

The heart of
student living

UNITE

Commissioned by UNITE
Prepared by TNS Consumer

The Student Experience Report 2007



Urban Lifestyle ✓
In great locations

Friendly People ✓
On hand to help

Student Living ✓
With your friends

About UNITE

UNITE is the number one student hospitality company

We are home to over 30,000 students

Led by strong values, we aim to give students an experience at the heart of student living.

UNITE initiated the concept of the Student Experience Report seven years ago. The report has shown how students and the university experience has changed during this time and indeed the research has been indispensable for UNITE in evolving our product and service to reflect our customers' demands and aspirations.

We are aware, that our accommodation is where lifelong friendships are forged, partners met, exam successes and first jobs celebrated, and where the transition from teens to twenties will take place - therefore our aim is to create a friendly, safe and welcoming environment where choice and flexibility and a great customer service is at the heart of what we provide.

If you would like to learn more about UNITE, visit our website:

www.unite-students.com

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Foreword

Today Higher Education students are the single largest youth career group. Tomorrow they'll become the leaders of our workforce. The Higher Education Sector is operating in a highly competitive, fast-changing environment. We are asking ourselves - what drives student expectations now and what will the future student experience look like?

Seeking answers to these questions and gaining an understanding of students' needs and wants is crucial to the continued success of university life.

I am delighted to have been invited to write the foreword to UNITE's 2007 Student Experience Report. Over the years the number of student surveys has grown, yet the UNITE Student Experience Report continues to stand out as being one of the few consistent, reliable and comprehensive measures of the student experience over time.

It's very pleasing to see from the research that 9 out of 10 students are happy and optimistic with life. They highlight what's best about the university experience - the mix of academic and social opportunities and gaining independence. And whilst the investment required to make the most of university is increasing for some students, they wholeheartedly consider it a worthwhile one.

As discerning customers, students' expectations are increasing as they seek individualized experiences amongst the growing market for higher education. The survey correlates with other research in finding that universities are successful in meeting students expectations in many areas, particularly the availability of resources, such as books and IT, of teaching standards and in providing those all important opportunities to try new experiences. It seems that the industry will have to work harder, however, to meet rising expectations for customer service.

I commend you to read on. The UNITE Student Experience Report continues to provide an invaluable picture of life through the eyes of students. Contributing to the body of existing research and pointing the way towards future avenues of enquiry which will ensure that we can continue meeting and exceeding the expectations of students in the future.



Professor Les Ebdon

Vice Chancellor University of Bedfordshire
Chair of Universities UK Student Experience Strategy Group

Introduction



I'm delighted to introduce UNITE's 7th annual Student Experience Report. Each year the study looks at issues affecting the student population, comparing 2007 with previous years and providing some indication of forthcoming trends. This is the first piece of student-focused research published since the introduction of variable tuition fees.

Working together with our new research partners, TNS, we have boosted the sample group by some 50% this year. Over 1,600 students were interviewed for the research, providing one of the most extensive research databases currently available.

UNITE aims to be at the heart of student living. We've put a lot of research into finding out what our customers want. With over 30,000 customers who expect a smart place to live, friendly people on hand to help and somewhere to have the time of their lives. What we call student hospitality. We also want to know what our customers will expect from their student experience in the years to come, and again this is where the Student Experience Report becomes invaluable.

So what's new in 2007? This printed report can only provide an introduction to all the data we collect. Employing a larger sample for the first time we've been able to gain both a helicopter view of the Student Experience as well as drill down to the city level - building our understanding of how student attitudes differ around the country. Later in the year we'll be pleased to share more of this valuable unpublished data exclusively with our university partners.

According to students this year, tuition fees have not dampened their positive attitudes towards university. The student experience is alive and prospering, both academically and socially. Students are successfully balancing study, work and living away from home, although finances remain a challenging issue for many. In particular, this highlights the need for more help and advice directed towards undergraduates on personal financial management across the board.

Looking forward, students are becoming ever more conscious of their community. The majority of students feel that living away from home does provide good value for money and an all-important sense of independence. Whilst living within the community does sometimes result in culture clashes, communities generally get to keep the benefit of their resident talent pool - more and more students are choosing to stay on within their university town/city, building their careers there long after graduation.

The Student Experience Report is the only research programme that covers the breadth of student life over a seven year period of significant change and I believe this is an area where there is more value to be had. In sharing our research widely, I know that many researchers are already using these data sets, plus those from the UNITE International Student Experience Report 2006, to further their enquiries. I hope that this fresh wave provides more new opportunities to add to the body of research that will continue to improve the student experience.

Enjoy the report and I hope you'll keep up your valuable feedback.

Best wishes

Mark Allan
Chief Executive

Methodology

Methodology

For this seventh wave of The UNITE 'Student Experience Report', TNS, one of the world's leading market research agencies, conducted 1,600 interviews (580 face-to-face and 1,020 online) with full-time undergraduate and postgraduate students at twenty universities across the UK (England, Scotland, Wales and Northern Ireland) between 26th October and 26th November 2006.

To ensure consistency, the sample profile, which had been largely consistent across the first six waves of the study, was monitored and matched during fieldwork which was itself conducted at the same time as each previous year.

To also ensure that the profile of students was representative, quotas were set and data was weighted by gender, year of study, subject of study and ethnic minority. When combined, the face-to-face and online results were attributed with the ratio 3:1.

On average the face-to-face interview took approximately 40 minutes to complete and the online interview approximately 35 minutes to complete.



Key Highlights

What to Expect

Choosing University

- Students say that their top three motivations to go to University are to: 'gain qualifications', 'improve chances of getting a job' and 'improve earning potential'.
- Parents influence their children's decision to go to university, but not their course of study.
- Overall reputation of the institution is the most important factor in student's choice of university: this is strongly influenced by the academic reputation - much more so than the social environment.
- Social reputation is as important an influence as the published league tables – students with parents who are better off are more likely to pay attention to league tables.

Living the Experience

Student Satisfaction

- 9 out of 10 students agree with the statements "I am happy with my life" and "I am optimistic about my future". This is unchanged since last year and consistent across all previous years even though debt levels have increased.
- The best aspects of university life according to students: 'improving career prospects', 'meeting new friends', 'stretching myself intellectually/my studies', 'gaining independence' and 'mixing with different types of people'.
- 94% consider going to university to be a worthwhile investment.
- According to students the worst aspects of university life are 'having little money' and 'debt'. Females are twice as likely to admit to being homesick vs. males.
- Universities get the best ratings from students for 'availability of IT' (86%), 'standard of teaching' (84%), 'opportunities to try new experiences' (77%) and 'availability of books' (72%).
- In students eyes the one aspect that universities need to improve most is customer service.

Accommodation

- The number of students living at home has gone down by 5 percentage points in a year.
- Three quarters of students rate their accommodation as good value for money.

Parent Power

- Parents have little influence on accommodation choice, but 60% contribute towards the cost and more than ever before are paying all the costs. The value of this parental contribution is £3,000 per annum on average.

A Day in the Life

- The top three ways students say they spend spare time are 'sleeping', 'internet/email' and in the 'pub'.
- The least popular ways to spend spare time are 'family commitments', 'charity work' and 'environmental/social campaigning'.

Investing for the Future

Bursaries and Fees

- 27% of first year students receive a bursary.
- Current debt levels are £600 lower but the anticipated debt on graduation is not.
- 71% of students now pay all their tuition fees.

Working and Jobs

- Those students who undertake paid employment do so for three hours per day on average. Better off students who don't work spend this time socialising rather than studying.
- 40% of students work whilst studying. They work an average of 14 hours per week, getting paid an average of £7.61 per hour, significantly above the minimum wage. The pay gap starts early as males earn £1 an hour more than females. Computer/Maths students are paid the most at £10.81 vs. architecture students who barely make the minimum wage.
- Students find employers supportive and flexible on the whole, making working a pleasant experience and most enjoy work, although recognising it could affect their studies.

Finances and Expenditure

- The percentage of students in debt has increased to 75% but the numbers struggling with their debt has held constant.
- First year students are more concerned about their debt than third years.
- The percentage taking government loans has dropped by 6 percentage points but the number in debt to banks has increased.
- Less well off students are increasingly turning to more expensive forms of borrowing, such as credit cards.
- Weekly spending has remained static over the past two years at £180, down £12 over the two years when inflation is taken into account.
- Students expect to pay off their debts in 7.7 years (£750 per year).

Parent Power

- 93% of parents make a contribution.
- Rent and tuition fees are the most commonly supported expenditures.
- Parents contribute 40% of total cost.

Outlook on Life

Personal Values

- Degree results top the list of student concerns, closely followed by global warming.

Voting Intentions

- Less than half of the student population supports one of the three main parties (46%), the most popular party is the Liberal Democrats at 18%.

Part of the Community

- Half think of themselves as a part of the local community, 57% think that they should be more involved. 56% think of their university city to be their home.
- One third plan to settle in their university city.

What to Expect



01 Choosing University

WHEN CHOOSING A UNIVERSITY THE OVERALL REPUTATION OF THE UNIVERSITY, DRIVEN BY ACADEMIC REPUTATION, COMES MUCH BEFORE SOCIAL FACTORS.

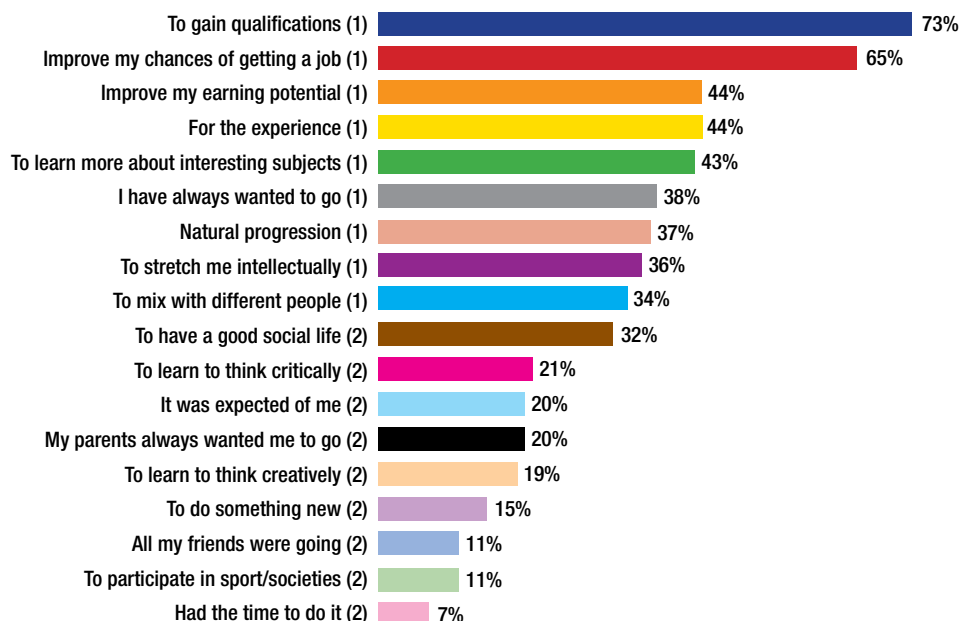
MOTIVATIONS TO ATTEND UNIVERSITY FALL INTO TWO CAMPS, AS A PASSPORT TO A JOB OR AN INTELLECTUAL CHALLENGE. PARENTS INFLUENCE THE DECISION TO ATTEND, BUT NOT WHICH COURSE OR INSTITUTION.

Students commit to their studies and thus to university so that they can gain qualifications and improve their chances of getting a job. For many students, pursuing a degree is only a means to an end. There are others that commit to university because they want to learn and welcome the intellectual challenge that university brings to their life. These groups of students made a conscious and rational decision to follow a university degree (their reasons for going to university are indicated in the chart below as (1)). Not all students follow this behaviour. There are also those (20%) that undertake a degree because it's expected of them – it's a natural progression – something that they have to do (their reasons for going to university are indicated in the chart below as (2)).

These two groups are of roughly the same size.

WHY GO TO UNIVERSITY

Q Why did you decide to go to University?



Base: All respondents (1600)

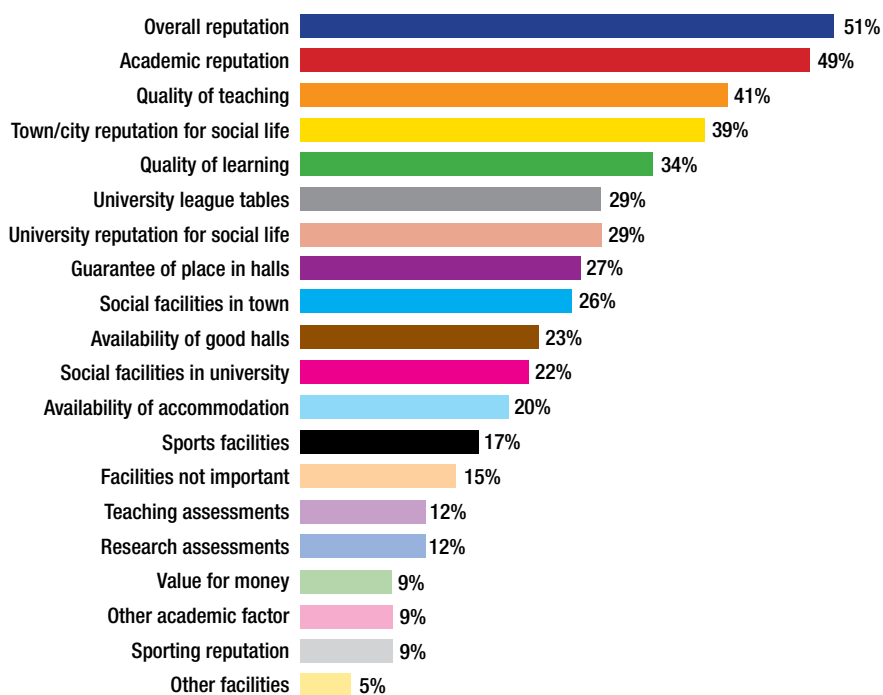
Source: TNS



When deciding to go to university, females are more likely to agree with the statements “I have always wanted to go” (41% vs. 34% of males) and “to gain qualifications” (76% vs. 68% of males), whereas ‘to participate in sport/societies’ is a bigger motivator for males (14% males vs. 8% females). There are no differences between the students of social grades ABC1 or C2DE indicating that university appeals to all equally and for the same reasons (although as we’ll see later on, what they get out of university is very different).

THE IMPORTANCE OF REPUTATION

Q Which of these were important to you in your selection of university?



Base: All respondents (1600)

Source: TNS

Parent Power

Parents have different levels of influence on students’ decisions. At first parents are instrumental in motivating students to follow a higher education course (51% expressed parents exerted significant influence), however, they have little say which course their children end up following (27% influenced) or at which university they choose to attend (31% influenced).



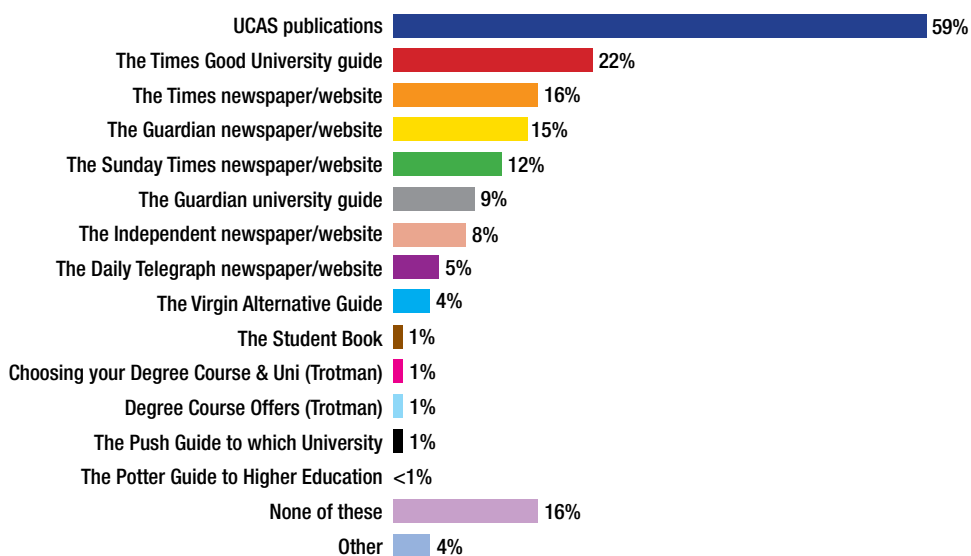
Understanding Reputation

When actually choosing a university, students make decisions based upon the university's 'overall reputation' (51%), up 3 percentage points from our 2006 survey (wave 6) and its 'academic reputation' (49%), up 4 percentage points. These main academic reasons are followed by 'quality of teaching' (41%) and the 'town/city's reputation for social life' (39%). 'League tables' are as important to students as the 'university's reputation for social life' when choosing a university (both 29%). Those with better access to information, like students of social grade ABC1, are much more likely to use league tables than C2DE students (30% vs. 22%).

They are also more likely to use the academic reputation of the university to make their selection (50% vs. 38% of C2DE). Students of social grade ABC1 are also more likely to want university provided facilities (halls, sport and social) than C2DE students. In summary, what is clear is that in the first instance academic factors are significantly more important than any facilities that the university provides or the social environment of the towns/cities where they are located.

RESEARCHING UNIVERSITIES

Q Which of these publications did you use when selecting your university?



Base: All respondents (1600)

Source: TNS

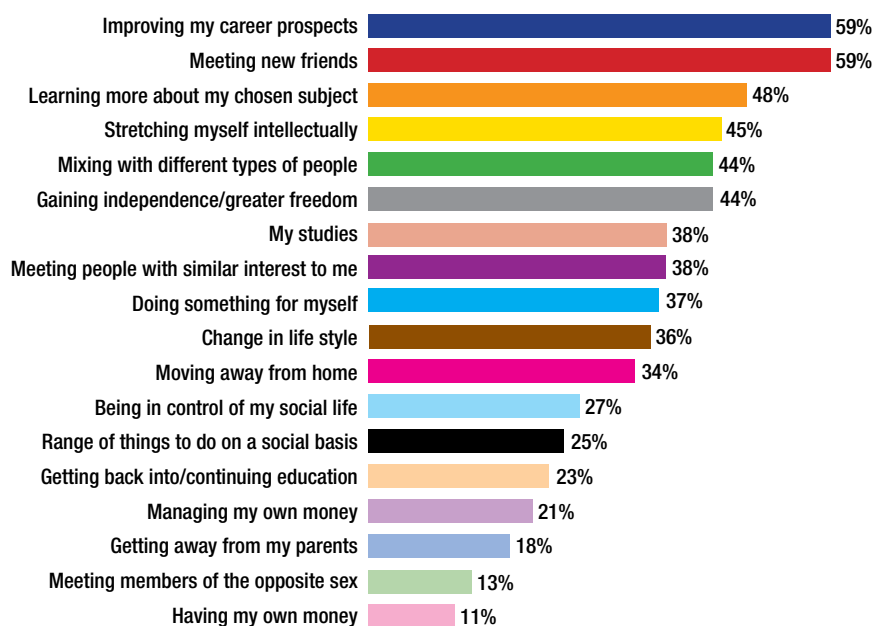


Students use a large selection of different publications as sources of information for choosing their university. The main source was the UCAS publication, which is used by more than half of students. It's followed by the broadsheet newspapers and their websites (The Times, The Guardian, Independent, Sunday Times, and Daily Telegraph). On average, students make use of 1.9 sources of information. Again we find that there are differences between the two social grades that confirm the disparity in access to information. While students of social grade ABC1 access on average 2.0 publications, those of C2DE access 1.7. There are also indications that the more in debt you are, or expect to be, the more sources of information you have used in the past.

This may be an indication that those who expect to be more in debt make more informed decisions, as the risk of making a bad one has heavier financial consequences (those that owe nothing used 1.7 sources vs. 2.1 sources by those that owe between £5,000 and £10,000).

LIFE EXPERIENCE

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



Base: All respondents (1600)

Source: TNS

Living the Experience



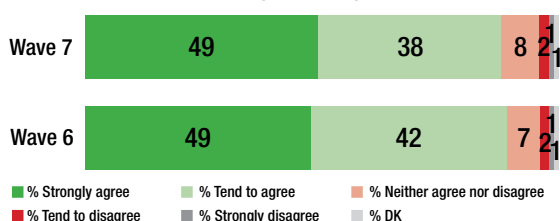
02 Student Satisfaction

9 OUT OF 10 STUDENTS ARE HAPPY WITH THEIR LIFE, OPTIMISTIC ABOUT THEIR FUTURE AND FIND GOING TO UNIVERSITY A WORTHWHILE EXPERIENCE. THE BEST ASPECTS OF UNIVERSITY LIFE ARE 'IMPROVING CAREER PROSPECTS', 'MEETING NEW FRIENDS' AND 'STRETCHING MYSELF INTELLECTUALLY'. THE WORST ASPECTS ARE HAVING LITTLE MONEY AND DEBT. UNIVERSITIES GET BEST RATINGS FOR IT AVAILABILITY AND TEACHING, WORST FOR CUSTOMER SERVICE.

Students are generally happy with their life, although a 10% minority would disagree. There is little change in the levels of 'happiness' when compared to previous years which indicates that, even though debt levels have steadily increased these have not had a negative emotional impact. However, those that are currently working tend to be less happy than those that don't work (53% 'strongly agree' for those that don't work vs. 43% of those that do work). Not surprisingly, those with no debt at all tend to be happier than those with some debt (money does seem to buy happiness after all – at least when you are a student!).

CONTENTED STUDENTS

Q How much do you agree with the statement 'I am happy with my life'?

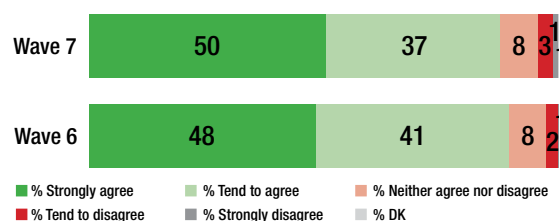


Base: All respondents (1600)

Source: TNS

FUTURE PROSPECTS

Q How much do you agree with the statement 'I am optimistic about the future'?



Base: All respondents (1600)

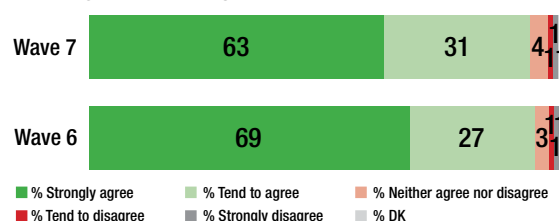
Source: TNS

It's not surprising then that most students are also optimistic about the future – and as optimistic as they were in wave 6 (80% in wave 6, 88% in wave 5).

This high level of happiness and optimism in the future has meant that almost all students consider that going to university is a worthwhile experience.

WORTHWHILE EXPERIENCE

Q How much do you agree with the statement 'Going to university is a worthwhile experience'?



Base: All respondents (1600)

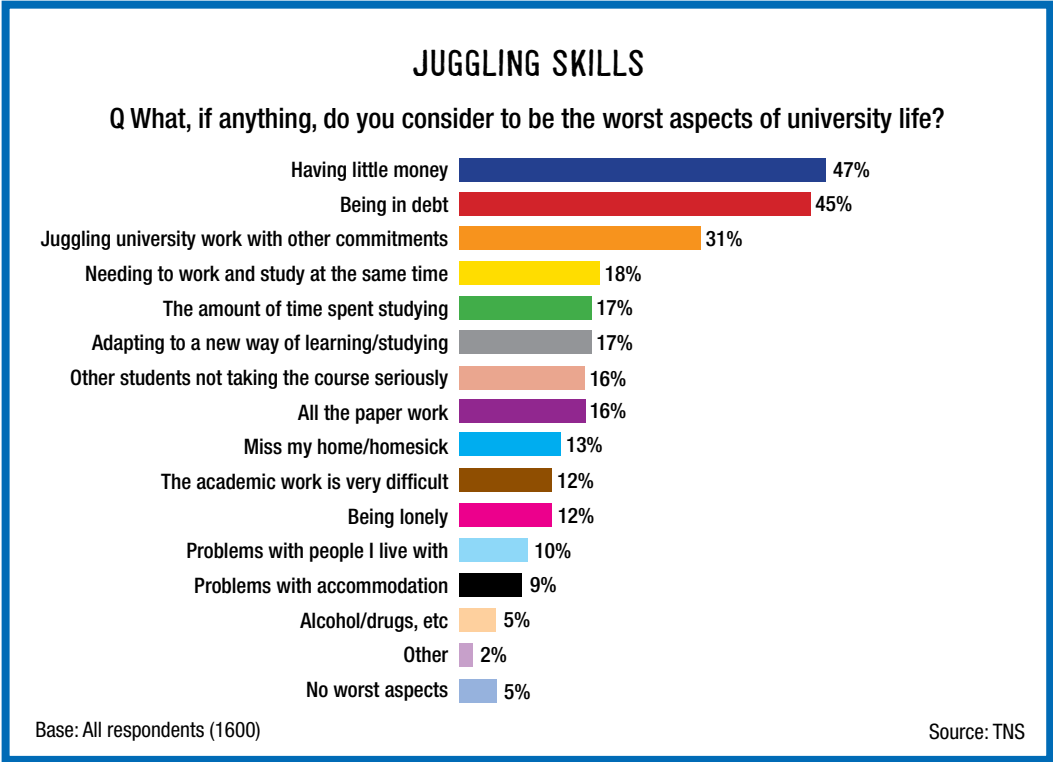
Source: TNS

And why are students so happy and optimistic? We asked them what they considered to be the best aspects of university life and at the top of list where "improving my career prospects" and "meeting new friends" (both 59%).

Other reasons were also related to academic factors ("stretching myself intellectually" 45% and "my studies" 38%) and social factors ("gaining independence" 45% and "mixing with different types of people" 44%).



Both genders have very different perceptions. Females think that the best aspects of university are academic (“my studies” 42%, “learning more about my chosen subject” 52% and “improving my career prospects” 63%) while males are more likely to mention “meeting members of the opposite sex” (21% vs. 7% of females).



On the other hand the worst aspects of university life are not academic or social, but rather financial. Almost half of students mentioned “having little money” or “being in debt” as the worst aspects. Females tend to be more homesick (“miss my home” 17% female vs. 9% male and “being lonely” 14% female vs. 9% male). Males tend to have more problems with accommodation.

Over time, while “having little money” has not changed significantly (48% in wave 6 compared to 47% in wave 7), it’s “being in debt” which is now at its highest level ever (45%).



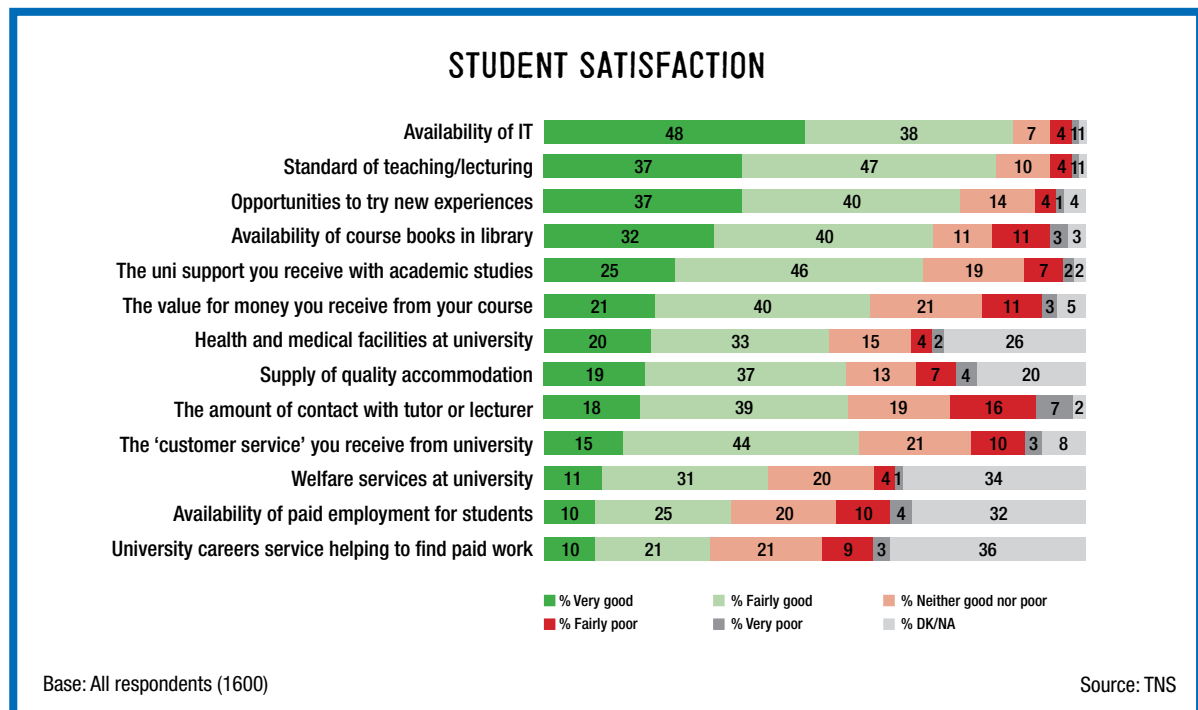
Overall students are satisfied with most of the services/aspects that universities supply to students. Most notably students are satisfied with the “availability of IT”, “standard of teaching or lecturing” (although this rating falls slightly with time from 86% of year one students to 81% of year three students) and “opportunity to try new experiences” (very high for year one students, lower for year three).

On the other hand universities could do better, from a students’ point of view, at improving the ‘customer service’

that they provide (particularly amongst second and third year students). Interestingly, satisfaction with ‘customer service’ decreases as student debt increases.

Ratings of customer service (combining ‘very good’ and ‘fairly good’):

- 66% of students with no debt
- 62% of students with debts under £5,000
- 60% of student with debts between £5,000 and £10,000
- 52% of students with debts over £10,000



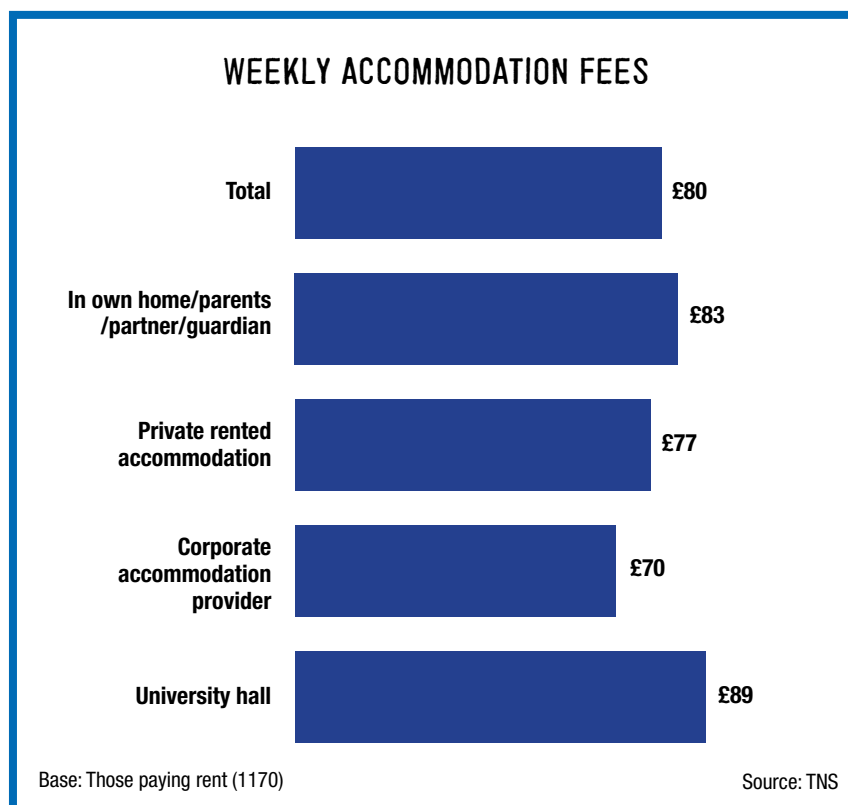


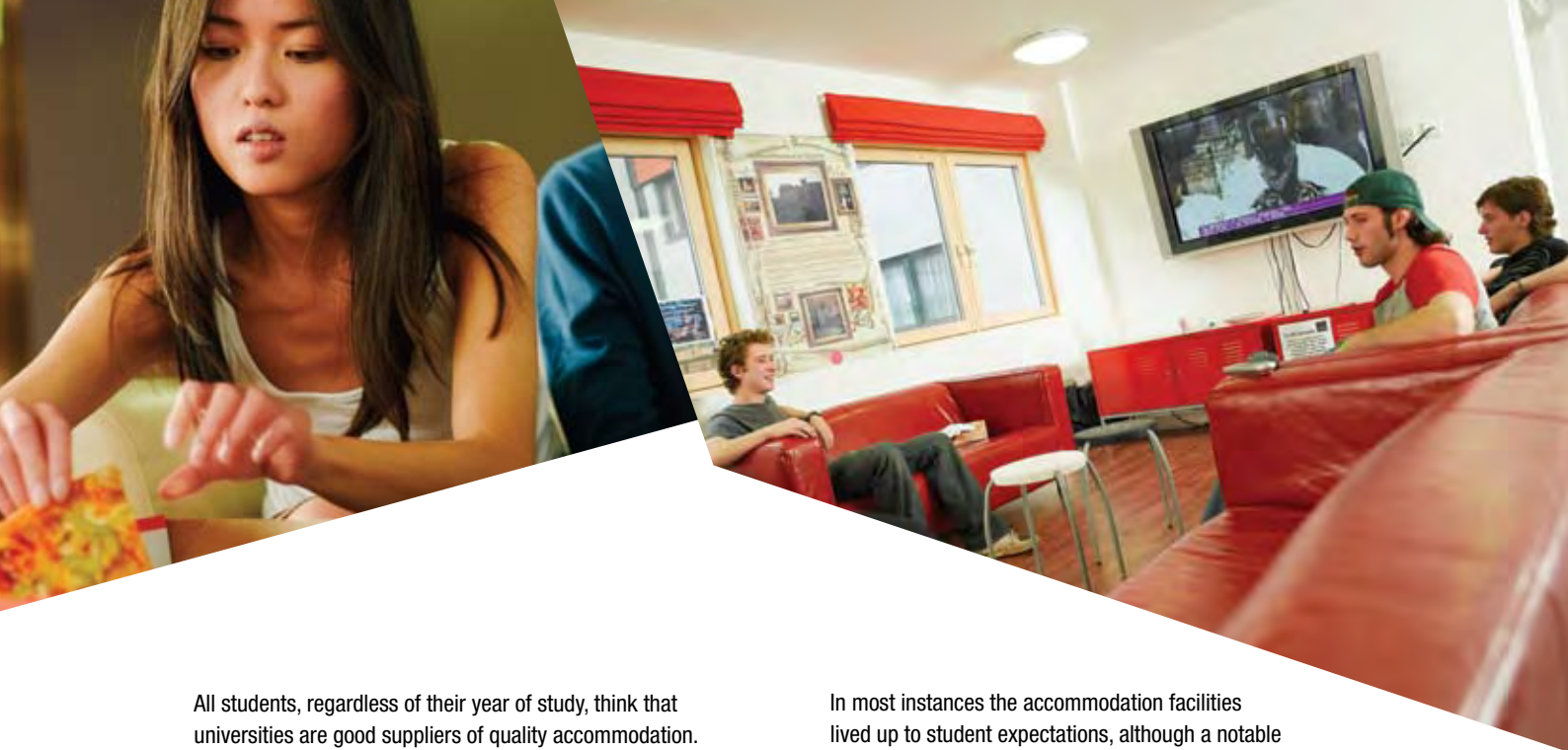
Accommodation

Even though the average expenditure on accommodation is £80 a week there are large disparities between the amounts paid for different types of accommodation. Living alone in a university hall commands the highest weekly rent at £89 (an increase of 7% compared to wave 6) followed by living on their own (in own flats or home with parents) at £83 (a decrease of 11% compared to wave 6). Renting from a corporate provider is a cheaper option at £70 a week. One quarter (22% wave 7) of students are either currently living in halls of residence provided by the university or purpose built accommodation by corporate providers. It can also be said that after year one, students typically change

accommodation provider and switch to renting from a private landlord. Compared to the last wave of research there are now fewer students living with parents/family/guardian (22% in wave 6 vs. 17% wave 7) and more living in a shared house from private landlord (36% in wave 6 vs. 40% wave 7). A quarter of C2DE students live with parents vs. 15% of ABC1.

Students do not tend to change accommodation because they find better value for money elsewhere. In fact, three quarters (75%) of all students say that their accommodation is good value for money.





All students, regardless of their year of study, think that universities are good suppliers of quality accommodation. The most frequent accommodation problems encountered by students were the cost of repairs (23%), cost of the accommodation (17%) and cleanliness (17%). If we were to infer that current accommodation problems are the drivers of accommodation change, then the main culprits for year one students are:

- 23% Too expensive
- 18% Too noisy
- 14% Too far from the university
- 13% Rules and regulations
- 10% Too cramped

However, the grass is not always greener on the other side. Students in their second and third years may not have problems with rules and regulations, but they still have problems with the cost of repairs and also with landlords. From a students' point of view there is no perfect type of accommodation, although some come close. Only one in three of those living with parents said they had a problem and when they did it was "too far from university". Likewise those students who choose to live on their own in rented/own accommodation also faced the same problem of their accommodation being "too far from university". The accommodation with the most problems, from a student perspective, is the university hall.

The main problems are:

- Too expensive
- Lack of cleanliness
- Too noisy
- Too far from University
- Too cramped
- Rules and regulations
- Too far from the nightlife
- Accommodation of a bad standard

In most instances the accommodation facilities lived up to student expectations, although a notable exception are the shared facilities, like kitchen and living room, as well as the bathroom facilities. Female students are not satisfied with the social facilities like the bar, common room or sports facilities.

Parent Power

However good or bad the accommodation is, in most cases students are mostly responsible for choosing their accommodation themselves and parents have very little to do in their decision. There are some notable exceptions – 40% of current residents of university halls claimed that parents did have some influence in their decision to stay there. Parent power is more evident amongst those living at home, where 52% claim their parents had some influence.

In most cases (60%) parents contribute towards the cost of the accommodation and now more parents than before are paying 100% of the costs of accommodation. As expected, lower income students (C2DE) can rely less on their parents for financial support. The lack of parental funding appears to be driving some students to work to pay for their accommodation as 44% of working students do not receive any help from parents. The value of parental help in paying accommodation can be estimated at about £3,000.

A Day in the Life...



A typical day in the life of students can be described as follows:

After sleeping for 7 hours he/she wakes up and spends about an hour getting ready to leave. A short breakfast may follow with some additional cleaning up. During the day he/she will travel for around an hour and will spend three and a half hours attending lectures (more if they are medical students). A further 3 hours are spent reading or studying. Socialising demands as much time as attending lectures, with time evenly split between in-home and out of home socialising.

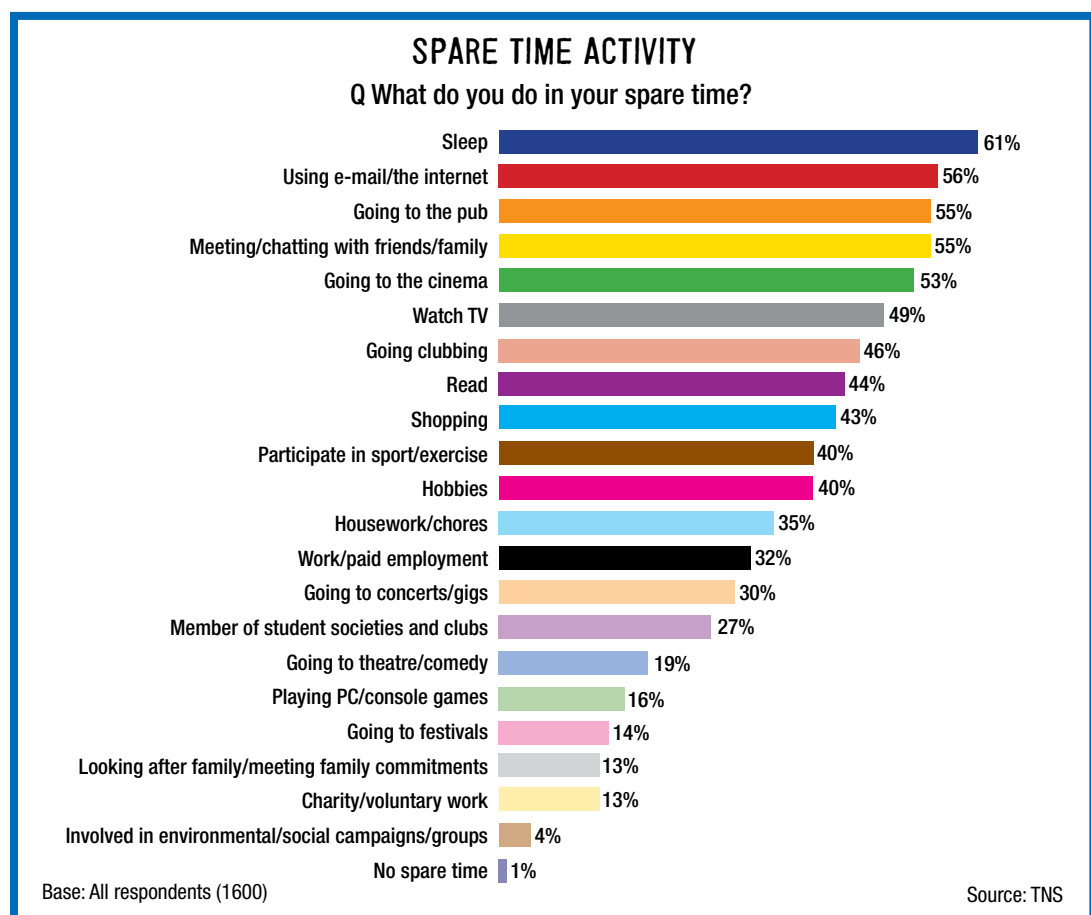
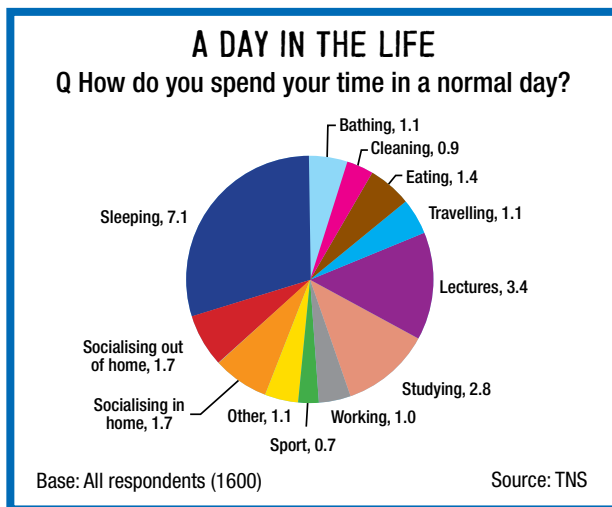
Those that work are employed for three hours a day – although C2DE students work longer hours. This group spends more time travelling and cleaning. The time that the ABC1 do not spend working is not spent studying, but rather socialising.

Studying and attending lectures demands more time from students than socialising. In addition students invest more time in studying/reading as they go through the years, with 2.38 hours a day on average spent during their first year and 2.93 during their third year. In any case, students are still not studying or reading the recommended one hour per lecture hour, even though the majority (52%) admit that they should be spending more time studying than they currently are.

Interestingly, students with no current or future debts can sleep longer (half an hour longer) and probably more peacefully. However, they also work longer hours, which probably explains why they are not in debt. So if they sleep longer and work longer hours, what do they do less? Answer: socialising.

When spare time is available almost two out of every three students would sleep (61%). Half would use the internet (56%), meet up and chat with friends (55%), go to the pub (55%) or go to the cinema (53%). Interestingly your social grade seems to determine what you do with your spare time. Students of social grade ABC1 are most likely to participate in sport/exercise, meet/chat with friends, go to the pub, go to concerts or become a member of a society. On the other hand, students of social grade C2DE are more likely to watch TV. The difference may be due to lack of funds (which is not the case of society membership), but what is clear is that ABC1 students are much more socially active than C2DE students.

A third of students say that they would try and work in paid employment during their spare time. The number of first year students working in their spare time is 26%, this increases to 37% of year two students but then falls back to 30% of year three students (when they have less spare time).



Investing for the Future



03 Bursaries and Fees

LESS THAN A THIRD OF FIRST YEAR STUDENTS ARE IN RECEIPT OF A BURSARY, WHICH LOWERS CURRENT DEBT BY APPROXIMATELY £600. BURSARIES DO NOT AFFECT THE DEBT ANTICIPATED ON GRADUATION. THE PROPORTION OF STUDENTS PAYING FULL TUITION FEES IS UP FROM 54% TO 71%.



One in five of all students have received a bursary.* However, in line with the introduction of variable tuition fees, the proportion of new students (in first year) that receive a bursary is almost twice as high as those of other years of study (27% vs. 15%). Not surprisingly, students of C2DE social grade are 50% more likely to receive a bursary than those of social grade ABC1 and are also most likely not to pay tuition fees.

The low use of bursaries is clearly not due to lack of awareness, as more than two thirds of those that have not received one are aware that their university offers them. Awareness is higher amongst first year students than amongst third, fourth or fifth year students.

Receiving a bursary has had a limited impact on the current debt levels of students (it has reduced levels of debt by approximately £600). Bursaries, however, have not had any impact on reducing total anticipated student debt.

The introduction of increased variable tuition fees has had a large impact on students. Although a similar proportion of students are required to pay all tuition fees (50% in wave 7 vs. 49% in wave 6), these students are now paying double the amount. There is also a significant increase in the proportion of first year students who pay full tuition fees (71% in wave 7 vs. 54% in wave 6). Interestingly there are also now fewer students that have been means tested (5% of year one vs. 12% of year two) or that are not required to pay any fees at all (17% year one vs. 31% year two).

*As this is the first year of the new student support system, this bursary uptake will only have been applicable to first year students at English Institutions. Different bursary and fee regimes operate in Scotland, Wales and Northern Ireland. Students in England receiving the full maintenance grant (£2,700) are now eligible for at least £300 a year in bursary support.

04 Working and Jobs

TWO OUT OF FIVE STUDENTS WORK AN AVERAGE OF 14 HOURS PER WEEK, GETTING PAID £7.61 PER HOUR. BETTER OFF STUDENTS WHO DON'T WORK SPEND THIS TIME SOCIALISING NOT STUDYING. COMPUTER AND MATHS STUDENTS EARN MOST, ARCHITECTURE STUDENTS THE LEAST. GENERALLY EMPLOYERS ARE SUPPORTIVE AND FLEXIBLE.

As in wave 6, two out of every five students were in paid employment during term time, although most of them work part-time. The number that work full-time has remained stable at 3%. Fewer year one students work than year two students, which is to be expected as new students would most likely take some time to get to know the locality and find out what jobs are available. Slightly more C2DE students work than ABC1's.

There are striking differences between the numbers of students following different courses that work. On one extreme only 29% of medical/dental students work whilst almost half of art and design students do. Interestingly it appears that debt levels, either current or future, do not play a part on having to work or not, as 41% of those owing under £5,000 work while the same proportion of those owing over £10,000 also work. However, once they start working those with larger current debts work longer hours.

On average students work 14 hours a week – although the norm is to work 20 hours. Males tend to work longer hours than females, and year one students work shorter hours than year two students. Again there are some large differences between the working hours of students on different courses. By way of example, at one extreme students of Law work on average 21 hours a week, while students of languages and humanities work 10 hours.

When students work they get paid significantly above the minimum wage: £7.61 per hour. However students of different courses get paid different rates. On the high end are students of maths/computer sciences, earning an average of £10.81 an hour (probably the career with more saleable skills without having graduated), whilst on the low end, architecture students barely making the minimum wage (average £5.22 per hour).

STUDENT WORKING HABITS BY DEGREE COURSE

	% Working	Hours per week	Earnings per week (£)	Pay per hour (£)
Medicine/Dentistry	29	17.0	110.1	6.5
Biological/Physical Sciences	38	12.0	133.9	11.2
Maths/Computer Science	47	13.2	142.9	10.8
Engineering & Technology	38	15.6	127.5	8.2
Architecture	39	11.1	58.0	5.2
Social/Economic/Politics	41	12.2	82.2	6.7
Law	43	21.6	189.3	8.8
Business & Administration	36	17.5	113.1	6.5
Languages/Humanities	45	10.4	77.7	7.4
Arts & Design	49	14.7	96.3	6.6
Education	44	12.5	88.9	7.1
Combined	45	13.9	90.8	6.5
Total	41	14.3	108.7	7.6

Base: All respondents (1600)

Source: TNS



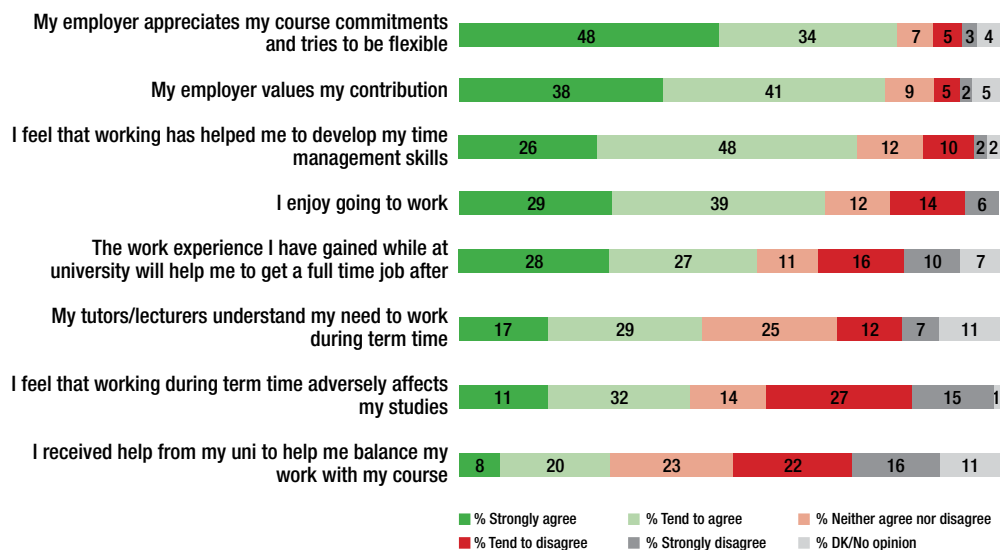
Males earn significantly more than females, in part due to the fact that they work longer hours (16 hours vs. 13 hours for females), but also due to the fact they are getting paid, on average, one pound more per hour.

When students work they find their employers are flexible and value their contribution. Overall this makes for a pleasant experience and most enjoy work, although they do recognise that work could adversely affect their studies.

However, while students do find employers helpful, a third find that their tutors or university do not support them (38% disagree that they have received help from university to balance work with their course). Working during year one or year two does not appear to have such a negative effect on studies as working during year three where half of working students express that working is affecting their studies.

PAID EMPLOYMENT

Statements about paid work while at university



Base: All respondents (1600)

Source: TNS



But why do students work?

There are three main reasons which have remained constant over the life of the 7 year survey:

- To be able to continue studying
- To have a more enjoyable studying experience
- To gain working experience

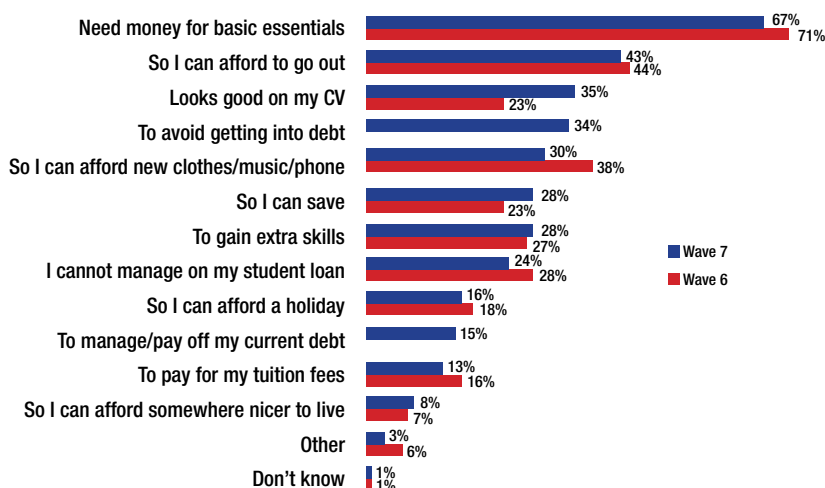
67% work to buy basic essentials (at same level as wave 6) for the following reasons: 'to avoid getting into debt', 'because they can't manage on their student loan', 'to pay off their current debt' or 'to pay their tuition fees'. Not surprisingly most of these students already have large debts (about £1,500 over the average).

Those that want a more pleasurable studying experience work so they 'can afford to go out', 'buy more clothes/music/mobiles' or 'have a holiday'. These students currently owe significantly less than the average (about £1,000 less).

One in three work so it looks good on their cv. These students are more likely to be male than female. One in four work because they gain extra skills.

A large number of working students are employed in the retail sector (29%) followed by bar work (15%) and clerical/office work (12%).

REASONS FOR WORKING



Base: All respondents (1600)

Source: TNS

05 Finances and Expenditure

MORE STUDENTS ARE IN DEBT THAN EVER BEFORE, BUT THE LEVEL OF CONCERN ABOUT DEBT HAS NOT RISEN. FEWER STUDENTS ARE TAKING UP GOVERNMENT STUDENT LOANS THAN LAST YEAR, ALTHOUGH THE NUMBER IN DEBT TO BANKS HAS RISEN. LESS WELL OFF STUDENTS ARE TURNING TO CREDIT CARDS. WEEKLY EXPENDITURE IS THE SAME AS TWO YEARS AGO AT £180. STUDENTS EXPECT TO PAY OFF THEIR DEBT IN 7.7 YEARS ON AVERAGE AT A RATE OF £750 PER YEAR.

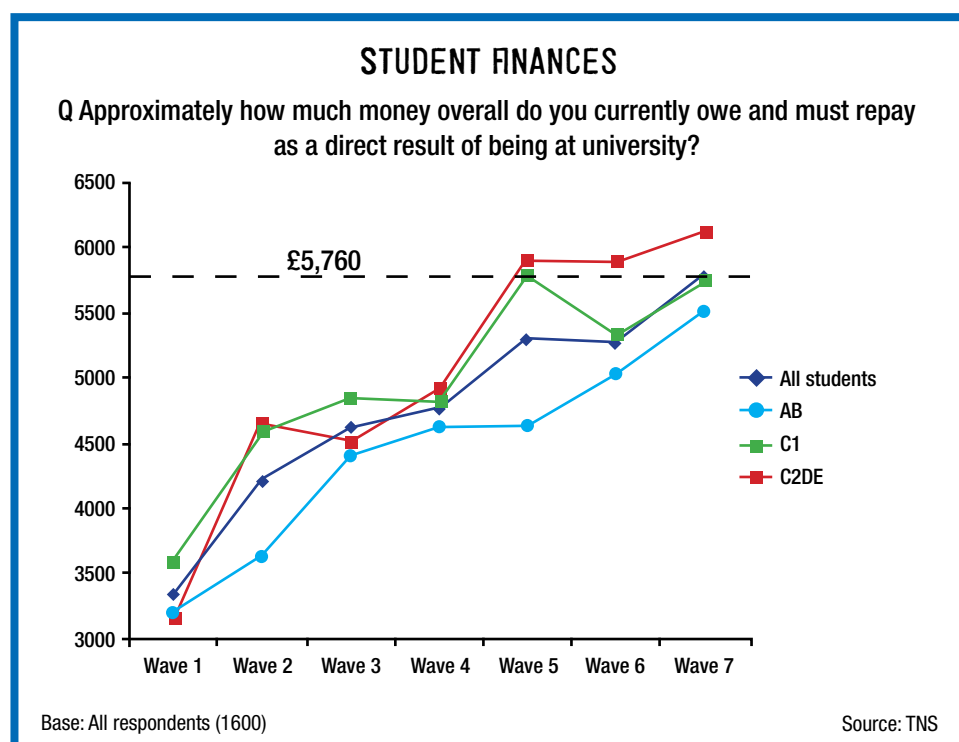
Three quarters of students are currently in debt. Those from the EU (non-UK residents) are significantly less likely to be in debt (36%) than those from the UK (82%) and they also owe significantly less. Student debt is defined in two ways:

1. The amount of money that an average student owes and has to pay back as a result of their studies.
2. Looking only at students who have claimed some level of debt, the amount of money this group have to pay back as a result of their studies.

The first definition includes all students, regardless of if they owe any money or not. The second definition only includes those that owe at least £1.

Wave 6 indicated that the continued rise in student debt was slowing down (and even reverting in the case of the C1's).

However, this wave has resumed the trend set by all previous waves and average student debt amongst all students is now £5,760. This is at its highest amongst students of lower social grade (£6,108 for C2DE's).





In wave 7, 26% of students had no debts that needed paying back. This is a significant decrease when compared to previous waves (32% in wave 4, 32% in wave 5 and 33% in wave 6).

AVERAGE STUDENT DEBT: ALL STUDENTS

Break

All Students	5,760
AB	5,499
C1	5,738
C2DE	6,108
Male	5,798
Female	5,732
1st year students	3,377
2nd year students	5,086
3rd year students	7,342
4th year or above	9,807

Base: All respondents (1600)

Source: TNS

Next, if we consider only those students who say that they have a debt (74%), their average debt increases to £7,798. When in debt, the students of higher social grade have larger debts than those of lower social grades. This could indicate that they are more willing to take on larger debts as they feel better able to pay them off more easily. As we'll see further on, they seem to manage their finances more effectively than C2DE students.

STUDENTS WHO OWE MONEY

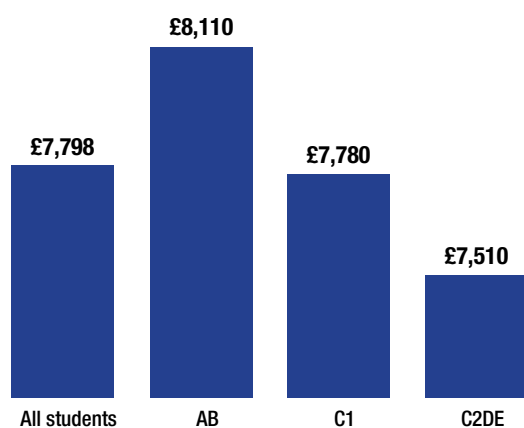
Break

All Students	7,798
AB	8,110
C1	7,780
C2DE	7,510
Male	7,942
Female	7,685
1st year students	4,901
2nd year students	6,517
3rd year students	9,220
4th year or above	13,495

Base: All students that owe at least £1 (1080)

Source: TNS

Q Approximately how much money overall do you currently owe and must repay as a direct result of being at university?



Base: All Students that owe at least £1 (1080)

Source: TNS

Students who admit to having serious financial difficulties currently owe more than the students with no difficulties (£4,554), with the former owing on average almost double this amount (£8,460). There are indications that students start to seriously struggle once they are indebted by more than £7,000 and there is also clear indication that students struggling to cope financially are more likely to have seriously considered dropping out of university than those with no problems.



In wave 6, 18% of those that have dropped out or were considering dropping out, mentioned “financial problems”. This wave the results aren’t directly comparable as the question wording changed, however 24% mentioned that they “can’t afford to continue studying (too expensive)” or are more concerned about the “potential level of debt at graduation”.

These students also have very high debt levels (£9,145) and not surprisingly, a large number of these students are from social grade C2DE. Overall, of all students currently attending university, just 6% have previously dropped out in the past.

It is surprising that even though student debt is increasing year on year, the number of students actually struggling financially has not changed. Students clearly start university with an expectation that they are prepared to cope with the financial pressures of student life. However, reality starts to sink in when they reach years two and three and the numbers who are struggling financially starts to increase.

Debt Related Concerns

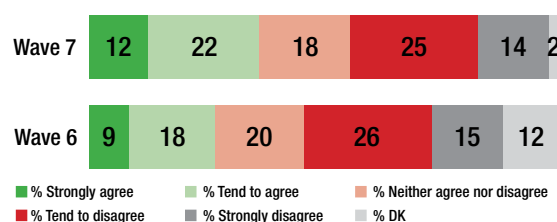
Even though students appear to be coping financially they are still worried about how much they will be in debt as a result of their studies. These concerns are higher amongst students that have just started – 38% of first year students are seriously worried about their debts compared to 30% of third year students.

In wave 6, 27% of students expressed being seriously concerned, while in this wave that proportion increased to 34%. This increase is not surprising if we consider that the total amount students expect to owe once they complete their studies has also increased from £9,692 to £10,956 – a 13% year on year increase and this average increases to £14,291 if you exclude all those that expect to stay out of debt.

Those most disadvantaged (C2DE students) are also those that expect to owe the most (£16,636) and are most worried about how much they will end up owing (39% of C2DE’s vs. 33% of ABC1’s).

CONCERNS ABOUT STUDENT DEBT

Q How much do you agree with the statement
‘I am seriously worried about the debts I am going
to incur as a result of going to university’?



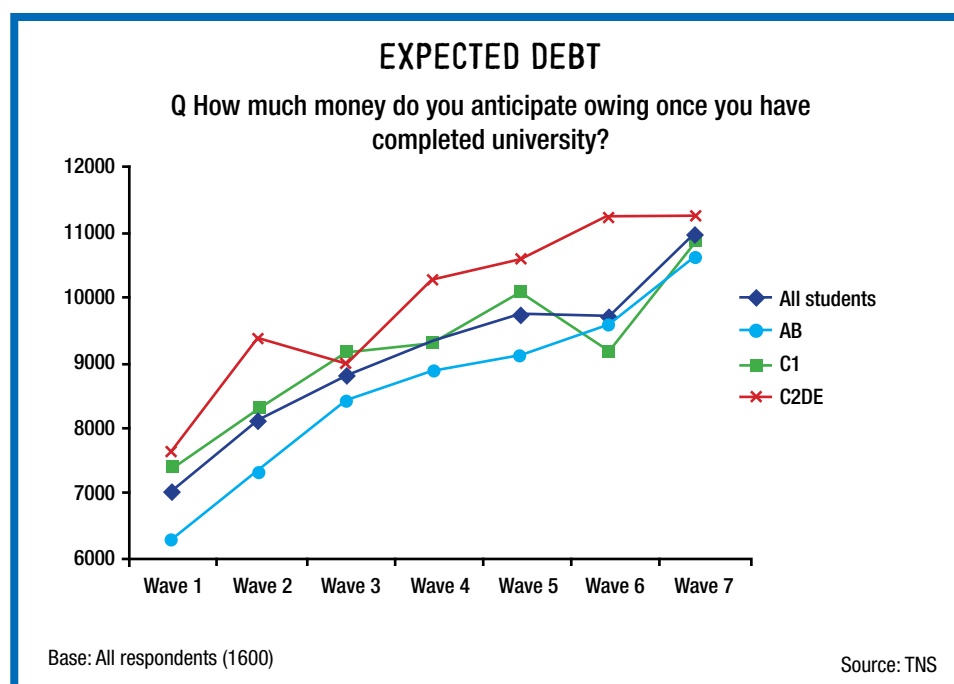
Base: All respondents (1600)

Source: TNS



However, despite these worries 85% of all students agree that university is a worthwhile investment, up 4 percentage points compared to wave 6. Unfortunately, the number believing university is a good investment decreases slightly (but significantly) as students progress in university from 88% year one students, to 85% year two and 82% in year three.

There still remains a sizeable disparity between the current and expected debt levels of UK and International students. UK students currently owe £6,400 while European Union students owe £1,800 (less than the £2,100 they owed in wave 6). UK students expect to owe even more compared to International students (£4,334).





Students are still in debt to the same sources, be that through student loans, credits cards or overdrafts.

On average, students owe money to a larger number of sources. While those in debt with a student loan have decreased slightly, those in debt to parents and to the bank (overdraft) have increased significantly. This may be an indication that the government student loan is not large enough and that students are increasingly having to supplement it from other sources.

Students of social grade AB are resorting to bank overdrafts, while C2DE students to credit cards. Critically, students of AB are significantly more likely to take out a government student loan than students of C2DE (80% vs. 64%). Students of C2DE appear to lack information about the costs and benefits of different financial sources and are thus taking out expensive loans (11% vs. 5% of AB) and credit cards (18% vs. 11% of AB) or just turning to family/relatives or friends.



FINANCING THEIR DEBT

Q Which of the following are you currently in debt to and must repay?

	Wave 7	Wave 6
Government student loan	74%	82%
Bank overdraft	41%	34%
Parents	19%	12%
Credit card	16%	14%
Personal loan	7%	6%
Unpaid utility bills	6%	2%
Friends	4%	4%
Other family members	3%	2%
Store card	3%	2%
Mail order catalogue	1%	1%
Car manufacturer	1%	1%
Other	1%	1%
Average number of creditors	1.8	1.6

Base: All respondents (1600)

Source: TNS

Weekly Spend

Itemised students' weekly expenditure amounts to nearly £180 a week, the largest part of which is spent on accommodation at £63 a week. This represents an average of all students in the sample, including those not paying rent. When considering only those students who do pay rent the average is £80 per week. This amount represents a very slight decrease on student spend compared to wave 5, which means that, in real terms (adjusted for inflation), student expenditure has in fact gone down.

This means that students are now spending about £12 less in total than they spent in wave 5.



The second largest item is food (£25 a week, down 4 percentage points compared to wave 6). However there is a disparity between the itemised total (“how much do you spend on each of...”) and the weekly global total (“how much do you spend on everything”).

Global total weekly spend of £146 per week is significantly lower than the itemised total.

This has serious consequences as students plan according to what they think they will spend (the global total), but most likely end up spending the itemised total. The difference (£35 a week) most likely becomes some sort of debt. In fact, only the AB's are spending according to their expectations whilst the C1's and C2DE are digging a £32 weekly hole in their finances. The difference is not gender generated as both males and females have the same behaviour.

AVERAGE STUDENT EXPENDITURE

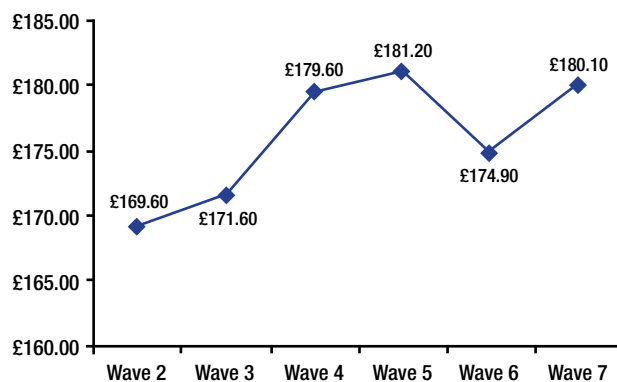
Per term week	£
Accommodation	62.8
All food	25.0
Going out/entertainment	18.9
Alcoholic drinks	16.2
Clothes	12.4
Travel & Transport	11.7
Mobile phones	9.6
Non-alcoholic drinks	7.0
Toiletries	5.5
Films/Movies	2.9
Internet access	2.9
Cigarettes/Tobacco	2.8
Music	2.4
Other weekly expenses	n/a
Per term	£
Course books	63.7
Course related equipment	34.4
Course related trips	12.8
Stationery	11.7
Other course related expenses	8.9
Printing	8.0
Photocopying	5.7

Base: All respondents (1600)

Source: TNS

STUDENT SPENDING

Q In a typical week during term time, approximately how much do you spend on everything in total?



Base: All respondents (1600)

Source: TNS

Students spend on average £180 a week and £145 per term on course related expenditure. This amounts to £9,360 (£180 x 52 weeks) of weekly expenses and £435 (£145 per term x 3 terms) of course related expenses a year, a total of £9,795 a year. (up from £9,120 in wave 6) If we add variable tuition fees of £3,000 then the total yearly cost of higher education in England comes to £12,795, or £38,385 (£36,360 in wave 6) for the three years of a degree, an increase of 6%.

Student Fees: From 2006/2007 academic year, universities in England can charge full-time undergraduate UK students up to £3000 per annum in course fees. Students will be able to defer these fees by applying for a student loan, rather than paying them up-front. The student loan is repayable only when the graduate starts earning more than £15,000 a year.

06 Parent Power

WHERE PARENTS CAN AFFORD TO THEY HELP WITH COSTS, 93% MAKING SOME FORM OF CONTRIBUTION. ON AVERAGE THIS IS WORTH £4,000, BUT THIS VARIES BY INCOME WITH BETTER OFF PARENTS HELPING OUT BY £4,500 AND WORSE OFF BY £3,500. MOST COMMONLY THIS GOES TOWARDS RENT AND TUITION FEES.

In many instances students would not be able to afford the large expenditure involved without the help of their parents. Currently 93% of students have received some sort of help from their parents that they do not need to pay back (in wave 6 this was 92%). In fact parents' help is so critical that a third of students even rely on them for such essentials as food, although paying rent and tuition fees, combined, represents the largest item.

As expected "buying items for my room" is something that first year students require more than other years. Even so one in four of year three students still count on their parents for room items – compared to one in three year one students.

Students of social grade ABC1 rely more on their parents, or have parents that are more able to help, than students of social grade C2DE. ABC1 parents are more likely to help with "paying rent" (34%), "tuition fees" (34%), "course materials" (22%), "living expenses" and "holidays", whereas students of C2DE are more likely not to have anyone to help them (8% vs. 4% of ABC1). The bottom line is, when they can, parents try to help out as much as possible.

The average total amount that students receive per term from their parents and do not have to pay back

is £1,341 (£4,023 a year), with students of social grade AB receiving £1,496 (£4,488 a year) and those of C2DE receiving £1,149 (£3,447 a year). If we take into account that students spend an average of £10,089 a year, then parents' help amounts to little under 40% of what students need.

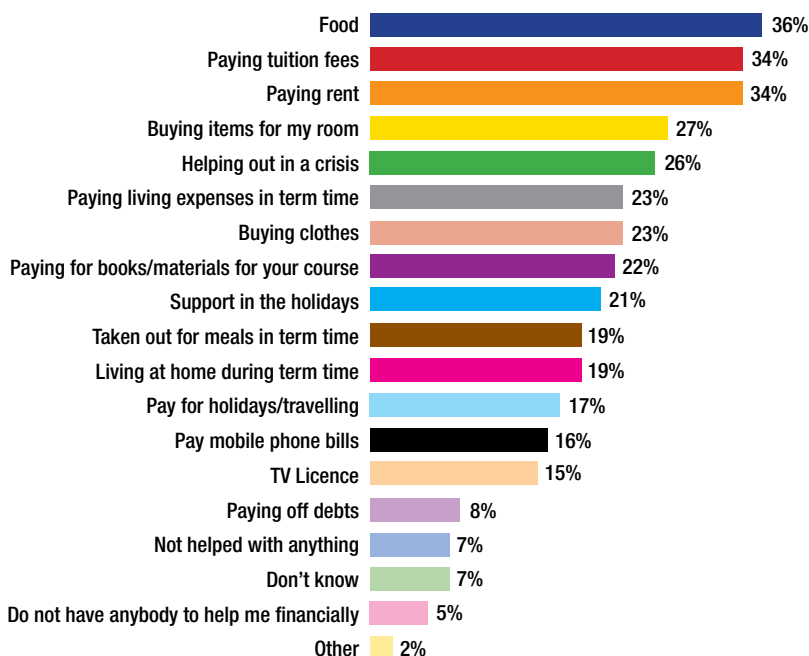
Pay Back Time

On average students think that it will take them approximately 7.7 years to pay off their student debt. However, first year students expect to take almost a year longer to pay off their debts than second or third year students (7.3 and 7.7 years respectively). Clearly variable tuition fees in England have had an impact. This impact is more evident when comparing students of different debt levels.

- Students owing less than £5,000 expect to pay of their debt in under 7 years
- Students owing between £5,000 and £10,000 expect to pay of their debt in 7.3 years
- Students owing more than £10,000 expect to pay of their debt in more than 11 years

PARENTAL CONTRIBUTION

Q Which of the following have your parents/guardian/other family member helped you with that you do not have to pay back?



Base: All respondents (1600)

Source: TNS

Outlook

on Life



07 Personal Values

AS A SINGLE-ISSUE DEGREE RESULTS MATTER MOST TO STUDENTS, HOWEVER WHEN GLOBAL ISSUES (GLOBAL WARMING, 3RD WORLD POVERTY AND RELIGIOUS/RACIAL INTOLERANCE) ARE GROUPED TOGETHER THEY OUTWEIGH EDUCATION ISSUES. CELEBRITY CULTURE IS SEEN AS BY FAR THE LEAST IMPORTANT ISSUE. SUPPORT FOR THE MAJOR POLITICAL PARTIES IS IN THE MINORITY.

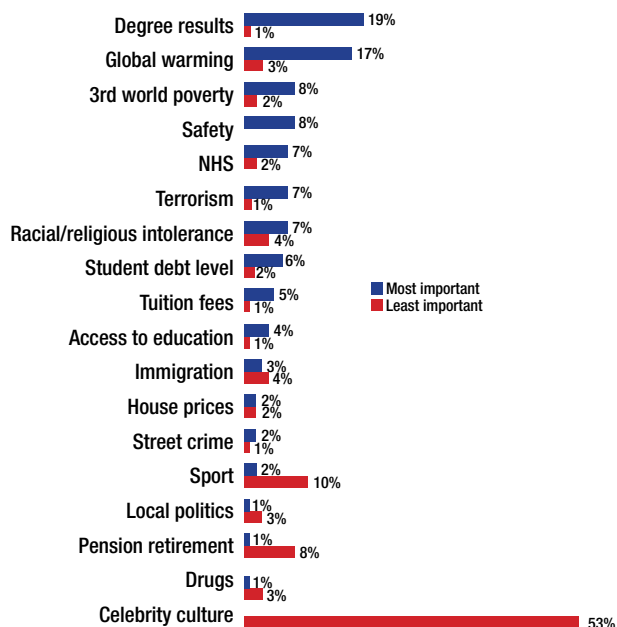
A fifth of students (19%) place greatest importance on their degree results and global warming (17%). Everyone considers their degree results to be important, although those that invest a lot of additional time and effort to get them (students in paid employment), naturally seem to value them most (24% of working students vs. 16% of non-working students).

Global warming shows more differences: Males, UK students, and those studying agriculture consider global warming to be the most important issue.



PERSONAL VALUES

Q Please rank the importance of these issues



Base: All respondents (1600)

Source: TNS



When grouping these issues, students tend to fall into four categories:

1. 30% Concerned about their education (degree results, tuition fees and student debt)
2. 32% Concerned about global issues (global warming, third world poverty and racial/religious intolerance)
3. 28% Concerned about safety/access (terrorism, safety, street crime, access to education and the NHS)
4. 10% Concerned about local aspects (pension, house prices, drugs, celebrity culture, local politics, sport and immigration)

Voting Intentions

The low importance of local politics translates into high levels of voter apathy ('would not vote', 'don't know' and 'undecided') and generally low levels of support for the main parties. The Liberal Democrats has the largest support amongst students, with the Conservatives and Labour tied for second place.

Males are more likely to vote Liberal Democrat while females to vote Labour. Almost all of the Conservative votes come from white students, whilst black and Asian students tend to vote for Labour and the Liberal Democrats.

08 Part of the Community

HALF OF STUDENTS CONSIDER THEMSELVES AS A PART OF THE LOCAL COMMUNITY AND THE MAJORITY AGREE THAT THEY SHOULD BECOME MORE INVOLVED IN THEIR LOCAL COMMUNITY, ALTHOUGH 4 OUT OF 10 THINK THEY DO ENOUGH BY SPENDING IN THE LOCAL ECONOMY. 56% THINK OF THEIR UNIVERSITY TOWN AS HOME, THIS IS HIGHER FOR THOSE LIVING IN CORPORATE ACCOMMODATION (71%) AND LOWEST FOR THOSE IN HALLS (49%). CORPORATE PROVIDED ACCOMMODATION ALSO PROMOTES THE HIGHEST SENSE OF COMMUNITY.

Very few students live on campus (18%). Most students live in either areas predominantly populated by students (27%) or mostly populated by students (16%). A third of students live in areas populated mostly by non-students.

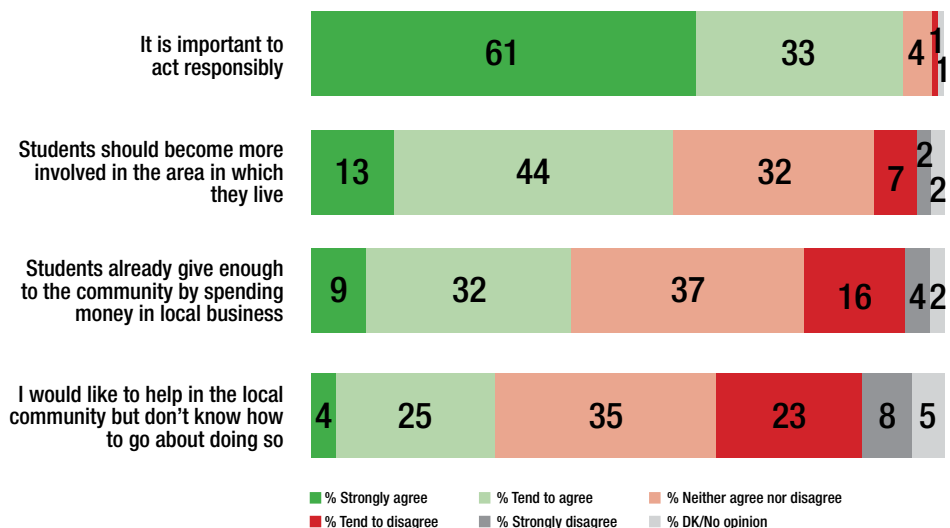
Half of students consider themselves as part of the community. They tend to be males in the final year of their course, but otherwise they have no distinct characteristics – females appear to be more attached to home.

Those that do not consider themselves part of the community tend to be international and female students. Over half of students in these demographics consider the university town/city to be their home.

57% agree “students should become more involved in the area in which they live”, this falls to 52% amongst those that don’t consider themselves to be part of the community vs. 61% of those who do.

COMMUNITY ACTION

Q How much do you agree with these statements about your community?



Base: All respondents (1600)

Source: TNS



A Sense of Home

Even though half of students consider themselves to be part of the community, a slightly larger proportion (56%) consider their university town/city to be their home. Of all those students that feel at home, two thirds actually consider themselves to be part of the community, the other third don't. For some students, 'home' and 'community' don't necessarily mean the same thing.

Contrary to what would be expected, living with parents does not make it more likely for there to be an increased sense of 'home' as only 59% of those living with parents consider their university town/city to be home. The highest sense of 'home' (71%) is felt amongst those living in a shared room/flat from a corporate provider. The lowest sense of 'home' (49%) is felt amongst those living in university halls of residence. Those living with a corporate provider also have the largest sense of 'community' (67%).

Interestingly those with higher current and future debt levels are more likely to consider the university town/city to be their home.

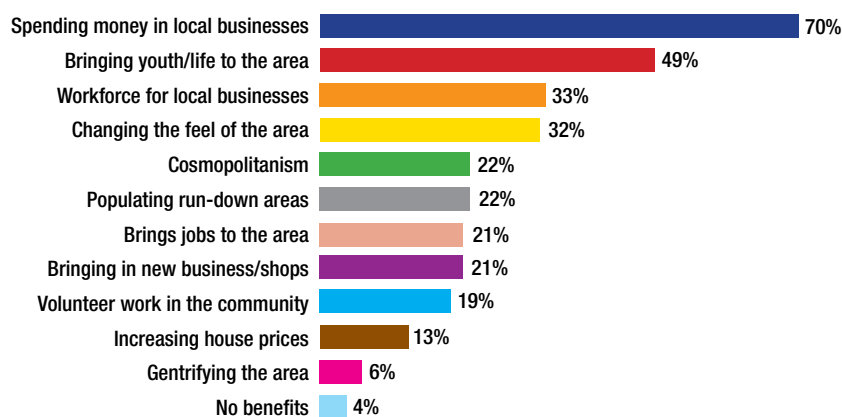
A Sense of Community

Students see themselves as bringing mostly economic benefits to the community.

But all are not benefits, and students are more than aware of this. Only 6% consider that students bring "no problems" to the local community. Most of these problems are things that affect the community as a whole like 'noise', 'drunkenness' and 'anti-social behaviour'.

PERSONAL VALUES

Q In your view, what are the benefits, if any, that students bring to the community?



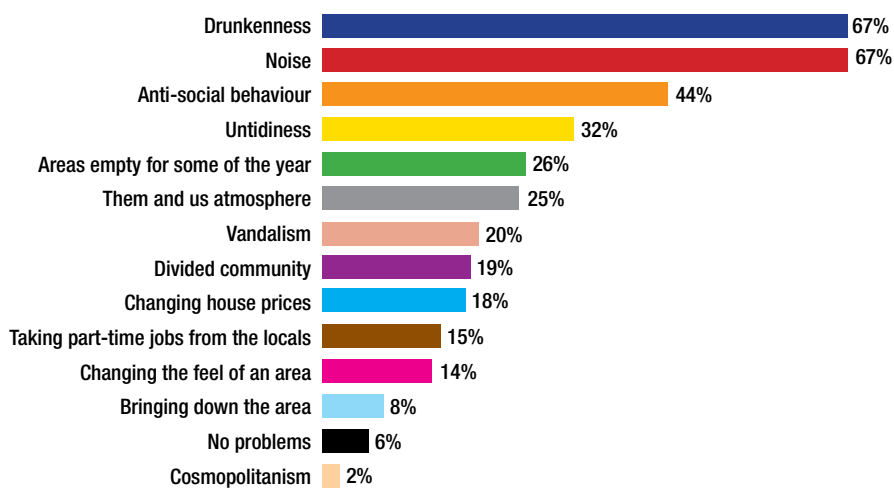
Base: All respondents (1600)

Source: TNS



CULTURE CLASH

Q In your view, what are the problems, if any, that students bring to the community?



Base: All respondents (1600)

Source: TNS

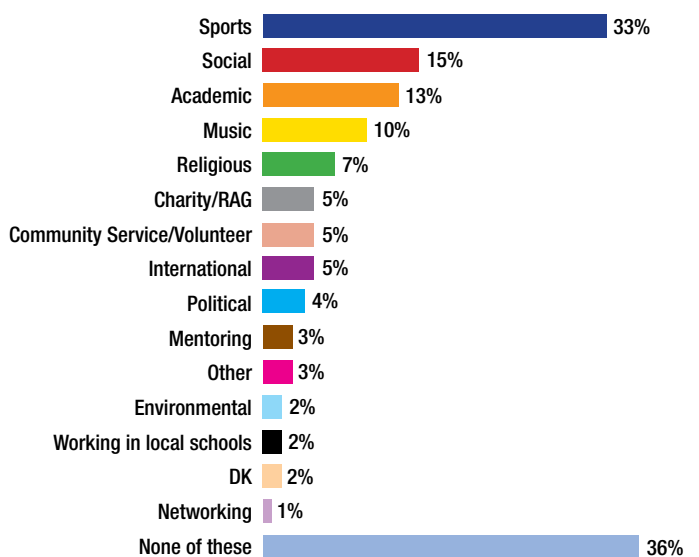
A third of students (29%) actually plan to settle in the university town/city once they complete their studies. For students completing courses over three years, this increases to 37% by the time they reach year four. So experiencing the town/city for a few extra years increases the likelihood of settling down there.

Even though many students don't consider themselves to be part of the community, they do participate in clubs or societies – the Student Union seems alive and well. Two out of every three students are members of a club or society and sport membership is the most common. There are some notable differences between membership of males and females. Males are more likely to be a member of music, sports or social societies, whereas females of charity/volunteer. In general males are significantly more likely to be members of societies than females (70% vs. 59%).

There are also clear differences between the social grades. Students of social grade ABC1 are more likely to be a member of academic, music or sports societies, whereas students of social grade C2DE are simply more likely not to be a member (49% with no membership vs. 33% of ABC1 students). This is another indicator of the clear disparities, in terms of opportunities and activities, which exist between students of different social grades.

STUDENT INVOLVEMENT

Q Which of these clubs or societies do you belong to?



Base: All respondents (1600)

Source: TNS

Appendix

Q HOW MUCH MONEY OVERALL, DO YOU CURRENTLY OWE AND HAVE TO REPAY AS A DIRECT RESULT OF BEING AT UNIVERSITY?

	Wave 1 (1,103)	Wave 2 (1,068)	Wave 3 (1,086)	Wave 4 (1,065)	Wave 5 (1,007)	Wave 6 (1,025)	Wave 7 (1,600)
All students Index	£3,326 100	£4,203 123	£4,603 138	£4,760 143	£5,285 159	£5,267 158	£5,760 173
Year 1 Index	£1,447 100	£1,591 110	£1,940 134	£1,626 112	£2,153 149	£2,183 151	£3,377 233
Year 2 Index	£4,047 100	£3,902 96	£4,211 104	£4,484 111	£4,791 118	£5,314 131	£5,086 126
Year 3+ Index	£4,611 100	£6,902 150	£7,421 161	£8,031 174	£7,803 169	£7,259 157	£7,981 173
Post Graduate Index	£3,403 100	£4,832 142	£5,193 153	£4,894 144	£7,230 212	£7,053 207	£6,739 198
AB Index	£3,181 100	£3,621 114	£4,406 139	£4,619 145	£4,622 145	£5,025 158	£5,499 173
C1 Index	£3,575 100	£4,579 128	£4,841 135	£4,808 134	£5,778 162	£5,309 149	£5,738 161
C2DE Index	£3,157 100	£4,640 147	£4,515 143	£4,912 156	£5,889 187	£5,898 187	£6,108 193
Science & Engineering Index	£3,242 100	£3,947 122	£4,969 153	£4,770 147	£5,242 162	£5,505 170	£5,523 170
Social science Index	£3,378 100	£4,217 139	£4,175 124	£4,150 123	£4,663 138	£5,091 151	£6,031 179
Arts Index	£3,342 100	£4,652 139	£3,963 119	£5,321 159	£5,498 165	£5,499 165	£5,508 165

Q HOW MUCH MONEY OVERALL, DO YOU ANTICIPATE OWING ONCE YOU HAVE COMPLETED UNIVERSITY, AND HAVE TO PAY AS A DIRECT RESULT OF BEING AT UNIVERSITY?

	Wave 1 (1,103)	Wave 2 (1,068)	Wave 3 (1,086)	Wave 4 (1,065)	Wave 5 (1,007)	Wave 6 (1,025)	Wave 7 (1,600)
All students Index	£7,026 100	£8,133 116	£8,816 125	£9,341 133	£9,744 139	£9,692 138	£10,956 156
Year 1 Index	£7,524 100	£7,465 99	£8,210 109	£8,591 114	£9,650 128	£9,044 120	£13,243 176
Year 2 Index	£8,256 100	£8,680 104	£8,952 107	£10,405 125	£9,781 117	£11,065 132	£11,189 136
Year 3+ Index	£6,164 100	£8,755 142	£9,970 162	£8,031 167	£10,013 162	£9,882 160	£10,569 171
Post Graduate Index	£5,152 100	£6,849 133	£6,926 134	£6,729 131	£9,144 177	£8,071 157	£8,049 156
AB Index	£6,304 100	£7,347 117	£8,419 134	£8,873 141	£9,102 144	£9,565 152	£10,629 169
C1 Index	£7,430 100	£8,327 112	£9,161 123	£9,327 126	£10,087 136	£9,191 124	£10,855 146
C2DE Index	£7,652 100	£9,372 122	£8,989 117	£10,255 134	£10,579 138	£11,212 147	£11,247 147
Science & Engineering Index	£7,076 100	£7,821 111	£9,470 134	£9,329 132	£10,337 146	£10,717 151	£9,389 133
Social science Index	£6,312 100	£7,575 120	£7,591 120	£7,714 122	£7,420 118	£8,332 132	£9,415 149
Arts Index	£7,158 100	£8,825 123	£8,309 116	£10,415 146	£10,889 152	£10,024 140	£11,939 167

The first six waves of the Student Debt Index were conducted by Ipsos MORI. Wave 7 has been conducted by TNS. To ensure consistency, the sample profile, which had been largely consistent across the first six waves of the study, was monitored and matched during fieldwork which was itself conducted at the same time as each previous year. To also ensure that the profile of students was representative, quotas were set and data was weighted by gender, year of study, subject of study and ethnic minority.

Gender	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5		Wave 6		Wave 7	
Base: Students	Unweighted (1,103)	Weighted (1,103)	Unweighted (1,068)	Weighted (1,068)	Unweighted (1,086)	Weighted (1,086)	Unweighted (1,065)	Weighted (1,065)	Unweighted (1,007)	Weighted (1,007)	Unweighted (1,025)	Weighted (1,025)	Unweighted (1,600)	Weighted (1,600)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Male	46	47	46	46	44	46	44	45	46	44	46	44	46	44
Female	54	53	54	54	56	54	56	55	54	56	54	56	54	56

Age	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5		Wave 6		Wave 7	
Base: Students	Unweighted (1,103)	Weighted (1,103)	Unweighted (1,068)	Weighted (1,068)	Unweighted (1,086)	Weighted (1,086)	Unweighted (1,065)	Weighted (1,065)	Unweighted (1,007)	Weighted (1,007)	Unweighted (1,025)	Weighted (1,025)	Unweighted (1,600)	Weighted (1,600)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
17 or under	1	1	1	1	1	1	*	*	1	1	1	1	1	*
18	12	13	12	12	11	11	12	11	11	11	13	12	14	12
19	18	19	22	21	20	20	18	18	18	19	18	17	20	18
20	17	18	18	19	19	19	17	17	19	19	19	19	19	17
21	15	16	12	13	14	14	15	15	14	14	16	17	16	17
22	9	10	9	9	11	10	9	9	10	10	8	8	9	9
23 or older	27	25	24	25	24	24	29	30	26	26	26	27	22	27

Social Class	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5		Wave 6		Wave 7	
Base: Students	Unweighted (1,103)	Weighted (1,103)	Unweighted (1,068)	Weighted (1,068)	Unweighted (1,086)	Weighted (1,086)	Unweighted (1,065)	Weighted (1,065)	Unweighted (1,007)	Weighted (1,007)	Unweighted (1,025)	Weighted (1,025)	Unweighted (1,600)	Weighted (1,600)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
A	6	7	9	9	11	10	10	10	9	9	8	8	17	10
B	31	33	29	29	32	32	31	31	36	36	39	39	17	15
C1	41	39	42	42	41	41	37	37	34	34	37	37	36	56
C2	11	11	9	9	9	9	11	11	12	12	8	9	15	8
D	7	6	6	6	5	6	7	7	6	6	6	6	6	6
E	3	3	3	3	2	2	3	2	2	2	2	2	2	3
Refused	1	*	1	2	-	-	2	2	1	1	*	*	7	3

Ethnic Minority	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5		Wave 6		Wave 7	
Base: Students	Unweighted (1,103)	Weighted (1,103)	Unweighted (1,068)	Weighted (1,068)	Unweighted (1,086)	Weighted (1,086)	Unweighted (1,065)	Weighted (1,065)	Unweighted (1,007)	Weighted (1,007)	Unweighted (1,025)	Weighted (1,025)	Unweighted (1,600)	Weighted (1,600)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
White	83	87	80	84	84	84	83	83	82	82	79	82	86	84
Indian	3	2	5	4	3	3	4	4	3	3	5	4	4	3
Chinese	2	2	2	1	3	3	2	2	4	3	2	2	3	2
Black-African	2	2	3	3	2	2	3	2	3	2	4	3	2	3
Black-Caribbean	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Black-Other	1	1	1	1	*	*	*	*	1	1	1	*	*	*
Pakistani	2	1	2	2	2	2	1	1	3	2	2	2	2	2
Bangladeshi	1	*	1	1	1	1	*	*	*	*	*	*	1	1
Other Asian	3	2	2	2	2	2	3	3	4	4	2	2	2	2
Other	2	1	3	2	1	2	2	2	1	1	2	1	1	*
Refused/Not stated	1	*	-	-	-	-	*	*	*	*	-	-	*	1
Total ethnic	17	13	20	16	16	16	17	17	20	18	21	18	14	16

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

	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5		Wave 6		Wave 7	
Base: Undergraduates	Unweighted (950)	Weighted (941)	Unweighted (953)	Weighted (940)	Unweighted (953)	Weighted (967)	Unweighted (916)	Weighted (903)	Unweighted (857)	Weighted (852)	Unweighted (874)	Weighted (861)	Unweighted (1,465)	Weighted (1,314)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
First year	35	35	37	34	35	34	34	33	33	33	36	33	38	33
Second year	32	33	33	33	32	34	33	33	32	33	31	33	30	33
Third year	24	23	24	26	24	24	25	25	27	26	25	26	28	26
Fourth year	7	8	7	7	8	8	7	7	7	7	7	7	4	7
Fifth year and above	1	*	*	*	1	1	1	1	1	1	1	1	1	1

Q What qualifications are you currently studying for?

Base: Students	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5		Wave 6		Wave 7	
	Unweighted (1,103)	Weighted (1,103)	Unweighted (1,068)	Weighted (1,068)	Unweighted (1,086)	Weighted (1,086)	Unweighted (1,065)	Weighted (1,065)	Unweighted (1,007)	Weighted (1,007)	Unweighted (1,025)	Weighted (1,025)	Unweighted (1,600)	Weighted (1,600)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Undergraduate														
HND/HNC/other sub degree qualification	5	4	3	3	5	6	4	4	3	3	1	1	1	1
Honours degree	72	71	74	73	66	66	67	66	66	66	61	60	65	62
Ordinary degree	10	11	12	12	16	16	15	15	15	15	21	20	1	1
Diploma	-	-	-	-	-	-	-	-	-	-	1	2	1	1
Foundation degree	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Other undergraduate	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Post Graduate														
PGCE	-	-	-	-	-	-	-	-	-	-	1	1	*	1
Post graduate diploma-taught	2	2	2	2	2	2	3	3	3	3	1	2	1	2
Post graduate diploma-research	1	*	1	1	*	*	*	*	1	1	*	1	*	*
Masters degree	7	7	7	7	7	6	8	8	8	8	9	9	5	10
PHD/Doctorate	3	3	2	2	3	3	3	3	3	3	3	4	2	4
Other	1	1	-	-	-	-	-	-	*	*	*	*	*	*

Q What course/degree are you currently studying?

Base: Students	Wave 1		Wave 2		Wave 3		Wave 4		Wave 5		Wave 6		Wave 7	
	Unweighted (1,103)	Weighted (1,103)	Unweighted (1,068)	Weighted (1,068)	Unweighted (1,086)	Weighted (1,086)	Unweighted (1,065)	Weighted (1,065)	Unweighted (1,007)	Weighted (1,007)	Unweighted (1,025)	Weighted (1,025)	Unweighted (1,600)	Weighted (1,600)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Languages/humanities subjects	11	13	10	9	9	9	11	9	10	9	8	9	12	9
Medicine & dentistry/ subjects allied to medicine/veterinary sciences	11	12	10	12	12	13	13	13	14	13	12	13	12	13
Biological sciences/physical sciences subjects	12	12	12	12	13	11	13	11	12	11	12	11	12	10
Business & administrative/librarianship & information science subjects	13	12	17	14	15	14	14	14	15	14	15	14	8	13
Combined (study more than one main subject)	10	10	9	10	7	9	8	9	8	9	10	8	8	8
Engineering & technology subjects	9	9	7	8	8	8	8	8	7	8	8	8	9	8
Social, economic & politics	9	9	8	8	8	8	8	8	9	8	10	8	8	8
Mathematical sciences/statistics/computer sciences	8	8	8	7	9	8	8	8	8	8	7	8	8	8
Creative arts & design subjects	6	6	6	7	8	8	6	8	7	7	6	8	8	8
Education	4	5	6	6	5	6	5	6	5	6	5	6	3	6
Law	4	4	4	4	4	4	5	4	3	4	4	4	4	4
Architecture building & planning	2	2	3	2	2	2	2	2	2	2	3	2	2	2
Agriculture & related subjects	*	1	1	1	1	1	1	1	*	1	*	1	*	1
Other	-	-	-	-	-	-	-	-	-	-	-	-	6	3

Glossary



- **Bursary:**
A bursary is a monetary gift based on demonstrated financial need and satisfactory academic achievement. They do not need to be paid back. As this is the first year of the new student support system, this bursary uptake will only have been applicable to first year students at English Institutions. Different bursary and fee regimes operate in Scotland, Wales and Northern Ireland. Students in England receiving the full maintenance grant (£2,700) are now eligible for at least £300 a year in bursary support.
- **Chief income earner:**
The household member that contributes most towards the households income.
- **Current Student debt:**
The amount of money that an average student currently owes and has to pay back as a result of their studies.
- **Future student debt:**
The amount of money that an average student expects to owe once has completed university.
- **Minimum wage:**
£5.35 per hour as of 1st October 2006.
- **Norm:**
The most frequent occurrence. For example students work 14 hours in a week – although the norm is to work 20 hours = more students work 20 hours than any other occurrence.
- **Quotas:**
A sampling procedure that includes specified numbers of respondents having characteristics known or believed to affect the subject being researched.
- **Significant difference:**
In mathematical terms, difference between tests of two or more variables, it's an indicator of how real the actual difference actually is in the sampled universe.
- **Social grade:**
A social demographic indicator based on chief income earner profession/occupation and other criteria.
 - A Upper middle class – Higher managerial, administrative or professional
 - B Middle class – Intermediate managerial, administrative or professional
 - C1 Lower middle class – Supervisory or clerical, junior managerial, administrative or professional
 - C2 Skilled working class – Skilled manual workers
 - D Working class – Semi and unskilled manual workers
 - E Those at lowest level of subsistence – State pensioners or widows (no other earner), casual or lowest-grade workers
- **Weekly student spend:**
The total sum of everything a student spends during a week. This excludes one off term expenditures like books or IT equipment.

	Fieldwork Dates	Sample size
Wave 7	26th October - 26th November 2006	1,600
Wave 6	24th October - 25th November 2005	1,025
Wave 5	25th October - 24th November 2004	1,007
Wave 4	30th October - 27th November 2003	1,065
Wave 3	22nd October - 15th November 2002	1,086
Wave 2	23rd October - 16th November 2001	1,068
Wave 1	23rd October - 17th November 2000	1,103



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- Online tools to help students understand, cope and make better decisions
- Workshops around student finance and university life
- Accommodation bursaries for students in hardship

2006 achievements

- Student Survivor 2 was launched. This online tamagotchi style game enables users to learn how to maintain a balanced life by adopting a virtual student.
- Launch of the UNIAID Student Calculator, a comprehensive online budgeting tool, which helps students build their budget and balance their time and money.
- In 2006, UNIAID reached over 1 million online users with its services.
- The UNIAID Accommodation bursary scheme, run in partnership with Foyer, supported 43 students at 22 institutions across the UK.
- The UNIAID Interactive programme was developed in partnership with Aimhigher. This provides interactive learning resources around student finance and training. This will be rolled out nationally in 2007.

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