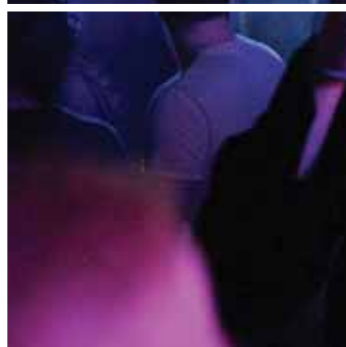
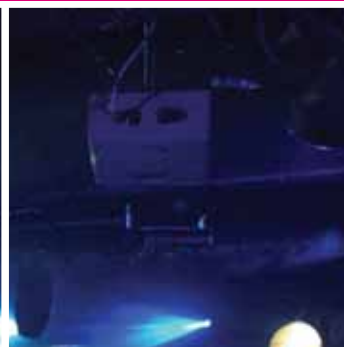


the student experience report 2005



2005 student experience report

commissioned by UNITE in association
with HEPI and conducted by MORI

5th anniversary edition



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background

The UNITE Student Experience Report has had a name change to reflect the broad reach of the survey investigating the student experience. When UNITE initiated the original Student Living Report in 2000 it was really the only one of its kind – now there are myriad surveys into different facets of student life. In order to ensure that the UNITE Student Experience Report continues to have the most robust methodology and expert input we have expanded the report to include commentary from the Higher Education Policy Institute (HEPI). Also new this year, we have included a free response section for respondents to tell us how they imagine the student experience will change five years on. The Workbank have also continued their support of the study by sponsoring the 'Student Work Experience' section.



methodology

For this fifth wave of The UNITE 'Student Experience Report', MORI conducted face-to-face interviews with 1,007 full-time undergraduate and postgraduate students at twenty universities across the UK (England, Scotland, Wales and Northern Ireland) between 25th October and 24th November 2004. In the previous studies the sample was composed of 1,103 students in Wave 1 (fieldwork 23rd October to 15th November 2000), 1,068 students in Wave 2 (22nd October to 16th November, 2001), 1,086 students in Wave 3 (22nd October to 15th November, 2002) and 1,065 students in Wave 4 (30th October and 27th November 2003). The sample profile has been largely consistent across all five waves of the study and the fieldwork was conducted at the same time each year. The institutions were initially selected with probability proportional to the number of full-time students studying any subject.

The selection of universities was representative of region and type of university (old and new) across the UK. Twenty-two universities were included in Wave 1, twenty in Wave 2 and twenty-one in Waves 3 and 4, all using the same selection criteria. To ensure the profile of students was representative, quotas were set and data weighted by gender, year of study, subject of study and ethnic minority.

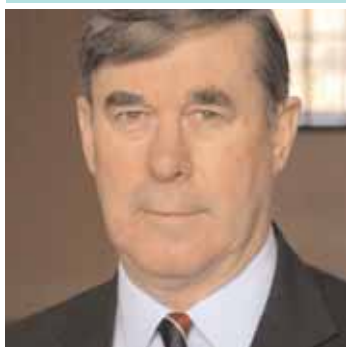
The questionnaire took approximately 30 minutes to complete on average.

Please note that totals may not always equal 100%. In some instances this is where respondents were allowed to choose multiple responses for a particular question. An asterisk (*) represents a value of less than 0.5 per cent but more than zero.

The appendix to this report contains the sample profile and a brief outline of social class definitions as used by the Institute of Practitioners in Advertising.

foreword

by Sir Graeme Davies, Chairman of HEPI



As Chairman of The Higher Education Policy Institute (HEPI) and Vice Chancellor of the University of London I am delighted to provide this foreword for UNITE's 5th Anniversary Report into the Student Experience.



HEPI was established with the primary purpose of ensuring that higher education policy development in the UK is informed by research and by knowledge of the experience of others. The UNITE report into the Student Experience is a valued research document which raises awareness of the needs, attitudes and requirements of students, and shows both where they are changing and where they remain constant.

A number of the findings of this report are very relevant to current policy debates – for example, the extent to which students work during term time, the degree of their indebtedness and how they believe that the additional resources

provided by variable fees should be used.

The knowledge we gain from understanding the student experience from these reports is important not only for organisations such as HEPI but also for universities across the UK which are facing a radically different environment in the future, as well as for policy makers who need to be aware of the characteristics, aspirations and behaviour of the 'consumers' of Higher Education.

The findings of the UNITE Student Experience Report are encouraging and continue to show that students value their time at university and have a rich and varied experience, which equips our future leaders

with the life and academic skills that they will need in their careers. It is particularly encouraging that the overwhelming majority are satisfied with the quality of the education that they receive – the first time this question has been posed.

This report is invaluable to all of us who are dedicated to maintaining and improving all aspects of university life in the UK and I have no doubt that the findings will be widely used throughout the year.



introduction

by Nicholas Porter, Chief Executive Officer of UNITE Group



5 Years on...



Welcome to our fifth anniversary of the UNITE Report into the Student Experience. When we first launched our research with MORI five years ago it was our intention to capture the highs and lows of the higher education experience, whilst providing a unique piece of social research which we are delighted to share with our colleagues in the Higher Education Sector.

Our expectations have been exceeded; the Student Experience Report is now recognised as one of the leading publications in this sector used by a cross section of organisations. The report challenges current thinking, measures attitudes and illuminates future trends.

The methodology has remained consistent over time, allowing us to monitor and record changes during the past five years, like the UNITE/MORI Student Financial Index, which was first launched as part of our 2004 survey. As well as tracking trends we are able to explore new issues that evolve each year.

It has been recognised that the student experience encapsulates both academic and non academic activity and to further reflect this we have broadened this anniversary edition, introducing new questions relating to: personal finance, services for students, personal possessions in the digital age, community involvement and life after university.

Our customers who buy into higher education are the very best people to tell us what it's like. Of course, the test will be how well we can listen to them. I believe that the UNITE Student Experience Report offers valuable and informative data and our own challenge will be to apply it's findings intelligently to shape the way we build great customer experiences for the future.

UNITE is committed to continuing to contribute to the understanding of the student experience, in order that we can constantly improve our servicing of their requirements and those of our partners. In particular, I would like to take this opportunity to thank our new partners in this research HEPI, together with The Workbank, Universities UK and MORI for their on-going commitment to working with us on this project.



key findings





Getting there

Despite the Government aim to widen participation in higher education, the social class profile of students going to university has remained fairly constant. Over the past five years since UNITE started the Student Experience Report, there has been no statistical significant change in the proportion of working class students.

The most important factor in the initial choice of university continues to be the course on offer. Other important factors influencing the decision are the academic reputation and the feel of the university, based on experience of visiting.

The vast majority of students receive help from their family and friends during their university career, while one in ten receive no such support, especially older students.

Most of the students who are currently in debt, have taken out a student loan, with others having overdrafts from their bank and outstanding balances on their credit cards.

Student Life

Students are generally a happy and contented group, enjoying the freedom to live as they want and considering the experience to be worthwhile.

Those who live away from home are the happiest, enjoying the freedom to live as they choose. Over three in five feel that those living at home do not gain the full benefit of being a student.

On the downside, increasing proportions are feeling stressed since coming to university. Financial constraints are likely to be adding to the stress factor with little money, debt and the lack of a regular income being the three worst aspects of student life. Trying to juggle studying with other commitments, especially work are also key triggers.

Students enjoy their social lives, a large majority feel that they have good opportunities for social activities, to meet people and to try new experiences. The pub is their favourite

activity but despite a high level of awareness of the risks of binge drinking, significant proportions buy more alcohol than the recommended levels for safe drinking. Similarly, significant proportions continue to smoke and do not acknowledge the risks involved. However, they are more likely to recognise the dangers of smoking cannabis and, especially, using hard drugs.

Despite their vices, more students today care about fitness than in previous years. Seven in ten now claim to care very much about health and fitness in body and mind compared with the four in ten who said three years ago that they spent their spare time playing sport or taking exercise.

Mobile phones with picture messaging are the gadget of choice with males owning the most gadgets overall.

Citizenship

Three in ten report they have involved themselves in charitable work; previous

research suggests that more would become involved if they had the time. Twice as many (62%) say they have donated money to charity as have themselves been involved in charity work.

Reflecting general dissatisfaction with the Government's student policies, a sizeable proportion (17%) don't know or are undecided about how they will vote in the next General Election. Six in ten believe the Government to be out of touch with students, although this is an improvement on last year's study when the debate about top-up fees was at its height.

Students who state a preference are most likely to support the Liberal Democrats (34%) followed by Labour (28%) and the Tories have a one in five share of the vote. The share of vote for the Government has stabilized since 2003, remaining at the lowest level since the survey began in 2000.

Accommodation

The majority of students continue to live in rented accommodation while a quarter still live at home, especially those from C2DE backgrounds. Those living at home do so mainly to save money but many believe that they do not get the full benefit of being at university.

key findings

Paid Employment

Four in ten students continue to work during term-time and are working an average of 14.5 hours a week, earning £86. However, there is a wide disparity in terms of the hours worked with one in twelve working less than five hours a week and 14% working more than 20 hours.

Working class students remain disproportionately more likely to work than their middle class counterparts (54% vs 35%).

Popular student jobs continue to be in retail, bar work and catering while a small proportion use the skills learned on their course to supplement their income, for example teaching, working for their university

or in nursing or healthcare.

Over the past two years, students are increasingly working because they have to; almost seven in ten claim to work to pay for basic essentials and fewer are able to manage on a student loan than previously.

While food and accommodation feature among the areas that working students would need to cut back on if they didn't work, curtailing their socialising (60%) and making savings on clothes (45%) would be higher priorities.

Students' perception of the effect that paid employment has on their studies has not changed appreciably from last year. Almost as many now hold

the view that there is no adverse effect as hold the opposing view. Those who work continue to view it as a positive experience and feel appreciated and valued by their employers. They also feel that they are gaining valuable experience for the future.

Student Finances

Money or lack of it, continue to be the worst aspects of student life.

Most students consider themselves to be good at organizing their finances and increasingly feel that they are keeping up without any difficulties (up 6 points since 2003 to 42%).

Students spend the highest proportion of their income on accommodation, as do most adults.



Student Debt

As more and more students feel confident about their ability to manage their finances, fewer worry about the debts they will incur at university than at any time since this series of surveys commenced. Three in ten express concern about their debts (a ten point drop since 2003). At the same time, half still feel they can put off thinking about them until they get a job. For the first time in the survey's history, working class C2DE students are now among the most confident about their prospects of paying off their debt (56%).

Despite this high level of debt, an increasing number of students regard spending on university education as worthwhile and a good investment for their future.

Average student debt has risen quite dramatically in the past year (up 11% to £5,285) and by 59% in the past five years. Anticipated debt has also increased with students expecting to owe an average of £9,744 when they leave university (up 39% since 2000).

Students continue to borrow from a wide range of sources and their main forms of debt are student loans, bank overdrafts, credit cards and loans from families.



Academic Life

➤ Almost nine in ten students continue to have a positive view ('very' or 'fairly favourable') of their university, although the propensity to be 'very favourable' decreases as they progress through university life. There has been an improvement in satisfaction with specific elements of the university offer such as the availability of IT, periodicals and journals and course books in the library (rated as very good by around half). Students are more critical of

the support they receive for their academic studies.

➤ The majority of students are satisfied with the quality of teaching (88%) although only a third are very satisfied. Having said that, few see academic aspects as key contenders for additional resources from top-up fees. While many recognise that resources at their university are stretched due to increased student numbers, most would like to see the money used on the library and increased security (mentioned by around three

in ten) rather than more contact time and smaller teaching groups (18% each).

➤ Most continue to feel that their course either meets or exceeds their expectations. Coursework appears to be less demanding than it was five years ago, with fewer feeling 'fully' stretched (-6 to 52%) and more feeling 'partially' stretched (+7 to 42%).

➤ However, one in eight have either changed or are seriously considering changing their course, either because they have changed

their minds about what they want to study or the course has not met their expectations in some way.

What Next?

➤ The majority of graduates continue to aim to start working as soon as they graduate and are optimistic about their chances of getting work.

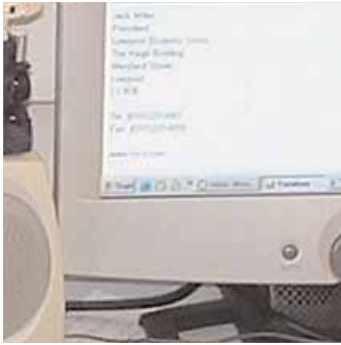
➤ Students are confident about their prospects, despite growing concerns that increasing numbers of graduates will make it harder for them to get jobs. However, final year students are generally less optimistic, as they approach the reality of entering the job market.

➤ Compared with a year ago, fewer students feel under pressure to be successful and make money when they leave university – two in five overall experience this pressure.

➤ This survey clearly shows that gender differences in terms of salary expectations start early with male students already expecting to earn more than their female counterparts (£20,500 vs. £18,400). Similarly those from C2DE backgrounds expect to earn less than their middle class counterparts (£18,500 vs £19,500). This is despite their increased confidence in being able to manage their debts.

➤ While students generally believe that university has set them in good stead for their working life, many, especially those nearing the end of their university careers (third or subsequent years) are less confident about the specific skills they are able to offer employers. Only one in five think they have good grammar and spelling skills or business skills and just one in ten feel that they are either commercially astute or have office skills. However, they see themselves as being good at working under pressure, report writing and possessing IT skills and being able to offer softer skills such as self-confidence and the ability to work constructively with others.

➤ getting there

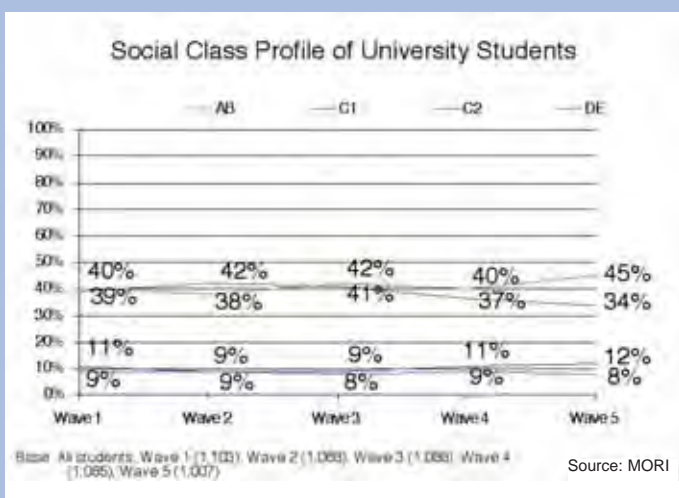




Widening Participation

There has been no statistically significant change in the proportion of working class students over the five years since UNITE started the Student Experience Report, despite a Government aim to widen participation in higher education.

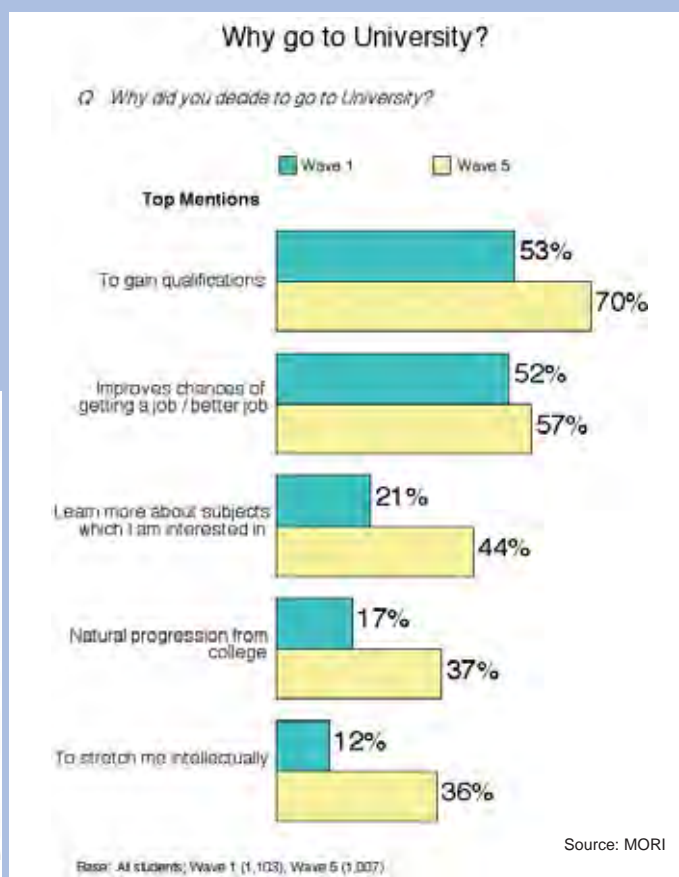
The majority of students continue to come from a white-collar background, in fact the proportion from AB households (where the chief wage earner is of higher or intermediate management or professional status) has increased over the period from 40% to 45%. A third (34%) are from C1 households (junior management or professional) and only one in five come from a traditional working class background – a proportion unchanged since the first wave of the survey.



Why Go To University?

The reasons for attending university are similar to those mentioned five years ago, although students now supply a greater number of reasons to justify their decision, possibly due to the increased cost of attending university. 'Gaining qualifications' (70%) remains the main reason to attend a university, followed by 'improving career prospects' (57%).

The majority of students enjoyed the backing of their family in their decision to attend university and two-thirds (66%) say that their family gave them a 'great deal' of encouragement. However, one in ten (9%) received 'not very much/none at all' encouragement and as for a further



6% this does not apply, for example mature students, this means that one in seven students are effectively without any family support. Interestingly, family support is slightly lower from those from C1 backgrounds (79% give 'a great deal/a fair amount') than from either AB or C2DE households (90% and 86% respectively), these are families who are likely not to be particularly well off but are also likely to be expected to contribute towards tuition fees.

Family Encouragement

Q How much encouragement did your family give you in your decision to go to University?

% A great deal % A fair amount % Not very much % None at all % Not applicable



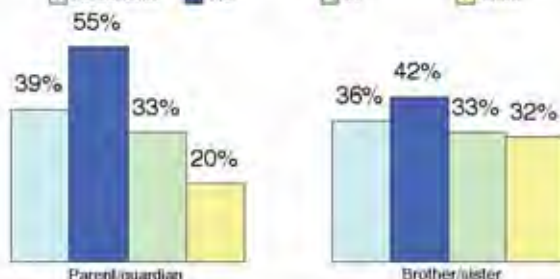
Base: All students, Wave 5 (1,007), AB (456), C1 (342), C2DE (202)

Source: MORI

Family Tradition of Attending University

Q Which of the following people, if any, had been to any university before you made your choice of university?

All students AB C1 C2DE



Base: All students, Wave 4 (1,085), AB (438), C1 (390), C2DE (213)

Source: MORI

Support from the family will undoubtedly be influenced by their personal experience of university life. In Wave 4 (2003), we found that a higher proportion of students from AB backgrounds had family members who had attended university and this is reflected in the higher level of support AB students received in 2005 (73% 'a great deal').

Which University?

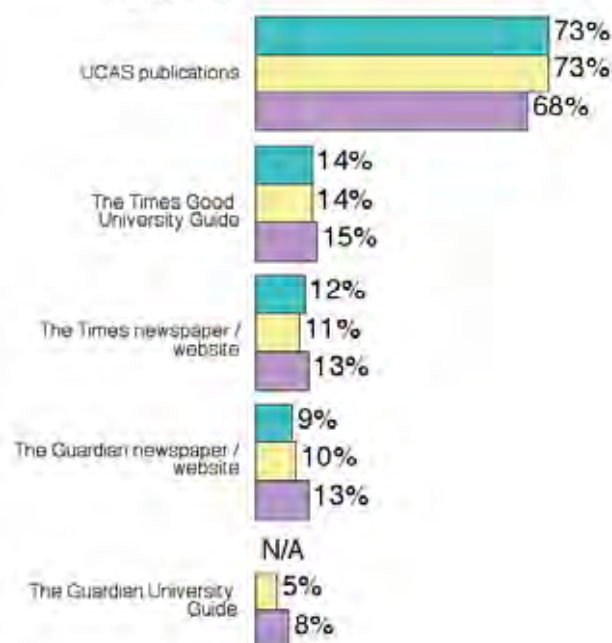
Students consult a wide range of publications when deciding which university to attend but the most popular, by far, are the UCAS publications (this has been the case across the last three waves of the survey although the

Sources of Information About Universities

Q Which, if any, of these publications did you use as a source of information when choosing your university?

Wave 3 Wave 4 Wave 5

Top Mentions



Base: All students, Wave 3 (1,086), Wave 4 (1,085), Wave 5 (1,007)

Source: MORI

proportion using these has dropped by five percentage points over the last year (from 73% to 68%). The Times Good University Guide and the Times and Guardian newspapers and websites are consulted by around one in seven students.

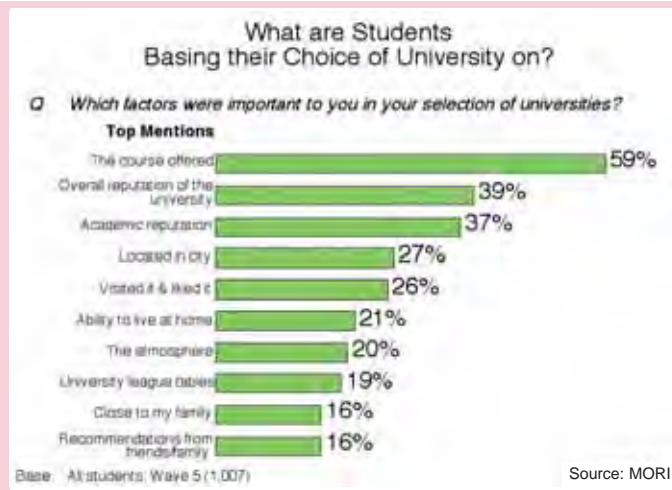
As for the majority of students the most important factor in the selection of university continues to be the course (59%), it may be deduced that they are using these sources primarily for course information. However, a substantial minority of students are influenced by the reputation of the university, both overall (39%), by its academic standing (37%) and its place in the university league tables (19%). On the other hand, the feel of the university is also important, a quarter (26%) say their



choice was based on their visit to the university and a fifth chose the university because they liked the atmosphere.

The course is the main factor in the selection of the university for all social grades, however the universities reputation is much stronger among students from AB backgrounds, 47% compared to 33% for those from C1 and C2DE households. As last year, the ability to live at home is twice as important to students from C2DE households as it is to ABs (30% versus 15%).

The type of university a student chooses to attend would also seem to be influenced by a number of social factors. Students at the old universities are more likely to be of AB social grade, white, privately educated and attend as a natural progression from school, whereas students at the new universities are more likely to be C2DE, from an ethnic group, state educated and a mature student.



5 Years on

When asked an open question on how student life will change over the next five years, one of the themes to spontaneously emerge is a belief that student numbers may increase. Most comments indicate a perception that this increase will have an adverse affect on the existing student population. Students believe that the quality of tuition may suffer along with their chances of getting a job when they graduate – respondents comments highlighting the perceived changes are quoted below.

“The Government target of 50% into higher education will dilute value and resources”

There is also a feeling that students from higher income or middle class backgrounds will be in a far more advantageous position, as they receive greater financial and other support whilst at university, and that this could polarise opportunity – those who can afford it would be able to pay for a good course.

“There will be segregation between the wealthier students and poorer students. The wealthier students will be able to afford to go to the better universities and do the better courses so creating a two tier system. Poorer students will think twice about going to university”

Comment on Getting to University from the Higher Education Policy Institute

This survey confirms what is well known from anecdote and from other surveys. There is a huge class bias in those who go to higher education – through no-fault of the universities: the problem is differential achievement in schools. What is of particular concern, however, is that despite the fact that widening participation has been at centre stage of the Government’s and the Funding Council’s policies, there has been virtually no change in the proportion of students from poor backgrounds in higher education since the first survey of five years ago. This is a long-term challenge, and changes will not be seen quickly.

One particularly interesting, and perhaps surprising finding is that students from the poorest backgrounds receive almost as much support in their decision to attend university as students from the best off backgrounds. This may cause us to reconsider the widely held perception (supported by some research) which suggests attitudes to education are culturally based, and that one reason for the poorer performance of young people from disadvantaged backgrounds is that education is not valued in their family environments as much as it is in families that are better off.

student life





A Happy and Contented Group

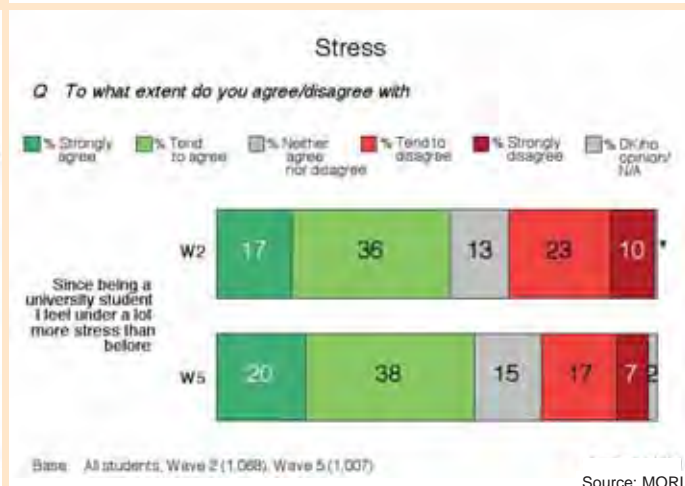
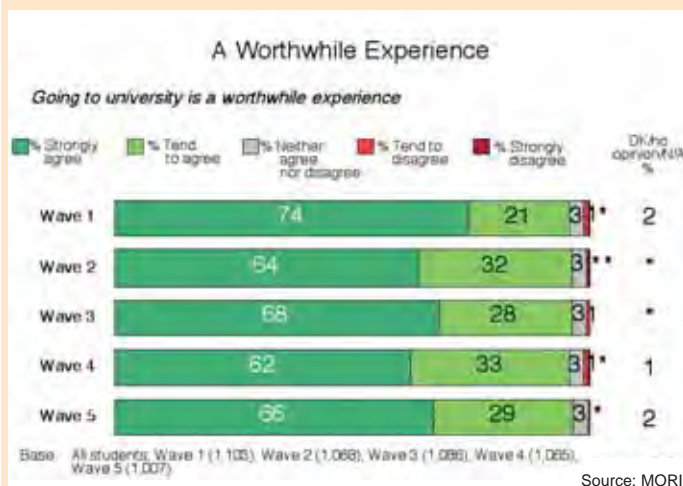
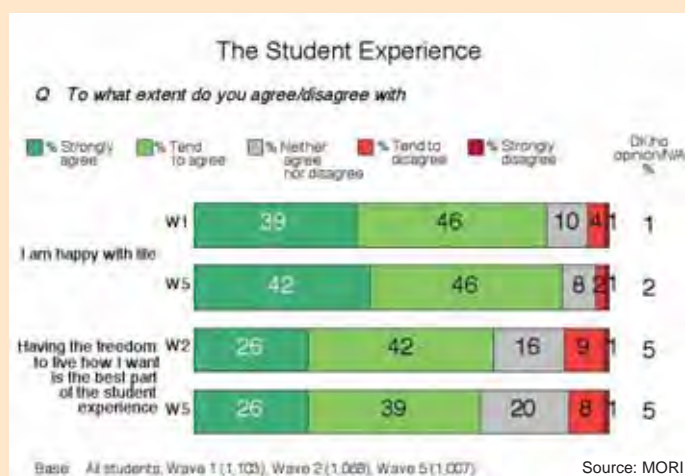
The vast majority of students (95%) would agree that going to university is **a worthwhile experience**. However the proportion who 'strongly' agree is falling, from three-quarters (74%) in Wave 1 (2000) to two-thirds (66%) in Wave 5. Younger students are more likely to 'strongly' agree than older ones (67% against 58%) and those from AB backgrounds are more likely than C1's (70% compared with 60%).

Students are a contented group and nine in ten (88%) agree **I am happy with my life**, just under half of these (42% overall) 'strongly' agree. In general those with fewer responsibilities and financial pressures are the happiest – these are students aged up to 22 (90%), from an AB household (91%), living in halls (94%), free from debt (92%) and the financially competent (90%).

For many students **the freedom to live how I want is the best part of the student experience** (66% agreeing with this statement). This is particularly true for young people who have recently left home (72% of students aged up to 22) when compared to mature students who are likely to have more responsibilities (only 35% of those aged 26 and over agree with this). Overseas students (73%) and those living in halls (80%) are also more likely to agree.

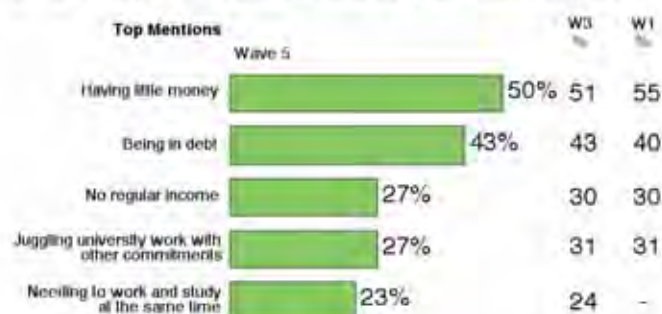
The Down-side of Being a Student

Being at university is not all fun and the proportion of students who feel stressed is on the increase. Almost six in ten (58%) students now agree that **since being at university I feel under a lot more stress than before** – this has increased by five percentage points since the question was first asked in Wave 2 (2001).



The Worst Aspects of University Life

Q What, if anything, do you consider to be the worst aspects of university life?



Base: All student; Wave 1 (1,103), Wave 3 (1,068), Wave 5 (1,007)

Source: MORI

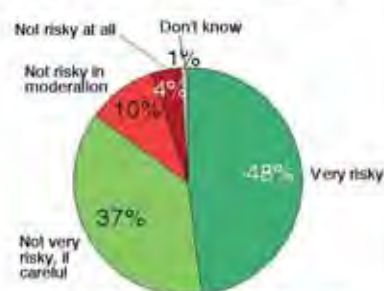
Financial constraints may be adding to the stress factor, as having little money, being in debt and not having a regular income are seen as the three worst aspects of student life. In fact, those who currently owe money are more likely to feel stressed than those who do not (61% compared to 53%). Juggling university work with other commitments and the need to work and study at the same time also appear in the top five worse things about university life and it would seem these also add to stress levels - those who are currently working are much more likely to be stressed than those who are not (63% compared to 54%).

Another downside to university life is crime. However, as is the case with the general public, the fear is much greater than the reality. Wave 3 (2002), results found that three in ten students believed they had been a victim of crime while the current wave shows a much higher proportion (48%) feel that walking alone at night in a strange area is 'very risky'. Females (69%), those from C2DE backgrounds (54%), white students (50%) and those living in halls (53%) are more likely to feel that it is 'very risky'. At the other end of the scale, over half do not believe this to be a risky activity - just over a third say it is 'not very risky, if careful' (37%), one in ten believe it is 'not risky in moderation' (10%) and less than one in twenty (4%) believe this activity is 'not risky at all'.

Crime

Q How risky do you consider...?

Walking alone at night in an area strange to you



30%
have been a
victim
of any crime
(Wave 3)

Base: All students; Wave 3 (1,068), Wave 5 (1,007)

Source: MORI

Footloose and Fancy Free?

Q Which of the following best describes your current situation?



Base: All students; Wave 5 (1,007), Aged up to 22 (738), Aged 23-25 (117), Aged 26+ (151)

Source: MORI

Relationships

Traditionally going to university has meant a chance to spread your wings and to enjoy life to the full before settling down with a family and a job. However a quarter of students (24%) say they are in a serious relationship and a further one in seven (13%) are either living with someone or are married. Almost half of students (49%) can be classified as single, and 63% of these are happy to be so.

As would be expected there are major differences by age, with a third (35%) of students aged up to 22 happy to be single while a higher proportion of those aged 26 and over are either living with someone or are married (38%).



Social Life

Over the last five years it would seem that students, along with the rest of the population, have got the fitness bug. In Wave 2, four in ten students said that they spent their spare time playing sport or taking exercise, while in Wave 5, a much higher proportion (71%) agree with **I care very much about health and fitness in body and mind**.

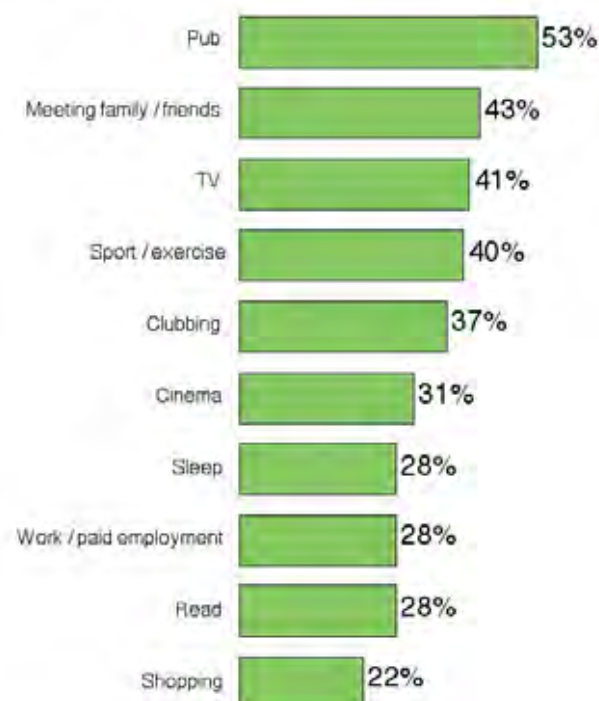
The majority of students are happy with the social life at their university, eight out of ten (79%) believe their university provides 'good' opportunities for **great social activities**, 85% 'good' **opportunities to meet people they actually want to get to know** and 83% 'good' **opportunities to try new experiences**. Very few (fewer than one in twenty) rate their university as 'very poor' in any of these cases.

In Wave 1 (2000) we asked how students spent their spare time and the age old student pastimes of going to the pub (53%), spending time with friends and family (43%) and watching TV (41%) were the top three activities.

Even though going to the pub is the favourite activity for students, 59% think that binge drinking is 'very risky' and only 1% say it is 'not risky at all'. Despite this, a third of students buy alcohol in excess of the recommended safe level for drinking.

Spare Time Activities

Q What do you do in your spare time when you are not studying?



Base: All students, Wave 1 (1,103)

Source: MORI

Health & Fitness

Q To what extent do you agree/disagree with



Base: All students, Wave 1 (1,103), Wave 5 (1,007)

Source: MORI

Alcohol

Q How risky do you consider...?

Binge Drinking



Base: All students, Wave 5 (1,007), Male (461), Female (546)

Source: MORI



Accepted guidelines recommend that 21 units a week should be the alcohol limit for males. However 32% of male students spend over £20 a week on alcohol. The guideline for consumption by women is 14 units a week, while 35% of female students spend over £15 a week on alcohol.

Smoking & Taking Drugs

The anti-smoking message has still to reach a minority of students, as one in five buy tobacco products and 15% believe smoking either to be 'not risky in moderation' or 'not risky at all'.

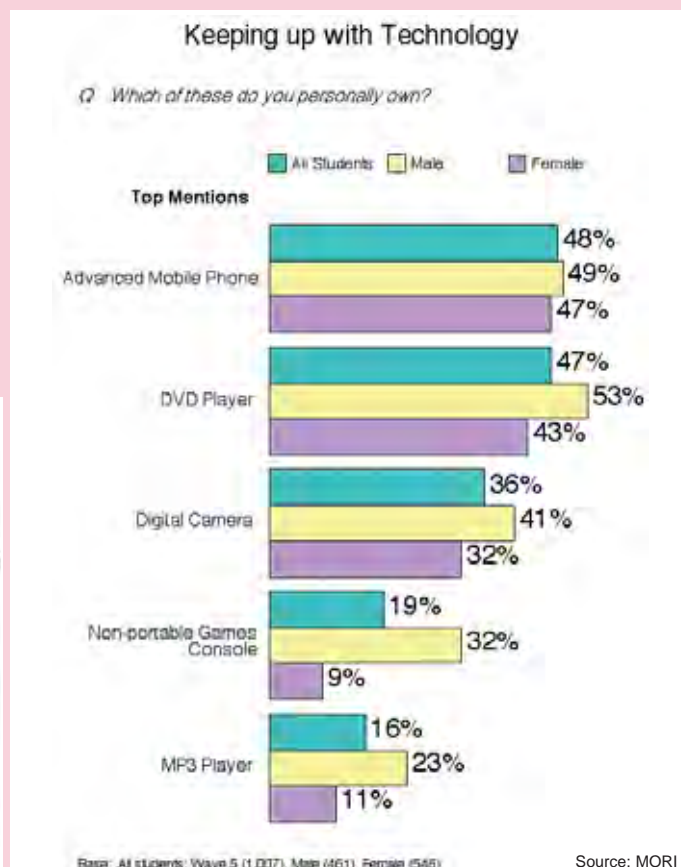
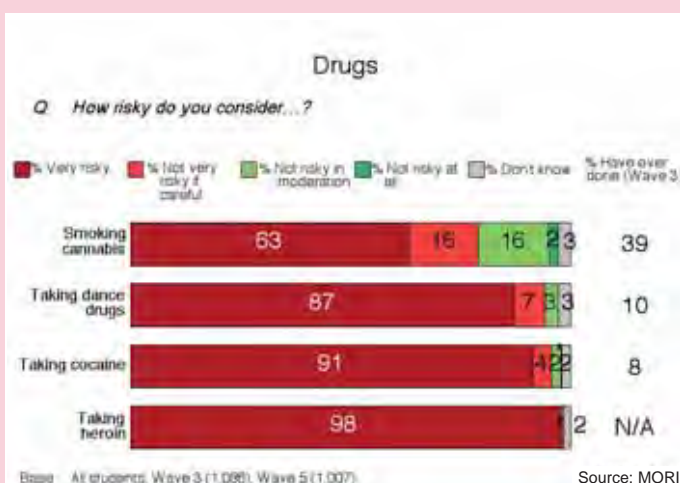
In Wave 3 (2002), our survey showed that around four in ten students admitted to smoking cannabis, in the current wave we asked them how risky they thought this to be. While almost two-thirds (63%) believe that smoking cannabis is a 'very risky' occupation, the other third feel that it is either 'not very risky if you are careful' (16%) or 'not risky in moderation' (16%). However, students recognise the much bigger risk in taking 'harder' drugs, 87% believe taking dance drugs is 'very risky', the figure rises to 91% for taking cocaine and to 98% for heroin.

Gadgets

The results from the first wave of our survey showed that students owned a wide assortment of possessions. For the current wave we have updated the list to include the latest gadgets.

Almost half of all students own an advanced mobile phone with picture messaging, this reflects findings from other surveys which show that students shop around for the best mobile phone deal, and many of these deals will include a phone with the latest functions. Few students associate risk with using a mobile phone - only 3% think it is 'very risky' while a far higher proportion (38%) think this is 'not risky at all'.

In line with gender stereo-typing, male students are much more likely to own practically all the gadgets on our list than females, this is particularly true for games consoles.





Getting Around

The majority of students believe that it is **easy to get from a to b** at their university (85%) with just 7% rating this as 'poor'. Consequently relatively few students drive every day (16%) and only a third (36%) say they ever drive while at university. As would be expected, those who live in halls are the least likely group to drive (14% ever drive) while those who live at home are found to be the most likely (56%).

5 Years On

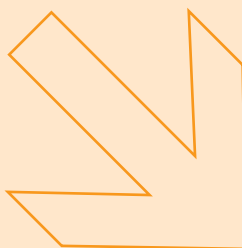
A small number of students in our survey point out that the student experience will remain unchanged in terms of their social life, although many believe that students will be more prone to suffering from stress, particularly as a result of increasing student debt.

Student comments:

"Other than finances, I think students will stay the same – probably something to do with the age bracket. At this age they just want to have a good time, having just left home"

"I cannot foresee a great deal of change in student life in terms of social life"

"I believe university will be extremely demanding for prospective students, I think financially, a student will feel more stressed and anxious"



Comment on the Student Life by the Higher Education Policy Institute

That nine out of ten students should express themselves happy with life is remarkable. No doubt this is in part nothing more than the pleasure of youth – and to evaluate this response it would be necessary to ask similar questions of young people who are not students – but it is nevertheless encouraging that 95% agree that going to university is a worthwhile experience. The high proportion saying that they would choose the same University again coincides with the findings from other research¹.

The finding that financial constraints are the worst aspect of university life is not surprising – most students will be having to manage for themselves for the first time, and on a very tight budget – and needs to be seen both against the very high level of expenditure on gadgets and alcohol, and also in the context of the increasing proportion of students who work.

The extended questions asked this year about their non-academic activities, attitudes and preferences shed some revealing light on today's students, some of which will be useful to universities as they seek to differentiate themselves in an increasingly competitive marketplace. Apart from the attitudes revealed towards excessive drinking, smoking and drugs, the fact that nearly three quarters said that they cared about health and fitness – belied by the much lower (but still high) 40 per cent who actually spent time doing sport or taking exercise – and that 85 per cent said that getting around their universities was easy, provides universities with useful information, and also a benchmark by which to judge their own performance. What they can make of the fact that 22 per cent of students said they spent their spare time shopping, and that 28 per cent spent their time sleeping, is another matter.

¹"The Employment of UK graduates: Comparisons with Europe and Japan" Centre for Higher Education Research and Information (CHERI), June 2001.

citizenship





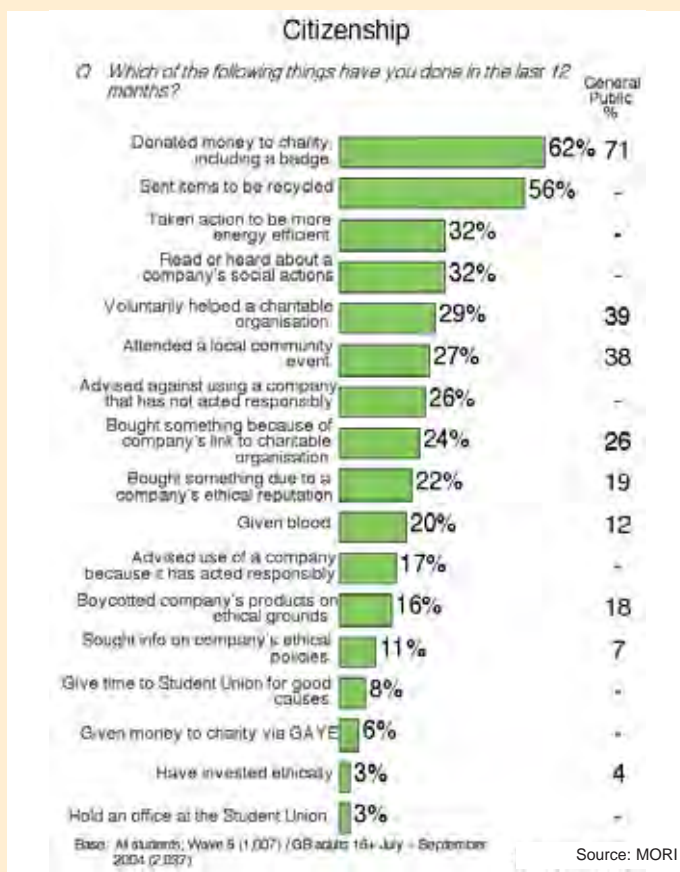
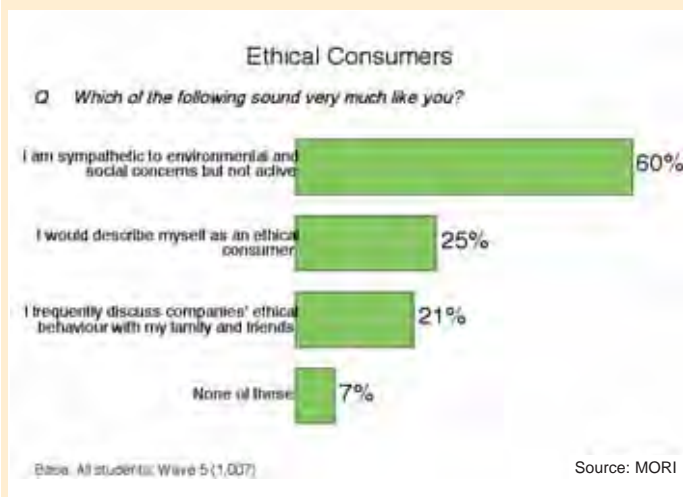
Involvement in the Community

A quarter of students would describe themselves as ethical consumers and a fifth (21%) frequently discuss the question of company ethics with family and friends. However, although concerned, a large proportion (60%), are not actively involved in either improving their physical or social environment and only a third (32%) have taken action to be more energy efficient at home.

The levels of involvement shown by this survey, for example 29% have voluntarily helped a charitable organisation, reflect results from Wave 3 (2002), which show that students would become more involved in charitable work if they had the time.

Although students are more generous with their money than with their time and 62% have donated money to charity in the last 12 months, it would seem that almost a third of these do so on an irregular basis as Wave 3 results show that just 46% make regular donations to charity.

Over half of students (56%) say that they have sent items to be recycled. As the proportion rises to six in ten (62%) of those who live at home, this adds weight to the suggestion that more students would recycle if they could and that improved recycling facilities should be provided on campus and in halls.





Just over a third of students (36%) could be described as being 'active' citizens, having done at least five of the listed activities, and almost one in five (18%) have done seven or more. At the other end of the scale one in ten have done none of these activities.

Are students better citizens than other adults?

Where possible, we have compared the results of the student's survey with results to a previous survey carried out among British adults. Between July and September 2004 MORI interviewed 2,037 adults aged 16 and over as part of an Omnibus study and covered nine out of the seventeen moral and ethical issues covered in the student survey. These results for the British adults appear in the far right hand side of the chart to follow.

Given the current level of student debt, it is not surprising that they are less likely than the British public to donate money to charity (61% vs. 71%).

Students are also less likely than British adults to give up their time to help a charitable organisation (29% vs. 39%) or to attend a local charity event (27% vs. 38%). This may be due to the increasing demands on student's time with more than four in ten students actively engaged in paid employment. Also, giving time voluntarily to charitable organisations and attending events such as these tend to

be more popular among those actively living in a community with children of their own – a life stage the majority of students have not yet reached.

With regard to exercising their consumer power, students are not dramatically different from British adults in terms of buying something due to a company's ethical reputation (22% vs. 19% for British adults), buying something because of the company's link to a charitable organisation (24% vs. 26%) and boycotting a company's products on ethical grounds (16% vs. 18%).

Students are however more likely than British adults to have sought information on a company's ethical policies (11% vs. 7% for British adults). This may be related to some students seeking information on potential future employees.

Students are however found to be far more likely than British adults to have given blood. Giving blood is made much easier for students as there are active campaigns on many of the university campuses and the mobile units for collecting blood are on their doorstep to make the process easier.

Voting Intention

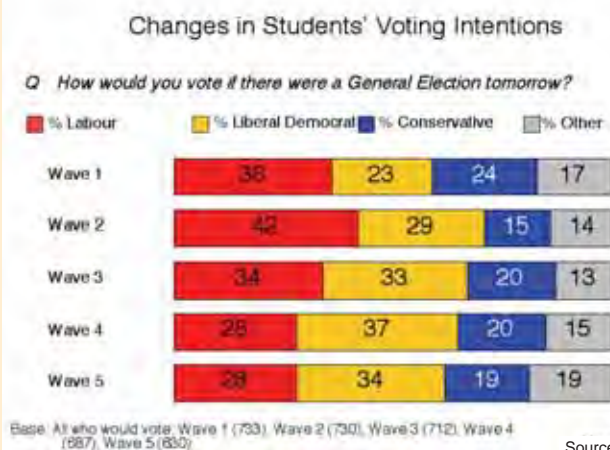
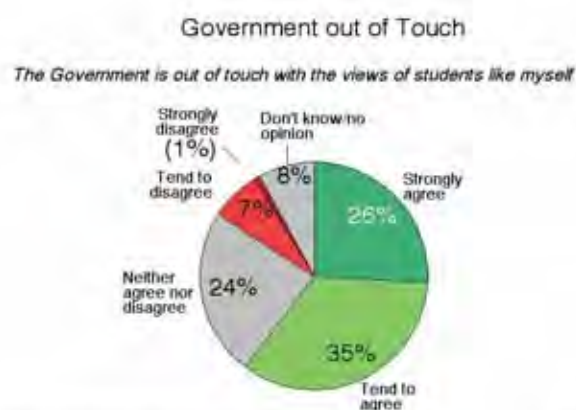
A higher proportion of students say they will exercise their democratic right to vote – only 6% say they will not vote, two-thirds of the level of previous years. However, a higher percentage than usual are undecided on who to vote for (17% undecided/do not know) perhaps a reflection, in what is likely to be an election year, of the general dissatisfaction with the Government's student policies.

Six in ten students agree with **the government is out of touch with the views of students like myself** while only one in twelve (8%) disagree – these figures are fairly consistent across all of the main sub-groups.

Some good news for the Government is that the proportion of students who agree with this statement has fallen by nine percentage points from this time last year when the debate about the introduction of top-up fees was at its height. This has not translated into an

increased share of the vote for the Government, whose support among those who have a preferred party is steady at 28%, down from 42% at its peak in Wave 2 (2001).

The party of choice, as last year, is the Liberal Democrats, a third of all students who would vote (34%) plan to cast their vote for this party, with a fifth (19%) planning to vote for the Conservative party. Among 'others' by far the biggest share is for the Green Party, whose support stands at 12% of all who have stated a preference.

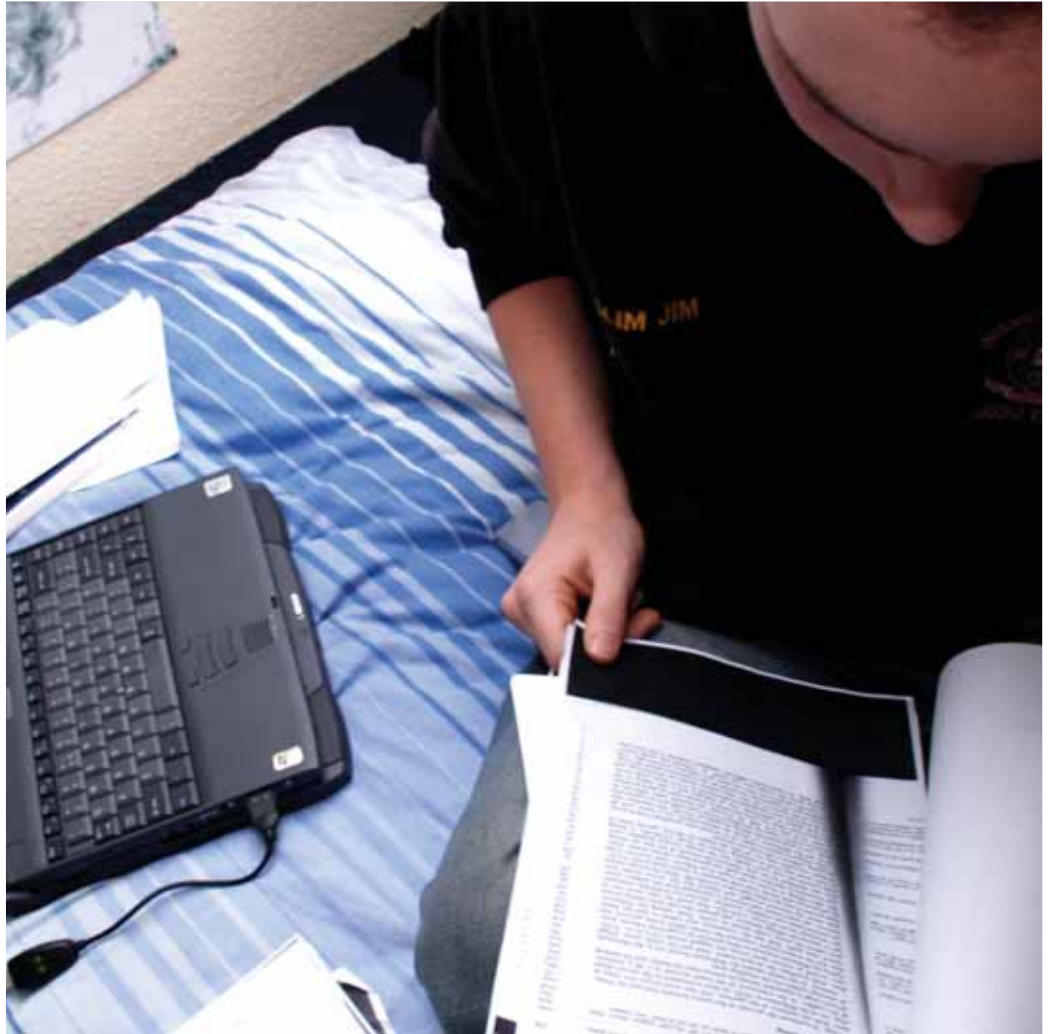


Comment on Citizenship by the Higher Education Policy Institute

Research by the Wider Benefits of Learning Group at the Institute of Education has shown that graduates are significantly more civically engaged than non-graduates, and this is reflected in the very high proportion intending to vote revealed in this survey - only 6% say they will not vote compared to 12% of the population as a whole (MORI October 2004).

One apparently surprising finding is that the proportion of students planning to vote Labour is unchanged after a year in which the Education Act introducing top up fees was passed, amid a huge amount of controversy and negative publicity for the Government. The Labour Party has the same share of the vote among those expressing a voting preference, and the Conservatives have lost one percentage point. The biggest surprise is that the Liberal Democrats should have lost three percentage points. The reason for this is very likely that the Labour Party had already lost a very great deal of ground in the previous two surveys, when it lost its position as the party of choice by a substantial margin.

➤ accommodation





Around four in ten (42%) students currently live in private rented accommodation, a fifth (19%) live in halls, a quarter (23%) with their parents or families and one in ten (11%) live in their own house or flat – an accommodation profile that has changed little over the five years of the survey.

Overall, two-thirds live in rented accommodation (65%) these are more likely to be aged up to 22 years, from AB households, to have received a private education and to be attending an old university.

The majority of students who live in rented accommodation feel that they receive value for money (79%), although one in five (18%) do not. Typical problems encountered with this type of accommodation are repairs that are not carried out (27%), a lack of cleanliness (18%) and not being able to contact the landlord easily – these are particularly true for students living in privately rented property. Living in halls can bring its own problems, nearly a quarter (23%) say it is too noisy and 16% feel that the accommodation is too far away from the university.

Students who live at home with their parents are more likely to be from a C2DE or ethnic background, to attend a new university or to live in London. The main reason these students choose to live at home is to save money (56%), and a third say that they could not afford to move away from home to study (32%).

Current Accommodation

65% live in rented accommodation

More likely to be...



23% live with parents or family

More likely to be...



Base: All students, Wave 5. All in rented accommodation (649), All living with parents or family (232)

Source: MORI

Value for Money

Q To what extent do you consider your current accommodation to be value for money?



Base: All students in rented accommodation, Wave 5 (649)

Source: MORI

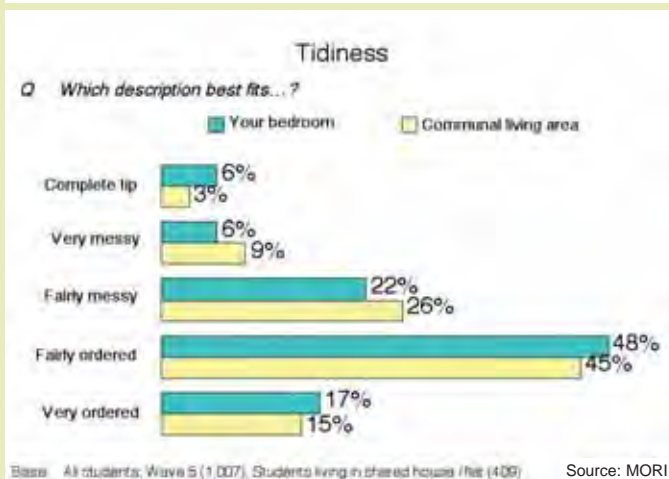
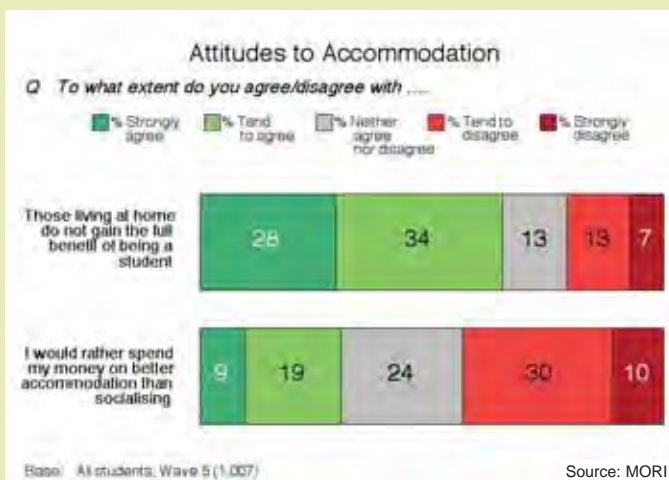


A large proportion of students (62%) feel that those living at home **do not gain the full benefit of being a student**. Younger students, ABs and those currently living in halls are more likely to agree (68%, 70% and 74% respectively). While those who actually live at home, or have their own home, are more likely to dispute this, a similar number agree that they are missing out (42% agree, 41% disagree).

Contrary to popular opinion students believe that their accommodation is generally tidy. Two thirds (66%) say that their room is very or fairly ordered as opposed to one in eight (12%) who say the opposite.

Comment on Accommodation by the Higher Education Policy Institute

Despite concerns that the increasing cost of university may be driving more young people to live at home, it appears that the proportion doing so has been remarkably stable over the five waves. However, what is of concern is that here too there is a social class bias, with a third of C2DEs living with their parents compared to one in five ABs. As might have been expected, the reason for this is to save money, and this is despite recognition by a majority of these students that they miss out on the full student experience. It is important, if the full benefits of higher education are to be widely shared, that the Government's efforts to explain to young people the reality of the new funding arrangements are successful, and that they persuade more young people from poorer backgrounds to live away from home.



↘ paid employment





The WorkBank is, once again, proud to sponsor this comprehensive and important inquiry into students' work experience. Now that paid employment has become such an essential part of the life of students it is vital that proper controls are in place for their protection. The objective analysis provided by such a comprehensive survey enables us to ensure that our service helps overcome some of the problems that students face in their need to find paid employment.

The starting point for all students that find employment with the help of The WorkBank is that the work will be safe, well paid and with a responsible employer. It must fit in with their timetables and, ideally, relate to their ambitions. The proof of our success in these areas is that The WorkBank student employees earned an average £112 in a shorter week than it took for students interviewed in this survey to earn £86. While 63% of the students interviewed in this survey work in the low skill areas of retail, bar work and catering, these areas account for just 5% of WorkBank employment, with over 75% working in areas which will enhance their skills, and therefore their longer term career opportunities.

A campus based WorkBank branch enables universities to appeal to a wide range of social and ethnic backgrounds thanks to the high likelihood that the students will be able to find well paid and fulfilling employment that will have minimal impact on their studies. The service is free to universities, and has the additional benefit of being able to provide comprehensive management information regarding their students' lifestyles.

**For more information about
The WorkBank visit:**

www.theworkbank.co.uk

telephone: 01242 265159

Who Works?

The proportion of students in paid employment while they study remains constant at just over four in ten of the student population. As in previous years, a disproportionate number of students from working class backgrounds are in paid employment, 57%, while just over a third of those from AB social grade backgrounds work (36%).



Relatively few students receive any support from their university – just one in ten (11%) agree that they received help choosing an appropriate job and one in five (19%) received advice on how to balance their work and course commitments. However, 46% of students agree that tutors and lecturers are, on the whole, more understanding about the need to work during term time while only 17% disagree.



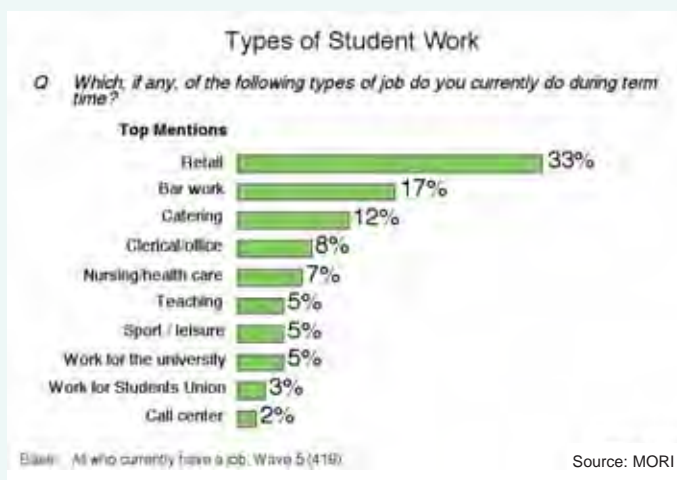
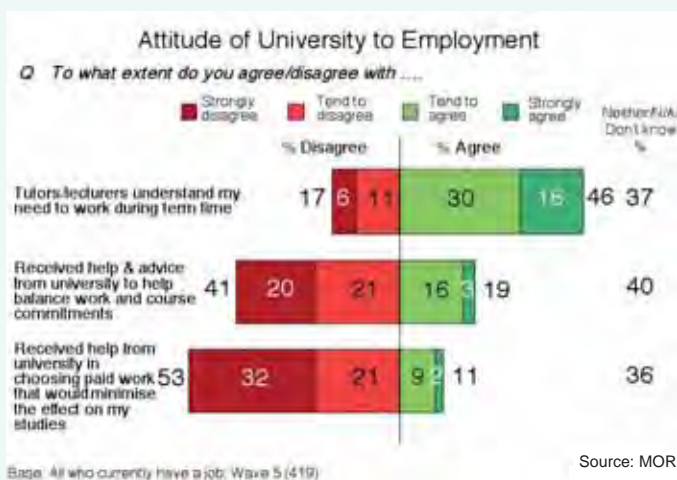


The average number of hours worked per week has crept up from 13.3 hours, when first asked in Wave 3 (2002), to 14.5 hours in the current wave. However, this masks some large differences. One in twelve (8%) of students work between one and five hours a week, while 14% work for more than 20 hours. Older students, those from C1 and C2DE backgrounds, social sciences students and those at new universities all, on average, work longer hours.

The average salary is £86 per week before tax - a 4% increase from last year. Eight in ten students (83%) believe they earn more than the minimum wage and this is supported with average earnings of around £6 an hour (the minimum wage is currently £4.10 for 18-21 year olds).

Students continue to work in low skilled jobs that bear little or no relevance to their course, and the most popular job area continues to be retail (33%), followed by bar work (17%) and catering (12%). Around one in twenty are teaching (5%), work for the university (5%) or have a job nursing or in healthcare (7%), using the skills learned on their course to supplement their income.

Students are learning to network early on, the biggest source of employment being through family, friends or other contacts (35%). Others reply to advertisements (14% to an advertisement in a window and 8% to a newspaper advertisement) and a growing number are applying speculatively (16%, up from 13% last year). Only 7% found their jobs with the help of recruitment agencies, but this is higher than the 6% who found their job through a university careers service. 2% found their jobs through their course or department and 2% through the students union.

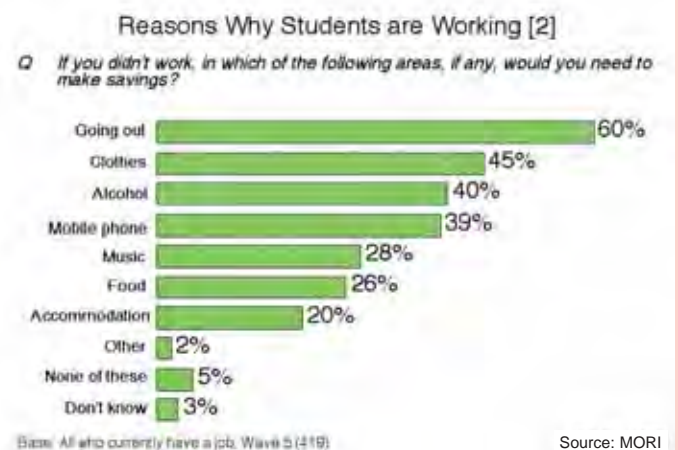
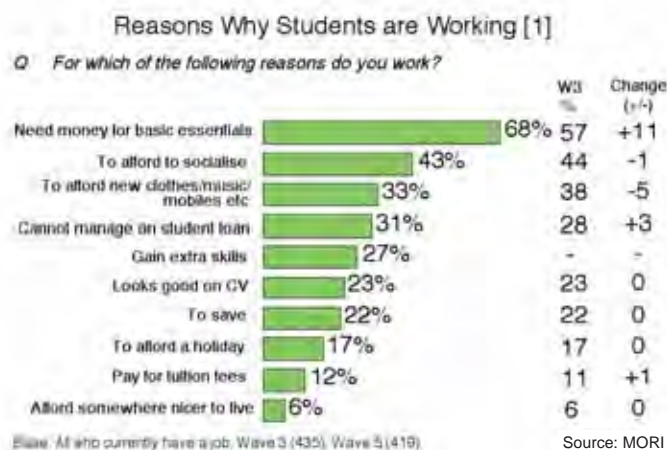




Why Work?

Most students who work do so out of necessity, 68% say they work to pay for basic essentials, an increase of eleven percentage points since Wave 3 (2002). Increases are also shown for **cannot manage on student loan** (up three percentage points) and **to pay for tuition fees** (up one percentage point).

When asked what they would have to go without if they didn't work, six in ten say they would not be able to go out socially as often and 45% say they would make savings on clothes. Supporting the high proportion who say they need to work to pay for essentials, a quarter believe they would need to cut back on food (26%) and one in five (20%) on accommodation.



The proportions working to fund the 'social' aspects of student life are either down or are unchanged since Wave 3.

As previously, there is a proportion of students who are currently working for career gains in the future. Over a quarter (27%) are working to gain extra skills and just under a quarter (23%) believe it will look good on their CV.

Students from C1 and C2DE social class backgrounds are more likely to be working to pay for essentials, while a higher proportion of ABs work because it looks good on their CV. (Basic essentials: AB, 61%; C1, 69%; C2DE, 78%. Looks good on my CV: AB, 29%; C1, 19%; C2DE, 20%).

Students studying at new universities (76%) are also more likely to be working to pay for essentials, while students at older universities are more likely to work to help their CV (28%). Younger, 1st year students are particularly likely to be working to fund their social life.



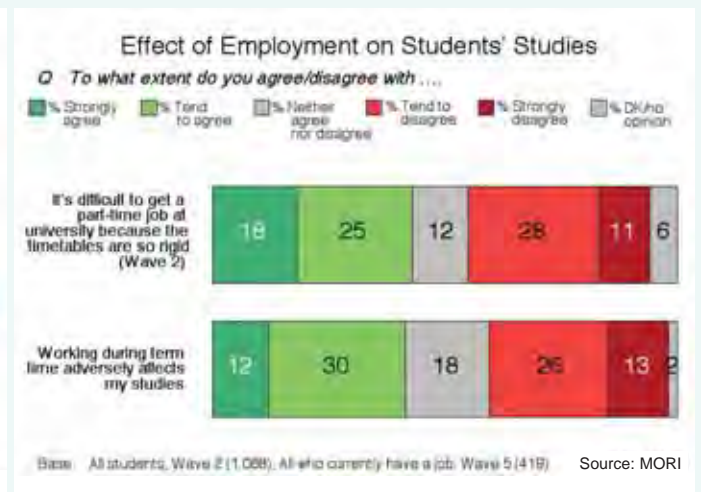
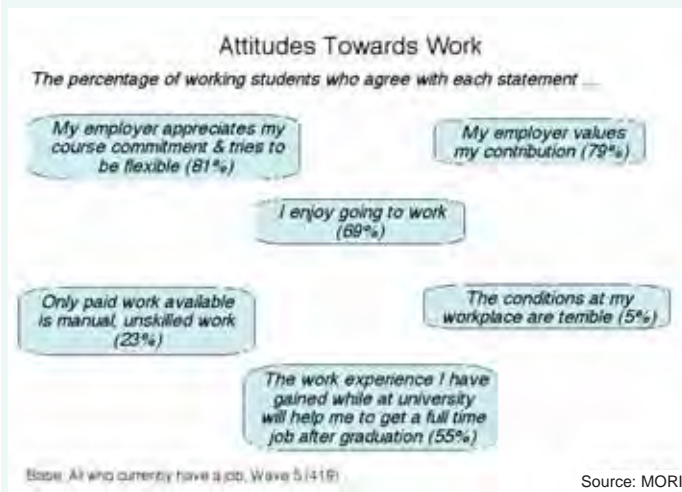


Attitudes Towards Work

Those who do work tend to find it a positive experience, despite the impact on their university studies. Most feel appreciated and valued and work for employers who try to understand their situation. A large majority (74%) feel that working has helped them develop their time management skills, while only 13% disagree, perhaps because they already feel they have strong time management ability.

During Wave 2 (2001), over four in ten students believed that **it would be difficult to get a part time job because of the rigid nature of their timetables**.

However, opinion on whether working during term adversely affects a student's studies is polarised, with a marginally higher proportion (42%) agreeing with **I feel that working during term time adversely affects my studies** than disagreeing (38%). Older students (55%) and those studying at new universities (51%) are the more likely to agree while ABs and those at old universities are more likely to disagree.



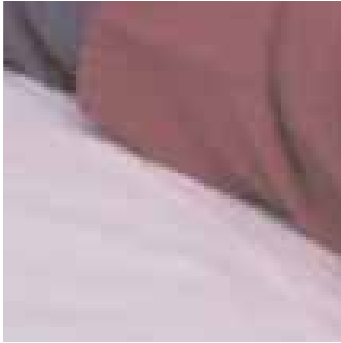
Comment on Paid Employment by the Higher Education Policy Institute

That students work while studying is something students in this country have in common with others around the world. In fact, compared to students in the USA, for example, the proportion working is relatively low – in the USA about 50 per cent higher than in the UK. Students working might not be of concern, except that there is evidence that there is a direct, linear and inverse correlation between the number of hours worked and degree success (though not necessarily employment outcomes – and there is other research which shows that in fact structured work experience can have a positive impact on this). (The evidence about the effects of term-time employment contrasts with research in the USA which suggests that working by students has a positive

effect on their academic careers – contrasting findings that have not been properly investigated). The fact that students from poorer backgrounds are more likely to work than others simply compounds the disadvantages seen in other respects.



academic life





General Satisfaction

As in previous years of the research, the majority of students, almost nine in ten, say they have a favourable impression of their university overall. However, with the introduction of the HEFCE National Student Survey among final year students and the likely inclusion of this research in some form of university table, it is vital that final year students have a particularly good impression of their university. It is therefore of some concern that only 39% of all students have a 'very' favourable impression of their university, with this falling to just a third (32%) of students in their third or subsequent year. However it is encouraging that the overall figure is up by seven percentage points from Wave 1 (2000).

Given the overall level of favourability, it is hardly surprising that few would choose a different university **If I had my time again** – only one in twenty 'strongly' agree with this statement – another statistic that has been stable over the five waves of the survey. Although based on small sample sizes, it would seem that UK based ethnic students (13%) and students who have been through the clearing system (12%) are more likely to say this.

A significantly lower proportion of students perceive that the **value for money** and the **customer service** they receive from their university as 'very good'. However, it would seem that the universities are making progress in this area. Over a quarter (26%) of students now believe that they receive 'very good' value for money from their course (up from one in five at Wave 1, 2000) and a fifth now believe the customer service they receive is 'very good' (up seven percentage points since Wave 4, 2003).

Overall Attitude to University

Q How favourable or unfavourable are your opinions and impressions of your university?

■ % Very unfavourable ■ % Fairly unfavourable ■ % Fairly favourable ■ % Very favourable



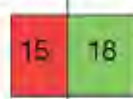
Q How satisfied are you with the quality of teaching at your university?

■ % Very dissatisfied ■ % Fairly dissatisfied ■ % Fairly satisfied ■ % Very satisfied



Q Does your current university course exceed/fall short of your expectations?

% Fall short | % Exceed



Base: All students, Wave 5 (1,007)

Source: MORI

Satisfaction with the University Package [1]

The customer service you receive from your university

■ % Very good ■ % Fairly good ■ % Neither good nor poor ■ % Fairly poor ■ % Very poor ■ % Did not state/N/A



Base: All students, Wave 4 (1,065); Wave 5 (1,007)

Source: MORI

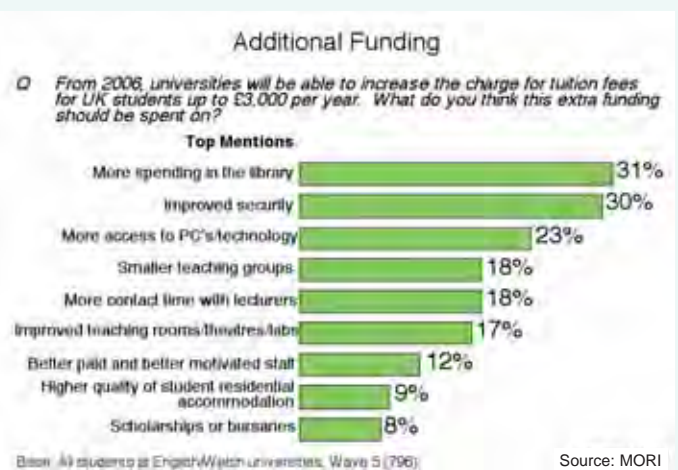
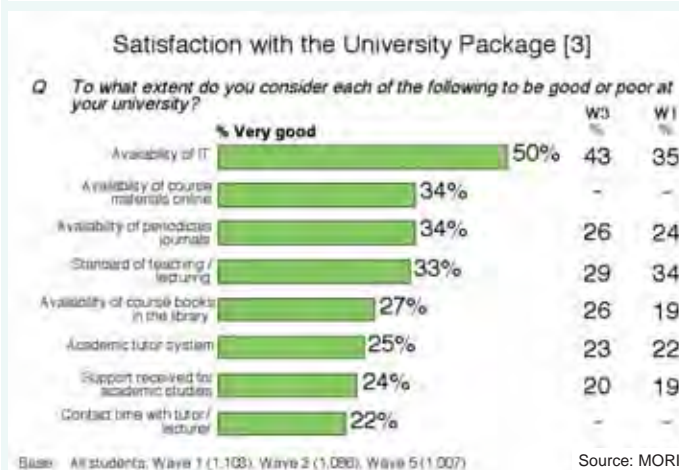
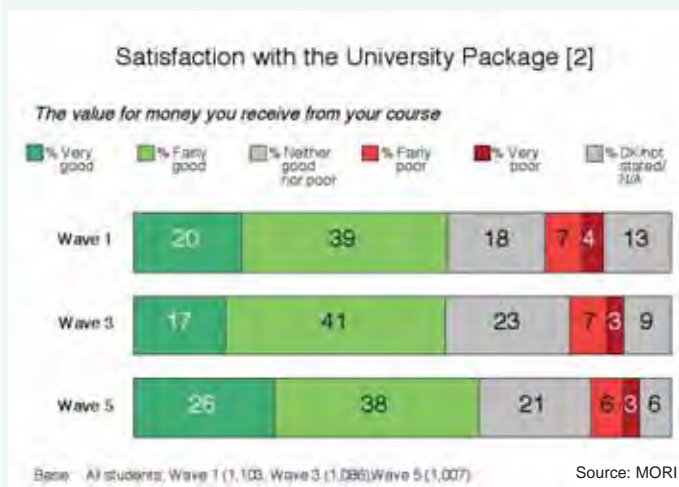
Universities are also seen to be improving the individual elements that go to make up their offering, with the proportion of students saying that the 'availability of IT', 'periodicals and journals' and 'course books in the library' are 'very good' – all up on Wave 1 (2000).



While most students say they are satisfied with the quality of teaching at their university, only a third (35%) are 'very satisfied'. This is reflected in the other measures of teaching standards asked about within this survey, 33% rate the standard of **teaching/lecturing** as 'very good', a quarter (25%) rate the **academic tutor system** as such and only 22% feel that their **contact time with a tutor/lecturer** is 'very good'.

In general, students from the old universities and 1st year students are likely to rate all aspects more highly while those from new universities and in their 3rd or subsequent year of study give them a lower rating.

While over four in ten (44%) students agree that **resources at my university are stretched due to the increase in student numbers**, a quarter disagree. However, when asked how universities should spend the expected extra funding from 'top-up' fees, more contact time and smaller teaching groups were both nominated by around one in five students (18%), reflecting the relatively poor current state of these services. However, the most popular use of the extra monies would be to spend more in the library and to increase security, both cited by around three in ten students.





The Course

As the course is the main reason for choosing a specific university (and also the main reason why students drop out) the level of satisfaction with the course is paramount.

The proportions satisfied with their course remain largely unchanged from previous years, almost one in five say that their course exceeds their expectations (18%), a slightly lower proportion (15%) say it falls short, while the majority say it is about what they expected. Students from new universities are more likely to say that their course falls short of expectations (18%) and this is reflected in the higher proportion of students from C1 and C2DE backgrounds who also believe this to be the case (17% and 20% respectively). Students in the final years of their course are also more likely to be disappointed (21% of those in their third or subsequent years).

The proportion of students who say they are 'fully' stretched by their course is down by six percentage points from Wave 1, from 58% to the current 52%. Conversely, those who say that they are partially stretched have risen by a similar proportion. Older students (59% of those aged 26 and over) and those

attending old universities (55%) are more likely to be fully stretched, while 1st years (42%), social science students (42%) and students studying at the new universities (48%) are less likely.

One in eight students have either changed their course or are seriously considering doing so (12%). The main reason to change course is because the student has changed their mind about what they wanted to study (35%), however some blame the course itself, 30% feel that the **content was not what I wanted** and a fifth say that either the course **did/does not interest me or wasn't/isn't what I expected** (22% and 21% respectively).



5 Years On

When asked about life in 5 years time, a number of students commented on the effect of growing student numbers on the quality of tuition. Most of these comments were adverse; however some think that the increased funding means that quality of teaching will actually improve.

Student comments:

"Easier academically as courses are "dumbed down" especially in science areas and in trying to get more students into the system that are less able"

"Because of the increase in the number of students and the increase in fees, I believe university will be a lot busier and the teaching will suffer because of this"

"Improved teaching facilities"

Students in a changing, more competitive marketplace of Higher Education are beginning to think about their university experience in terms of customer satisfaction and value for money and the change in tuition fees policy has radically accelerated this process.

"Quality of degree – will be a real issue concerning its value"

Some students believe they will become more demanding

and discerning in their choice of course and institution and will expect to receive better value for money in return for the fees they are paying. Additionally, some feel they will expect to have more of a say in the offering.

"Students will have more of a say in the construction of their course and how it is delivered"

There is a whole host of speculation on what type of courses will be on offer in the future and some believe that they will be more vocational in nature with fewer students studying to simply widen their knowledge in a more academic sense.

"There will be more students studying for vocational rather than academic qualifications, increased fees will mean that there will be more students in free college based courses and less at university, more student debt, no guarantee of jobs to pay it off after graduation"

Many students thought that a major change will be an increase in the use of technology and IT in the future, with computers featuring in the teaching process.

"More distance learning"

"Given technology, it may be that students are less reliant on manual forms of teaching and learning. Text books etc and more dependent on digital methods of learning"

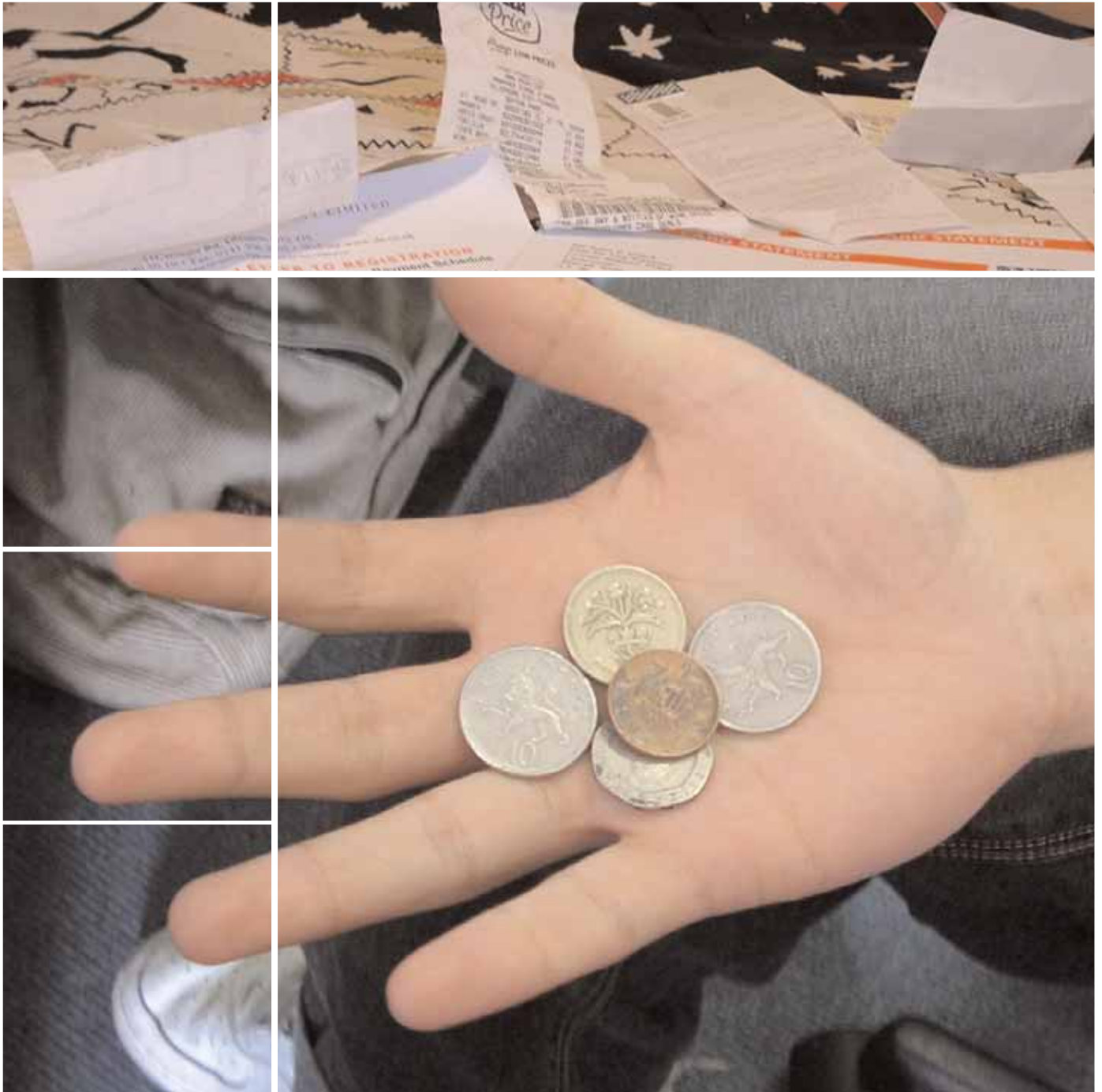
Comment on Academic Life from the Higher Education Policy Institute

The finding that such a high proportion of students are satisfied with the academic aspects of university life is not surprising, given the earlier findings that students are generally happy about the university experience – academic life is, after all, an important aspect of university life! Nevertheless, these findings, and in particular the general satisfaction with the quality of teaching – where only three per cent are dissatisfied – provides an important context for policy makers as they consider quality assurance regimes. One of the rationales for the introduction of the national quality assurance arrangements in the first place was concern that quality would suffer as funding reduced and student numbers increased. From the students' perspective, anyway, this has not happened. These findings of general satisfaction are consistent with other studies which show that UK graduates more satisfied with their higher education experience than students in other countries².

Responses to the question how the extra resources which will be provided through the increased fee should be spent will need to be carefully considered by universities. It is surprising that 30 per cent mention improved security. On the other hand, only 12 per cent (down from 16 per cent last year) mention improved academic salaries, which are likely to be an important contender for some of the additional resources. And only 8 per cent mention increased bursaries, which are likely in some universities to account for a significant part of the resources raised by the student fees. If increasing fees lead to students behaving more like consumers, as some have suggested, and if they take an increasing interest in the way in which their fees are used, then there could be some difficult fault lines that this survey has begun to reveal.

²The CHERI Report, referred to above, shows that on 18 measures, UK graduates are more satisfied than the EU average, in many cases by substantial margin.

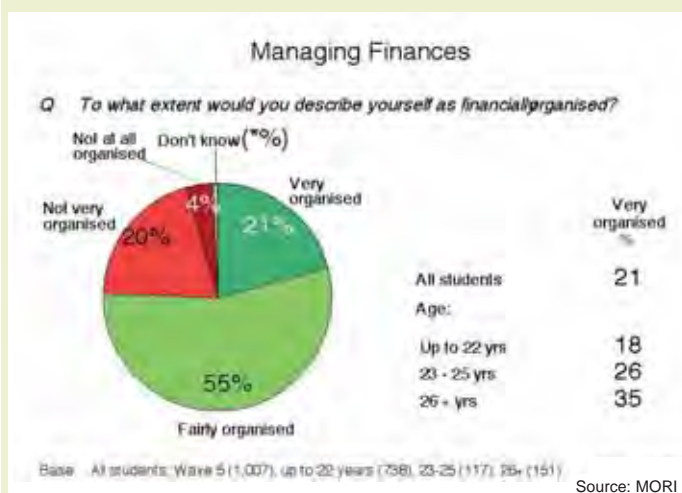
student finances



Financial Organisation

Money, or lack of it, are three of the top five worst aspects of student life concern money. Three quarters (76%) believe they are either 'very' or 'fairly' organised financially and a similar proportion (80%) say they are competent in this area – only 3% of students rate themselves as 'not at all' competent.

The ability to manage ones finances well would seem to develop with age and experience as older students are almost twice as likely to say they are 'very' competent than younger ones (31% of students aged 26 or over compared to just 17% for those aged up to 22).



Competency is also borne from necessity and students who do not receive any financial help are much more likely to be competent than those who do (32% compared to 18%). Unsurprisingly, those currently in debt believe themselves to be less competent than those who are not (18% of students who are currently in debt believe themselves to be 'very' competent compared to 27% who are not).

The majority of students regularly check their bank balance (76%), bank and credit statements (59%) and a quarter (23%) make a habit of transferring any spare cash from their current accounts into savings. Again, older students are generally more responsible in terms of monitoring their financial situation.

More students this year claim to be managing to keep up with their financial commitments without difficulty (up 6 points since 2003 to 43%) with those who've recently started university finding this easier than those who've been at university for longer (44% of those 22 or under vs. 38% of those over 23).

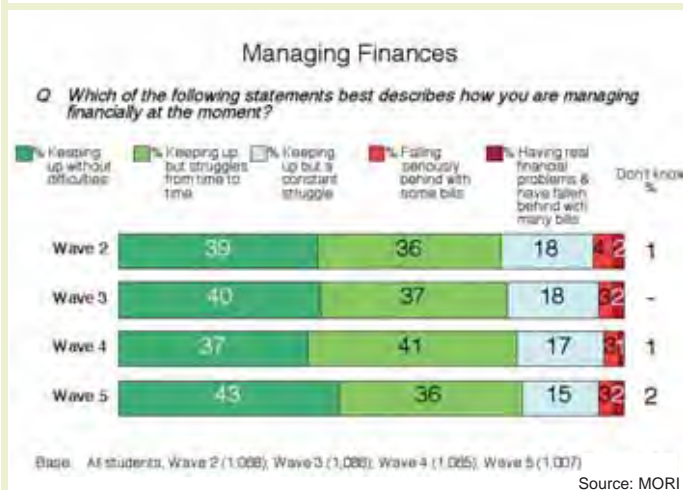
Student Expenditure

The main expenditure for students is accommodation, as with most adults. A quarter do not spend anything (mainly those living at home) and on average students pay £54 per week. This is around three times as much as they spend on alcohol and going out.

Food continues to be the second main area of expenditure after accommodation. Students spend £122 in a typical month (an increase of only £7 on last year's survey).

Students continue to spend high proportions on alcohol, going out, clothes, mobile phones and entertainment products.

Students spend an average of £18 per week on alcoholic drinks but those who drink are spending slightly more now on average (£25 vs. £23 last year).





More claim not to spend money on alcohol than a year ago (26% vs. 20%), especially those who are older (39%), ethnic minorities (57%) and from overseas (42%). Males, younger students and ABs continue to be among those who drink the most.

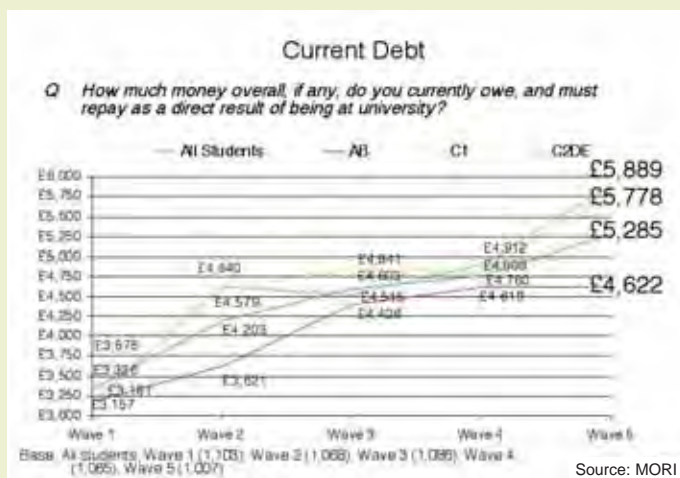
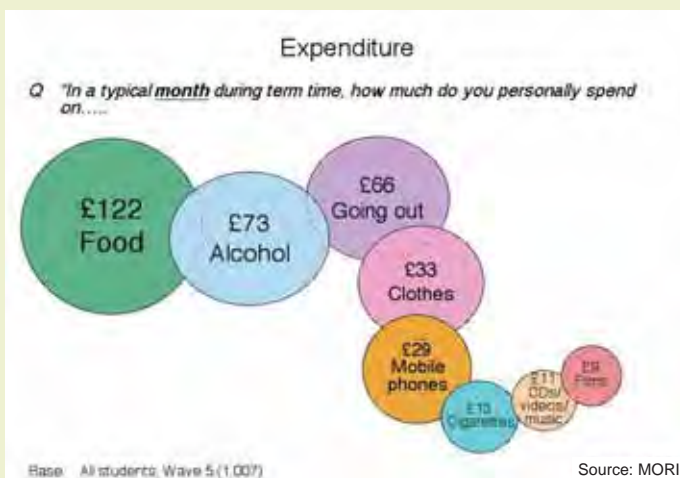
Expenditure on smoking is down slightly this year (from £17 to £13 per month) suggesting that anti-smoking messages might be getting through, despite the low levels of perceived risk associated with this habit.

In an average month £29 is spent on mobile phones and £33 on clothes, while expenditure on music has dropped in the past year (from £17 to £11), quite probably due to the increase in music being downloaded from the internet.

Social class continues to be a discriminator with a far higher proportion of those from the managerial and professional classes being debt free (29%) than those from blue collar background (where only 16% are debt free).

Debt mounts throughout their studies and during their first year averages £2,153 rising progressively to £7,803 during their third and subsequent year.

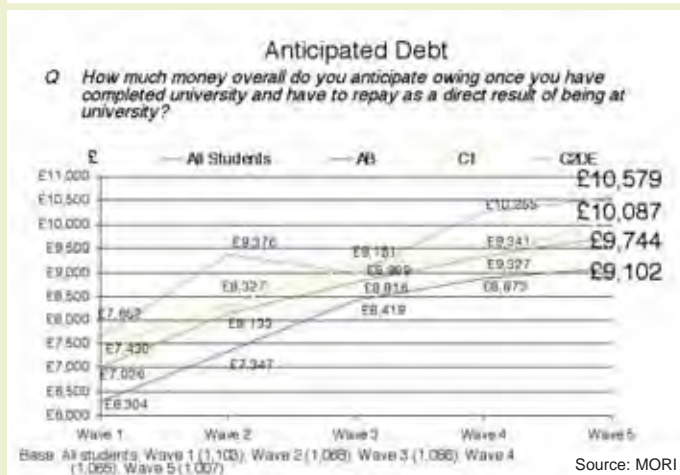
There has also been a hike in anticipated debt rising from £9,341 during Wave 4 to its current level of £9,744 – an increase of £403 over the course of the last year.



Student Debt

The average amount that students currently owe has risen quite dramatically since the previous wave of the research and now stands at £5,285 on average – up £525 since Wave 4.

A quarter of students continue to owe nothing at all and are most likely to be studying for an HND/HNC/Diploma (66%), come from overseas (53%) or from an ethnic background (45%).



Again, it is predominantly the non-degree course students and those who are from the ethnic minorities or overseas students who are the most likely to believe they will be debt free on completion of their studies.

Despite the level of current and anticipated debt, nine in ten students continue to "agree" that **the money I am spending on my education is a good investment in my future**. Indeed, significantly more students strongly agree with this statement during the current wave than during the first wave of this study (up 6 percentage points to 50%).

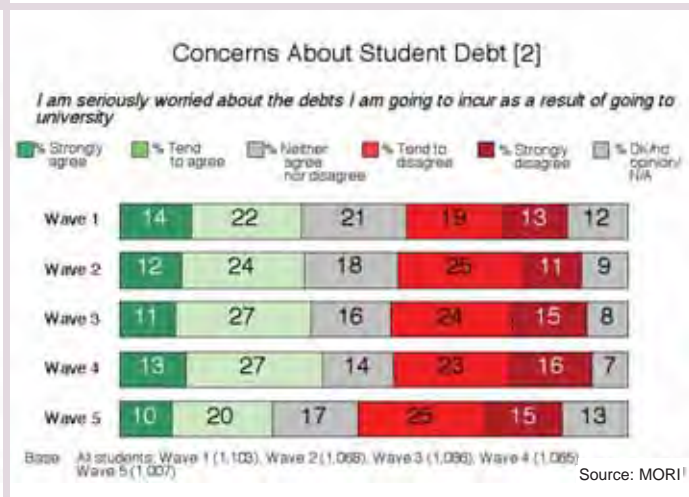
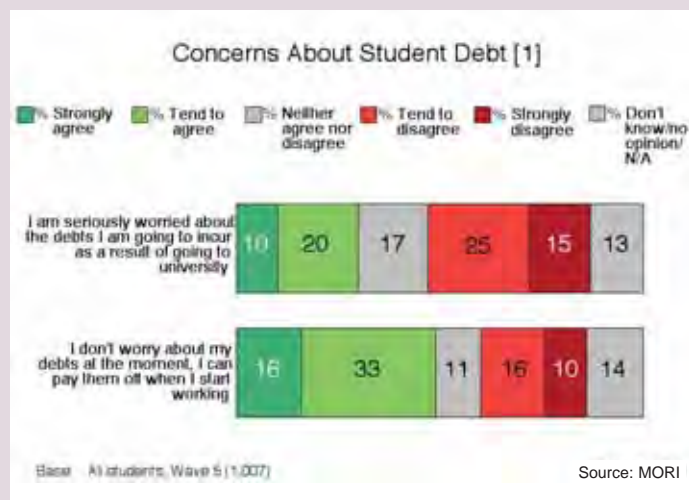
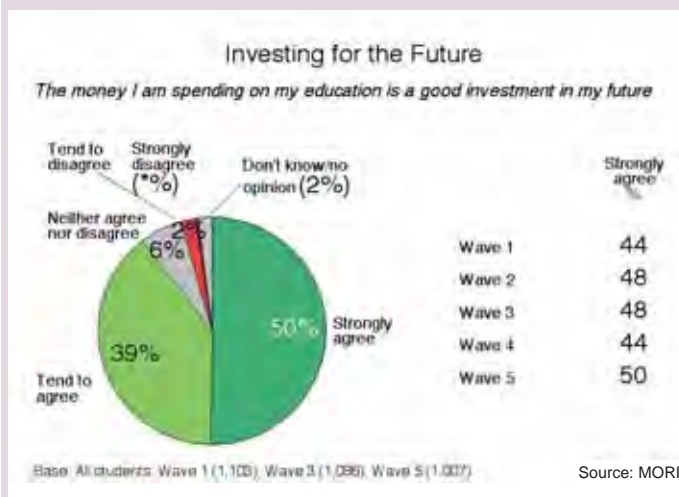
Strength of agreement is higher among ABs (51%) and, in contrast to previous waves, among C2DEs (53%). C1s are the group who are now least likely to feel this is the case (46%).

Overseas students continue to be stronger advocates than their UK counterparts (56% vs 48% strongly agreeing). Compared with previous waves, ethnic groups are no longer significantly less enthusiastic than white students (47% vs 50%).

The debt students will incur as a result of going to university is a serious source of worry for three in ten students (the lowest point in four years). Despite this, approaching half agree that they do not worry about their debts at the moment as they know they can pay them off when they commence employment.

Males (54%), younger students (54%), ABs (49%) and C2DEs (56%) are the least concerned about their prospects of paying off their debts. This is the first time in the history of the survey that students from working class backgrounds have been more positive about their debt situation than both ABs and C1s (45%).

Even though the overall proportion concerned about their debts has decreased, those most worried include women (36%), older students (33% of those over 26) as well as both C1s (34%) and C2DEs (32%).





Type of debt

Almost eight in ten students (77%) currently have a student loan owing an average of £6,514 (up from £6,200 in 2003). More than a third have an overdraft from the bank averaging £1,127 overall (slightly less than the £1,244 owed in 2003).

Students borrow money from a wide variety of sources with the most popular sources being credit cards (17%) and parents (11%). Five per cent still have personal loans with a debt of £4,455 on average, a large increase on the 2003 figure (£3,313 on average).

Average debts which are lower in 2004 include those to parents (£1,552 vs £2,000 in 2003) and friends (£159 vs £800 in 2003). However, students are borrowing slightly more on average from other family members (£1,299 vs £1,150 in 2003).

5 Years On

Debt is the predominant theme emerging from the spontaneous commentary on what student life will be like in five years time. Many highlight the plight of the student as a result of the introduction of top-up fees. One thought is that students will be forced into being much more financially proficient in order to survive, another is that, as debt increases, more universities will be forced to provide grants and bursaries in order to encourage students from poorer backgrounds.

Student comments:

"Student debt will have increased making it harder for students from poorer backgrounds to start university"

"Struggle more financially – more juggling work with university"

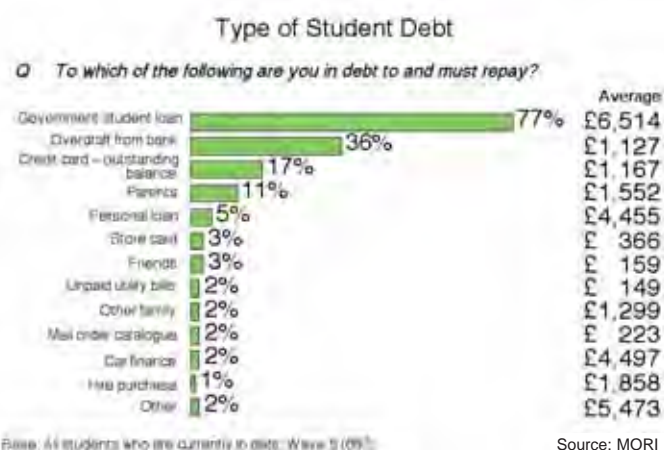
"Much more financial proficiency will be needed to keep up with increased living costs"

"Possibly receiving grants and bursaries will be more common practice due to amounts of student debt"

In many respects, some feel that debt will become more acceptable and an acknowledged part of student life, although some highlighted the need for additional help and consideration from other parties.

"Students seem less able to manage debt, it's become the 'norm' to be in debt"

"Hopefully greater consideration to the financial burdens which students must carry"





Comment on Student Finances by the Higher Education Policy Institute

The great majority of students appear unconcerned about the debt that they will incur, which is no doubt in part a reflection of the anticipated high earnings post-graduation, revealed in the next section, and also the belief revealed here that their investment in higher education was a good one (only 3% disagreed with this proposition). It will be interesting to observe whether this relaxed view continues after 2006, when the average debt on graduation will double from the present anticipated level of nearly £10,000.

The fact that students from lower social groups anticipate higher levels of debt than others is not a surprise – their

families will tend to be able to give them less financial support – but it does mean that the cost of higher education for these students will be greater than for others. When the levels of debt increase post-2006, the additional grant that will be available to students from poor backgrounds will be important and should ensure that they do not become further disadvantaged. Indeed, it should mean that relative to other students their level of indebtedness will improve.

The fact that HND students have a much lower level of debt than others is a reflection of economically rational behaviour on their part, since research has demonstrated that the financial returns from sub-degree courses are on average significantly less than from degree courses.

UNITE/MORI Student Financial Index

MORI, in conjunction with UNITE have developed the 'UNITE/MORI Student Financial Debt Index'. Since the first wave of the study (carried out in 2000), we have been closely monitoring the magnitude of current and anticipated debt and on the basis of this, formulated an index to monitor change over time.

From the tables that follow it is clear to see that current debt has grown considerably and, across all students, has risen by 59% since Wave 1 (from £3,326 up to £5,285). Those completing post graduate studies appear to have experienced the largest increase (up 112% from £3,403 up to £7,230).

The amount that students anticipate owing as a direct result of going to university has also risen, although not as dramatically as actual debt (up 39% since Wave 1 from £7,026 up to £9,744). Post graduate students also show the largest increase on predicted future debt (up 77% from £5,152 up to £9,144).

UNITE/MORI Student Debt Index – Current Debt as a Result of going to University

Q How much money overall, if any, do you currently owe and have to repay as a direct result of being at university?

	Wave1 (1,103)	Wave2 (1,068)	Wave3 (1,086)	Wave 4 (1,065)	Wave 5 (1,007)
All Students Index	£3,326 100	£4,203 123	£4,603 138	£4,760 143	£5,285 159
Year1 Index	£1,447 100	£1,591 110	£1,940 134	£1,626 112	£2,153 149
Year2 Index	£4,047 100	£3,902 96	£4,211 104	£4,484 111	£4,791 118
Year 3+ Index	£4,611 100	£6,902 150	£7,421 161	£8,031 174	£7,803 169
Post Graduate Index	£3,403 100	£4,832 142	£5,193 153	£4,894 144	£7,230 212
AB Index	£3,181 100	£3,621 114	£4,406 139	£4,619 145	£4,622 145
C1 Index	£3,575 100	£4,579 128	£4,841 135	£4,808 134	£5,778 162
C2DE Index	£3,157 100	£4,640 147	£4,515 143	£4,912 156	£5,889 187
Science & Engineering Index	£3,242 100	£3,947 122	£4,969 153	£4,770 147	£5,242 162
Social Science Index	£3,378 100	£4,217 139	£4,175 124	£4,150 123	£4,663 138
Arts Index	£3,342 100	£4,652 139	£3,963 119	£5,321 159	£5,498 165

Source: MORI

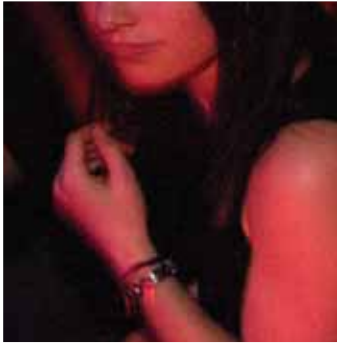
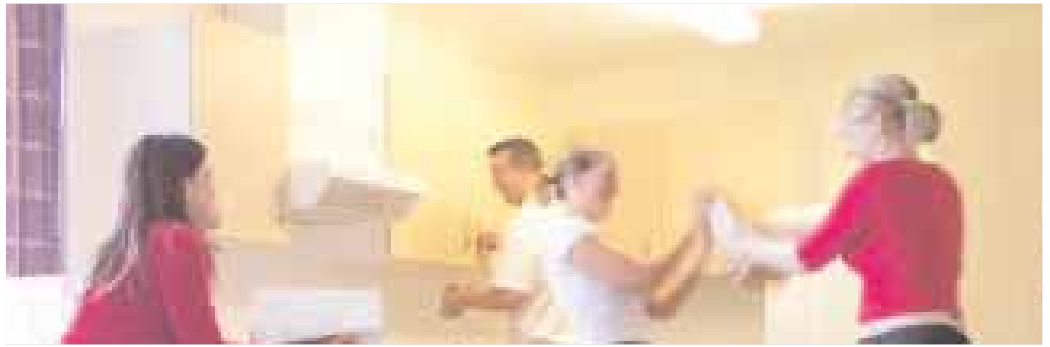
UNITE/MORI Student Debt Index – Anticipated Debt as a Result of going to University

Q How much money overall, if any, do you anticipate owing once you have completed university, and have to pay as a direct result of being at university?

	Wave1 (1,103)	Wave2 (1,068)	Wave3 (1,086)	Wave 4 (1,065)	Wave 5 (1,007)
All students Index	£7,026 100	£8,133 116	£8,816 125	£9,341 133	£9,744 139
Year1 Index	£7,524 100	£7,465 99	£8,210 109	£8,591 114	£9,650 128
Year2 Index	£8,356 100	£8,680 104	£8,952 107	£10,405 125	£9,781 117
Year 3+ Index	£6,164 100	£8,755 142	£9,970 162	£10,302 167	£10,013 162
Post Graduate Index	£5,152 100	£6,849 133	£6,926 134	£6,729 131	£9,144 177
AB Index	£6,304 100	£7,347 117	£8,419 134	£8,873 141	£9,102 144
C1 Index	£7,430 100	£8,327 112	£9,161 123	£9,327 126	£10,087 136
C2DE Index	£7,652 100	£9,372 122	£8,989 117	£10,255 134	£10,579 138
Science & Engineering Index	£7,076 100	£7,821 111	£9,470 134	£9,329 132	£10,337 146
Social Science Index	£6,312 100	£7,575 120	£7,591 120	£7,714 122	£7,420 118
Arts Index	£7,158 100	£8,825 123	£8,309 116	£10,415 146	£10,889 152

Source: MORI

what next?



A Positive Outlook

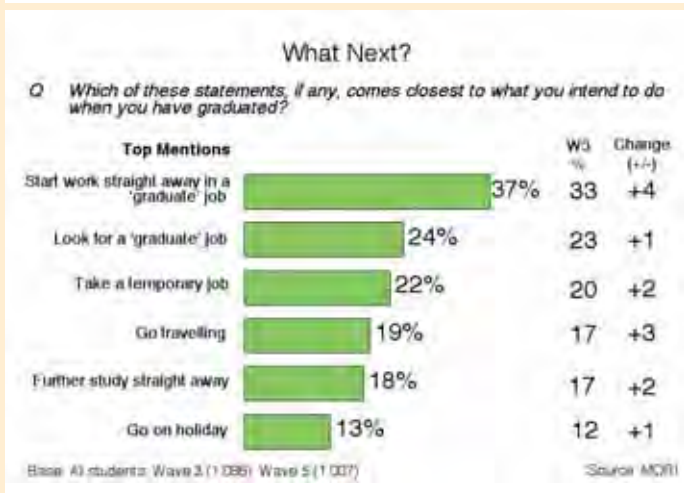
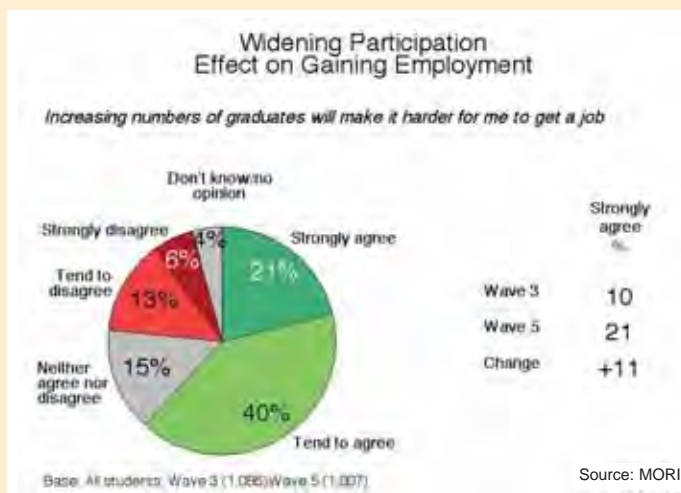
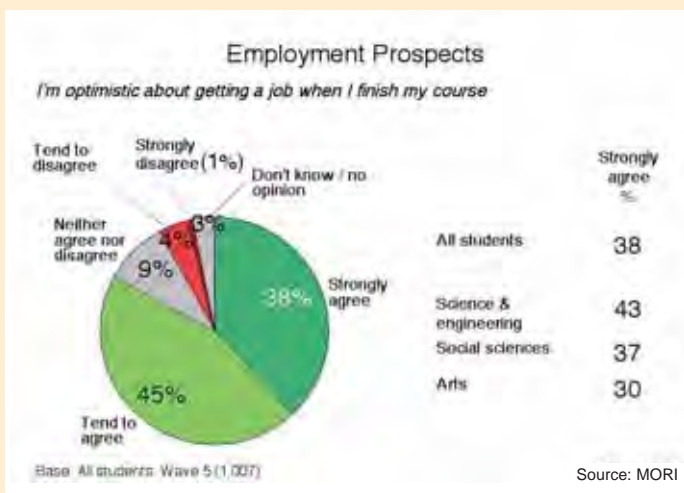
Almost nine in ten students (88%) are positive about what the future holds for them and four in ten (38%) would strongly agree with **I am optimistic about the future**.

In the more immediate future, the majority of students plan to work as soon as they graduate as in previous years. Over a third (37%) will start a graduate job straight away, while a quarter (24%) will turn their efforts to looking for one.

A larger proportion of females (40%), older students (50% of those aged 26 and over) and those studying science and engineering (42%) are planning to start work straightaway.

Students' hopes remain high despite a belief that **increasing numbers of graduates will make it harder for me to get a job** – a fifth (21%) strongly agree with this statement, an increase of eleven percentage points since Wave 3 (2002).

Overall, eight in ten students (82%) are optimistic about finding work when they leave college. However, those about to complete their course are less so than those who have just started out (85% of 1st years compared to 79% of those in their third and subsequent year).



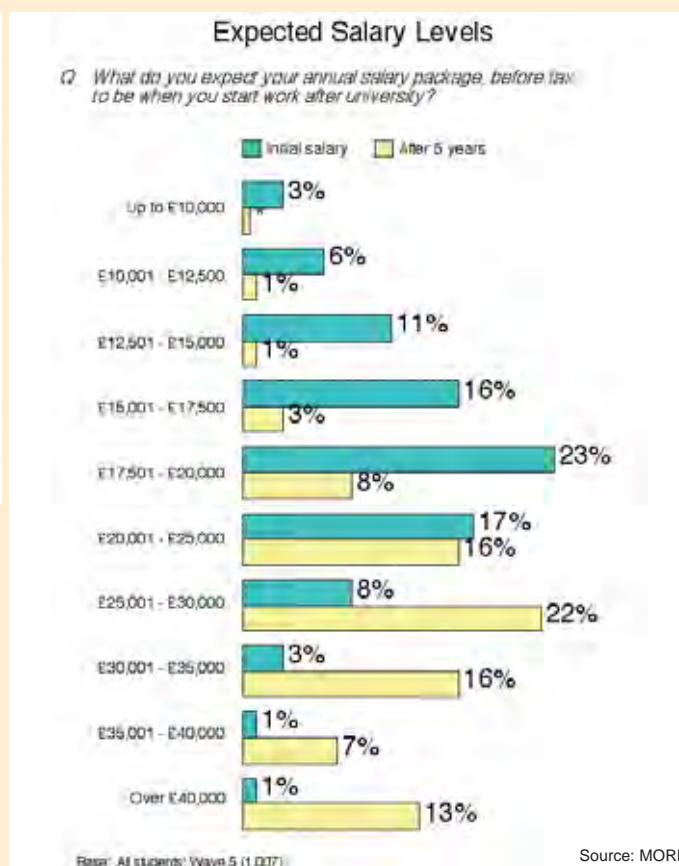


Salary Expectations

Two in five students (42%) **feel under pressure to succeed and make money**. One in ten 'strongly' agree with this. However after creeping up over the first 4 waves of the survey, this has fallen back to the levels of Wave 2. Students at the new universities are more likely to feel this pressure than those at old universities (12% compared to 9%) and although based on a small sample size, UK ethnic minorities are more likely to agree than white students (19% versus 9%).

On average, students expect to earn just over £19,000 in their first job, rising to £29,500 after five years. One in eight (13%) students initially expect to earn more than £25,000, with one in twenty (5%) expecting £30,000 and over.

There are some sub-groups which are more confident than others, males expect to earn more than females (£20,500 compared to £18,400) and ABC1s expect more than C2DEs (£19,500 compared to £18,500). Science and engineering students expect to earn the most and arts students the least (£20,500 and £17,400 respectively).



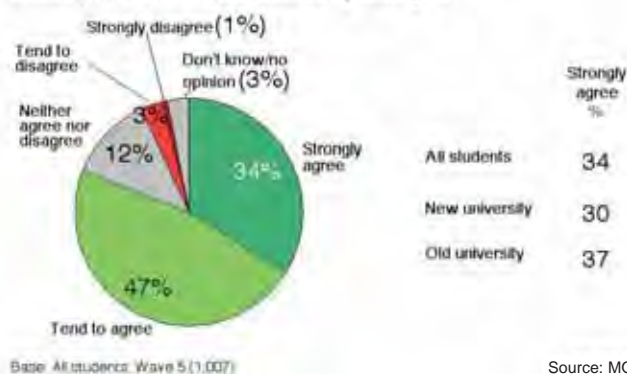
Skills

The confidence of students in their future and in their ability to get a job is based on the premise that **university has set me in good stead for my working life** – a statement believed by eight in ten students (81%). Although all sub-groups of students are confident about this, certain groups are slightly less so than others, older students (67%) are less likely to agree than younger ones (84%), C2DEs (76%) less so than ABs (84%), social science students (75%) less so than scientists and engineers (83%) and those studying at the new universities (78%) are less likely to agree than those at the old universities (83%).

This confidence would appear to be unfounded when looking at the specific skills demanded by today's employers. Few students in their third or subsequent year believe they have the good grammar and spelling skills required or good business sense (both 20%) and only one in ten (9%) deem themselves to be either commercially astute or to possess office skills. However, many more feel they can offer the ability to work under pressure (61%), report writing and IT skills (48% and 44% respectively) and the softer skills that will be useful when applying for jobs, self-confidence (49%) and the ability to work constructively with others (47%).

Preparation for Working Life

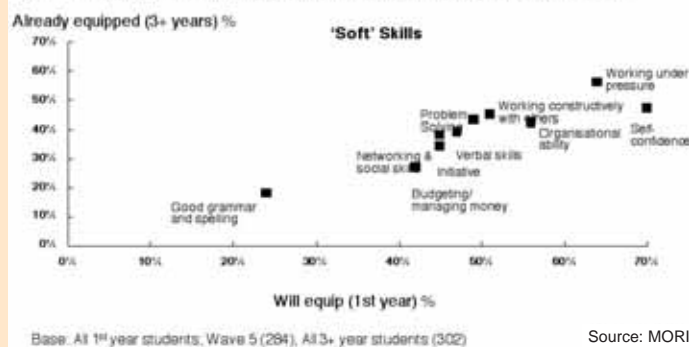
University has set me in good stead for my working life



Source: MORI

Development of Soft Skills

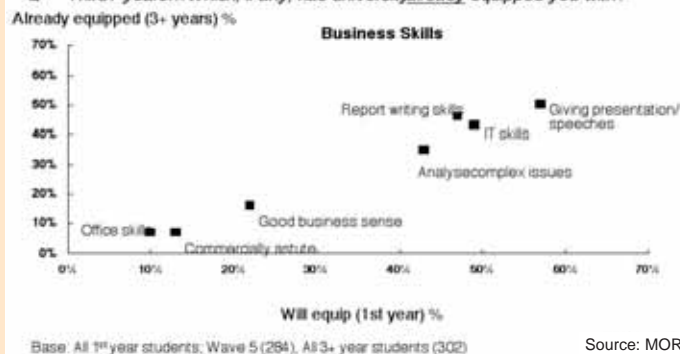
Q First years....Which, if any do you feel university will equip you with?
Q Third+ years...Which, if any, has university already equipped you with?



Source: MORI

Development of Business Skills

Q First years....Which, if any do you feel university will equip you with?
Q Third+ years...Which, if any, has university already equipped you with?



Source: MORI



5 Years On

Despite the current optimism about getting a job on graduation, there is a general feeling amongst students that as numbers rise, it will become correspondingly more difficult to secure employment. This will lead to an increase in competition, with students striving for improved grades to help them stand out from the crowd, this could prompt further study and an increase in those taking a post-graduate course (e.g. Masters, PhD, etc).

Student comments:

"Harder to secure employment after finishing studies due to a larger number of students"

"Students in five years will be in greater debt and less able to find a job due to an increasing number of degree courses"

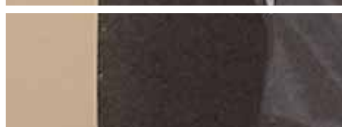
"Bigger debts with fewer job prospects"

"More courses and more people in courses – too many for the jobs"

Comment on What Next from the Higher Education Policy Institute

The optimism felt by students about the future matches their general cheerfulness about the present, and is borne out by objective information about graduates: they tend to have better salaries, lower unemployment rates and better life experiences in general than non-graduates.

One reason for their positive attitudes is clearly that they expect to be earning more than the average national income shortly after graduating – a handsome payoff for the investment of attending university. The fact that the C2DE social groups expect to be earning less than others may suggest what some have perceived as a cycle of low expectations. On the other hand, it may simply reflect the fact that on average students' prior educational achievements, and eventually their degree class, is related to their social group: if the responses to these questions were analysed by expected degree class, similar differences might be observed.



about UNITE

UNITE has grown to become the UK's largest provider of student accommodation. By September 2005, we'll be serving the accommodation needs of over 31,000 students. The UNITE Student Experience Report is a valuable research document and together with our regular internal focus groups and customer satisfaction surveys, we are taking the lead in identifying continuous improvement opportunities, which closely reflect customer demand and aspiration.

Meeting a need that is greater than ever, UNITE provides good value, purpose built, rented accommodation in the best locations for students. Working together with our partners, we aim to create accommodation of higher quality, delivering it faster and more cost effectively than anyone else in the market. But more than this, we aim to be the first choice for student accommodation and that means placing our customers at the very heart of our business.

If you'd like to find out more about UNITE, why not visit our websites:

www.unite-group.co.uk and www.unite-students.com



UNITE is proud to support UNIAID; an organisation set up to help young people overcome the growing financial hurdles to higher education. UNIAID offers direct support to individual students through its national accommodation bursary scheme, which was launched in 2004. The scheme enables individuals across the UK, who otherwise would not experience higher education, to proceed to university. After a successful pilot, the numbers have already doubled for 2005.

UNIAID will launch its second programme, supported by HSBC and the Learning and Skills Council in Spring 2005. All About U will be an online, interactive, learning tool for all

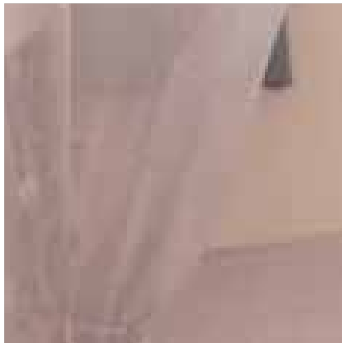
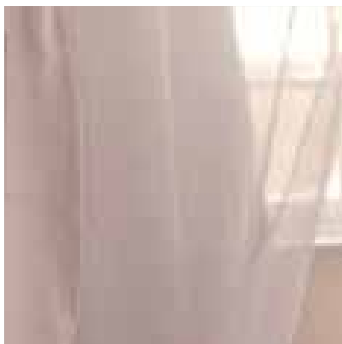
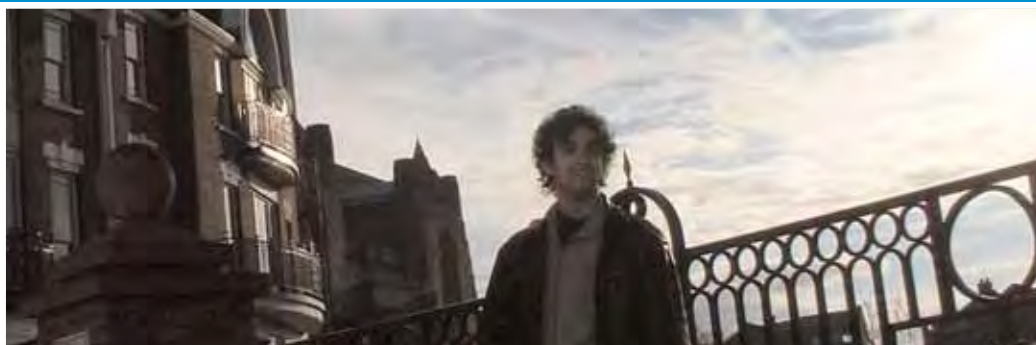
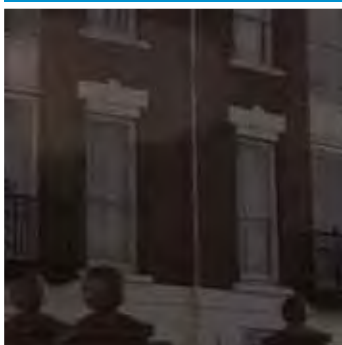
16-19 year olds who may consider higher education. This exciting, innovative project will deliver financial education in a fun and engaging way; putting young people in the driving seat, showing them how to define and navigate a path into and through university life.

For more info visit their website:
www.uniaid.org.uk

Report Photography Principal Report Photography by Daniel Phillips, Studying the NCTJ (National Council for the Training of Journalists) Photojournalism/Press Photography course at Sheffield College and Sam Clack, studying Journalism at Liverpool John Moore's University.

appendix

Sample Profile



The survey was carried out among a representative sample of full-time students at UK universities. Part-time students were excluded.

Whilst non-UK nationals who were completing an entire course in the UK were included in the study, those who were in the UK on an exchange programme were excluded.

The tables below provide an overview of the sample profile.

Gender

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted
Base: All students	(1,103)	(1,103)	(1,068)	(1,068)	(1,065)	(1,065)	(1,065)	(1,065)	(1,007)	(1,007)
	%	%	%	%	%	%	%	%	%	%
Male	46	47	46	46	44	45	44	45	46	44
Female	54	53	54	54	56	55	56	55	54	56

Age

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted
Base: All students	(1,103)	(1,103)	(1,068)	(1,068)	(1,086)	(1,086)	(1,065)	(1,065)	(1,007)	(1,007)
	%	%	%	%	%	%	%	%	%	%
17 or younger	1	1	1	1	1	1	*	*	1	1
18	12	13	13	12	11	11	12	11	11	11
19	18	19	22	21	20	20	18	18	18	19
20	17	18	18	19	19	19	17	17	19	19
21	15	16	12	13	14	14	15	15	14	14
22	9	10	9	9	11	10	9	9	10	10
23 or older	27	25	24	25	24	24	29	30	26	26

Social Class

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted
Base: All students	(1,103)	(1,103)	(1,068)	(1,068)	(1,086)	(1,086)	(1,065)	(1,065)	(1,007)	(1,007)
	%	%	%	%	%	%	%	%	%	%
A	6	7	9	9	11	10	10	10	9	9
B	31	33	29	29	32	32	31	31	36	36
C1	41	39	42	42	41	41	37	37	34	34
C2	11	11	9	9	9	9	11	11	12	12
D	7	6	6	6	5	6	7	7	6	6
E	3	3	3	3	2	2	3	2	2	2
Refused	1	*	1	2	-	-	2	2	1	1

Source: MORI



Ethnic Minority

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted
Base: All students	(1,103)	(1,103)	(1,068)	(1,068)	(1,086)	(1,086)	(1,065)	(1,065)	(1,007)	(1,007)
	%	%	%	%	%	%	%	%	%	%
White	83	87	80	84	84	84	83	83	82	82
Indian	3	2	5	4	3	3	4	4	3	3
Chinese	2	2	2	1	3	3	2	2	4	3
Black – African	2	2	3	3	2	2	3	2	3	2
Other Asian	3	2	2	2	2	2	3	3	4	4
Pakistani	2	1	2	2	2	2	1	1	3	2
Black – Caribbean	1	1	1	1	1	1	1	1	1	1
Bangladeshi	1	*	1	1	1	1	*	*	*	*
Other	2	1	3	2	1	2	2	2	1	1
Black – Other	1	1	1	1	*	*	*	*	1	1
Refused/ Not stated	1	*	-	-	-	-	*	*	*	*
Total ethnic	17	13	20	16	16	16	17	17	20	18

What qualifications are you currently studying for?

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted
Base: All students	(1,103)	(1,103)	(1,068)	(1,068)	(1,086)	(1,086)	(1,065)	(1,065)	(1,065)	(1,065)
	%	%	%	%	%	%	%	%	%	%
Undergraduate:										
HND/HNC/Other sub-degree qualification	5	4	3	3	5	5	4	4	3	3
Honours Degree	72	71	74	73	66	66	67	66	66	66
Ordinary Degree	10	11	12	12	16	16	15	15	15	15
Post-graduate:										
Post Graduate Diploma – Taught	2	2	2	2	2	2	3	3	3	3
Post Graduate Diploma – Research	1	*	1	1	*	*	*	*	1	1
Masters Degree	7	7	7	7	7	6	8	8	8	8
PhD/doctorate	3	3	2	2	3	3	3	3	3	3
Other	1	1	-	-	-	-	-	-	*	*

Source: MORI

In which academic year of your degree course are you currently studying?

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted
Base: All under-graduates	(950)	(941)	(953)	(940)	(953)	(967)	(916)	(903)	(857)	(852)
	%	%	%	%	%	%	%	%	%	%
First year	35	35	37	34	35	34	34	33	33	33
Second year	32	33	33	33	32	34	33	33	32	33
Third year	24	23	24	26	24	24	25	25	27	26
Fourth year	7	8	7	7	8	8	7	7	7	7
Fifth year and above	1	*	*	*	1	1	1	1	1	1

What course/degree are you currently studying?

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted
Base: All students	(1,103)	(1,103)	(1,068)	(1,068)	(1,086)	(1,086)	(1,065)	(1,065)	(1,007)	(1,007)
	%	%	%	%	%	%	%	%	%	%
Languages/ Humanities subjects	11	13	10	9	9	9	11	9	10	9
Medicine & dentistry/ Subjects allied to medicine/ Veterinary sciences	11	12	10	12	12	13	13	13	14	13
Biological sciences/ Physical sciences subjects	12	12	12	12	13	11	13	11	12	11
Business & administration/ Librarianship & information science subjects	13	12	17	14	15	14	14	14	15	14
Combined (Study more than one main subject)	10	10	9	10	7	9	8	9	8	9
Engineering & technology subjects	9	9	7	8	8	8	8	8	7	8
Social, economic & politics	9	9	8	8	8	8	8	8	9	8
Mathematical sciences/ Statistics/ Computer sciences	8	8	8	7	9	8	8	8	8	8



What course/degree are you currently studying? cont'd

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted
Creative Arts & design subjects	6	6	6	7	8	8	6	8	7	7
Education	4	5	6	6	5	6	5	6	5	6
Law	4	4	4	4	4	4	5	4	3	4
Architecture building & planning	2	2	3	2	2	2	2	2	2	2
Agriculture & Related subjects	*	1	1	1	1	1	1	1	*	1

Source: MORI

Social Grades

	Social Class	Occupation of Chief Income Earner
A	Upper Middle Class	Higher managerial, administrative or professional
B	Middle Class	Intermediate managerial, administrative or professional
C1	Lower Middle Class	Supervisor or clerical and junior managerial, administrative or professional
C2	Skilled Working Class	Skilled manual workers
D	Working Class	Semi and unskilled manual workers
E	Those at the lowest levels of subsistence	State pensioners, etc, with no other earnings



Let us know your comments & feedback on the Student Experience Report!

During the last five years of the UNITE Student Experience Report we have consulted with Higher Education specialists, journalists and policy holders to try and make each report as comprehensive and thorough as possible and to make it a valuable resource for the sector.

We recognise that this report is used by a wide array of individuals and organisations and to that effect we would like to hear your suggestions on how to take this report forward for the next five years.

Let us know your thoughts by returning the form below.

The UNITE Student Experience Report 2005, in association with HEPI Feedback Form

Name:

Organisation:

E-Mail Address:

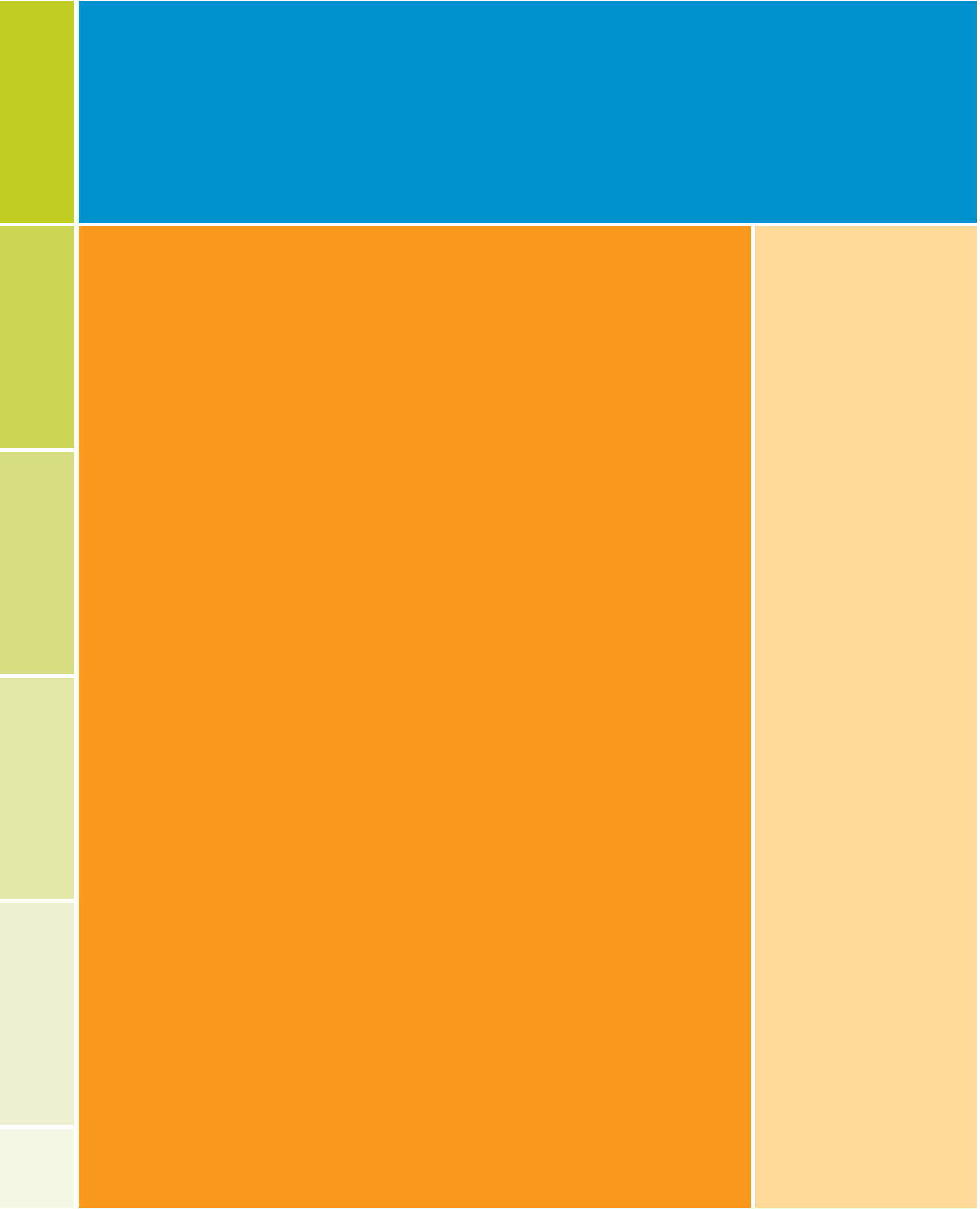
Comments:

Thank you for taking the time to complete this form – we value your contribution.

Please send your suggestions to:

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the student experience report 2005



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