the Unicard to pay for University services and products (2014, 35%). The difference was statistically significant.

Transport

- As in 2014, 34% of students reported no expenditure on travel costs in 2016.
- 49% of students reported spending £10 or more per week on travel to and from University (2014, 46%).
- There were statistically significant differences in weekly travel expenditure by site. Students based at Hastings and Falmer spent on average between £15-£19, students at Eastbourne £10-£14, at Moulsecoomb less than £10 and at Grand Parade nothing on average.
- As in 2014, the main mode of transport to and from University was walking (38%). 24.5% of the students travelled by bus, 18% by car, 12% by train, 4.5% by cycle. 3% of students used other forms of transport, such as a motorbike.
- For Grand Parade (74%) and Moulsecoomb (56.5%) students, the main form of transport used was walking. For Falmer, the main mode of transport was

the bus (46%). Equal proportions of students at Hastings drove (35%) to and from University, or walked (35%).

Students based at Eastbourne were most likely to use their car (41%) or walk (43%). The differences between schools and main mode of transport to and from University were statistically significant.

- 41.5% of respondents owned or had regular use of a car, which was a higher proportion compared to 2014 (37%). Students based in Eastbourne (58%) and Hastings (60%) campuses were most likely to own or have regular use of a car; Grand Parade students were the least likely (31%). The difference was statistically significant.
- The difference between weekly expenditure on travel by mode of transport was statistically significant. Students who travelled mostly by train to and from University spent more per week on average than those travelling by other forms of transport. As was the case in 2014, the largest proportion of students who travelled by train to and from University were based at Falmer campus (21%). The lowest proportion travelling by train was at Grand Parade (5%).

Value for Money

- 27% of students agreed that the University experience had provided value for money, and 47% disagreed with the statement. These are the same percentages as in 2014.
- Students most in agreement that the University experience had provided value for money were studying in the School of Health Science (41%) and the School of Sport and Service Management (41.5%). Those least in agreement were studying in the School of Environment and Technology (60.5%) and School of Applied Social Science (57%). However,

the difference between departments was not statistically significant.

Credit and Debt

Reported levels of debt were the highest since 2008. This means that less students reported being in credit when asked about their current financial situation.

Compared with the 2010, 2013 and 2014 surveys, respondents in 2016 were more likely to be fairly worried about debt now, and more likely to be very worried about debt on graduation.

More students in 2016 than in 2014 and 2013 sought debt advice. However, only half of the students surveyed knew about financial support services at the University.

Current Financial Situation

- 36% of students were in credit in 2016, compared to 58% in 2014.
- 64% of respondents were in debt (excluding mortgages and student loans), which was a higher proportion than 2013 (42%).
- In 2016, 38% of respondents had up to £1,000 of debt (21% in 2014); and 26% had more than £1,000 of debt (excluding mortgages and student loans).
- Students receiving gifts of money from family members and/or monthly parental contributions towards accommodation costs were more likely to be in credit (62%) than those who did not receive this financial assistance (49%). This difference was statistically significant.
- Respondents receiving a University of Brighton Bursary were more likely to be in debt (53%) than respondents not receiving it (45%). However, this difference was not statistically significant.

- 77% of respondents living at home with parents/guardians were in credit, compared to 52% of students living away from the family home. The difference was statistically significant.
- 11% of students had existing debts before starting their university course.
- 79% of students reported that they are eligible for an overdraft. In 2014 a slightly different question was asked and 57% reported having an overdraft facility.
- 6% of students had taken out a pay day loan since starting University. This was a slightly higher proportion compared to 2014 (5%).

Concern over Debt

- 29% of respondents were very worried and 48% were fairly worried about debt now. In 2014 the proportions, respectively, were 18% and 46%.
- 37% of respondents were very worried and 44% were fairly worried about debt on graduation. In 2014 the proportions were respectively 29% and 40%.
- Students in credit were less likely to be very worried about debt now (14.5%) than students in debt (46%). The difference was statistically significant.
- Students in credit were less likely to be very worried about debt on graduation (31%) than students in debt (45%). The difference was statistically significant.
- 26% of students had accessed debt advice, compared to 11% in 2014. 42% of students with a pay day loan had taken debt advice. This result was statistically significant.
- Students who sought debt advice, were most likely approach family members (63%) and least likely to approach the Student Union (6%). 27% of students who

sought debt advice utilised the Student Advice service, which is a slightly lower proportion than in 2014 (28%) and 2013 (33%).

- 51% of students were aware of financial advice and support at the University. Those in credit (57%) were more likely to be aware of these services compared to those currently in debt (43%), however this difference was not statistically significant.

Conclusion

In the last few years we have seen significant changes in the student support system with the introduction of tuition fees and tuition fee loans in 2012-13. This is the second survey reporting on students who were paying £9,000 tuition fees per year of study. Student financial situations are changing as more students need to secure an additional income to the assessed contributions from Student Finance England to cover their basic living costs, as the student loan is often an insufficient amount.

The majority of students worked during term-time (69%) with more students in ad hoc employment than in regular part-time jobs.

There was an increase in students reporting that they were tired combining paid work and academic work, that the quality of their academic work suffered and that paid work prevented them from doing more academic work.

More than half of the students received financial gifts; of those many received regular monthly contributions from their parents. However, mature students and students from lower earning backgrounds were less likely to be financially supported by their families. Here it should be noted that the survey sample may not be representative of the University population, due to a higher proportion of mature students which could account for lower levels of parental support.

Students' expenditure has changed little over the last years with the exception of accommodation costs which continue to rise rapidly. Students paid on average £400-£439 per month on rent an increase of 10% from last year.

Finally, the proportion of students in debt (in addition to their student loans) and the amounts owed, have increased considerably; with now 64% of students being in debt and of those a quarter owing more than £1,000. Also the worry about debt now and at graduation has intensified amongst students.

Further information

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