

STUDENT LIVING REPORT 2003



Commissioned by UNITE and
conducted by MORI

STUDENT LIVING REPORT 2003

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FOREWORD by Margaret Hodge

“The annual UNITE student living report provides a good insight into the way students are living, learning and thinking.

I am delighted to provide the foreword for this year's report because I have consistently used last year's findings in a number of different speeches and articles and I look forward to updating my records with more recent findings!

I have read in the press that as we increase the numbers of students going to university, standards must be falling and going to university must be fast becoming a worthless experience. It's simply not true, and if you speak to as many students, Vice Chancellors and lecturers as I do, you know that standards and enthusiasm are as high as ever.

Student's views on their own experience are crucial for informing potential students, university staff and policy makers. As we move to a more student-led demand system for our universities their opinions will become more critical.

All in all, the picture is bright. I am pleased to see from the latest UNITE report that 96% of respondents say that university is a worthwhile experience and 87% think the money they are spending is a good investment for the future. This is a ringing endorsement of a sector which continues to give us the educated people we need, and represents good value for money - for students and for the country.



Of course, students face challenges and difficulties. I accept that debt is a student concern and we are addressing it.

UNITE's work is helping to inform the government, the sector and the public about the real state of university and student life. I look forward to using the latest UNITE Student Living Report in speeches and articles throughout the next year.”

Margaret Hodge
Minister for Lifelong Learning and Higher Education



BACKGROUND

The UNITE 'Student Living Report' is one of the most comprehensive and in-depth studies of the views, concerns and aspirations of today's full time undergraduate and postgraduate students in this country. As part of this ongoing study, MORI interviews more than 1,000 students face-to-face across around 20 universities annually. The study is constantly evolving to ensure we explore how students are meeting the challenges and opportunities of the higher education experience. During this third wave of the study (published in January 2003), the report addresses new areas such as attitudes to politics, part-time work and living on a budget.

UNITE is the UK's leading provider of accommodation for students. We are committed to listening to our customers and this survey provides us with the knowledge and information to develop comfortable, value for money environments for students across the UK.

METHODOLOGY

For this most recent wave of the UNITE 'Student Living Report', MORI conducted face-to-face interviews with 1,086 full-time undergraduate and postgraduate students at 21 universities across the UK (England, Scotland, Wales and Northern Ireland) between 22nd October and 15th November 2002. In the two previous studies the sample was composed of 1,103 students in Wave 1 (fieldwork 23rd October to 17th November 2000) and 1,068 students in Wave 2 (22nd October to 16th November 2001). The sample profile has been consistent across all three waves of the study, and the fieldwork was conducted at the same time each year. The institutions were 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 and twenty in Wave 2 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, ethnic minority, region of university and institution type. Quotas were not set on social class.

The questionnaire took approximately 30 minutes to administer.

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.

SUMMARY



01 THE UNIVERSITY EXPERIENCE

Students continue to find their time at university worthwhile, despite being in debt and having little money.

More than nine in ten students (96%) agree that going to university is a worthwhile experience. With many students now paying tuition fees and the current debate about student funding, it is interesting to note that three fifths believe their current course is good value for money and when compared to Wave 2, the number of students who considered their course to be poor value has decreased by 2 percentage points. However, students in their 3rd or subsequent year are significantly more dissatisfied.

02 WIDENING PARTICIPATION

Despite a policy of wider participation, the latest research does not suggest that there has been an increase in the proportion of students from working class backgrounds.

During the current wave of the study 17% of students are from a C2DE background - a one percentage point fall since Wave 2 and a three percentage point fall since Wave 1 - a trend contrary to the desired effect of the Government's policy of widening participation. Over twice as many students agree than disagree that 'the Government's policy to increase the proportion of adults who have experienced higher education to 50% is right', although just over two-fifths agree that their university's resources will be stretched as a result and one-third say it will lower standards. The key area of concern, particularly for those from a C2DE background, is that increasing numbers of graduates will make it harder for them to get a job on completion of their course. Students from working class backgrounds, the very people the Government is trying to encourage into higher education, are also more likely to consider or actually drop out of university.

03 FINANCIAL PREPARATION

It has become the norm for students to make some form of financial provision before starting university.

As found in the previous wave only 15% arrive at university without some sort of savings. Part-time and full-time jobs during the holidays before starting university are the most common source of savings. The vast majority of students continue to receive some form of financial help from their parents, however, it would appear that parental help in paying tuition fees is eating into other forms of financial assistance.

04 STUDENT EXPENDITURE

Levels of student expenditure on food and alcohol remain consistent with the last wave of the study.

On average, students spend £19.10 on alcoholic drinks and £28.20 on food per week. Among students who spend money on alcohol, the average rises to £25 per week, although three in ten of all students spend £21 or more in a typical week. 24% of students say they do not typically spend any money on alcohol. A larger proportion of privately educated students than state school students smoke, and on average those from public schools spend £4.60 a week more on cigarettes than their state school counterparts.

05 STUDENT DEBT

The average amount that students say they currently owe continues to rise and is now £4,602, while the average amount that students anticipate owing once they have completed university also continues to rise and now stands at £8,816.

In contrast to the last wave of the study, the disparity of debt between students from different social class backgrounds seems to have diminished considerably, there are no significant differences between the amounts currently owed by ABs, C1s and C2DEs. Levels of anticipated debt have increased to a greater level among AB students than other groups, although those from C2DE backgrounds are more likely to be worried about paying off their debts.

06 MANAGING FINANCES

Despite growing concerns about the amount of debt that students are facing, eight in ten students feel they are financially competent.

However, a fifth do admit that they are not competent in this area. In reality, the situation is less positive with around one in five saying they are managing to keep up with their bills and credit card commitments but find it a constant struggle, while five per cent have fallen behind with some or all of their bills.

07 PAID EMPLOYMENT

The need to work and earn money is having the greatest impact on students from a working class background, with over two-fifths saying it has a negative impact on their university studies.

Overall, two-fifths of students are in paid employment during term time. A greater proportion of those from working class backgrounds are working and they also tend to work longer hours. Over two-fifths of this group say their paid employment has a negative impact on their studies, significantly more than among those from middle class backgrounds. However, social class does not appear to affect hourly wage rates, which are on average £6.20 - well above the minimum wage. On the whole working students need the money for basic essentials, although there is a younger, more carefree element who also work to fund other aspects of their lifestyle such as socialising, clothes, mobile phone etc. Students continue to be employed in jobs which have traditionally provided suitable part-time work, such as retail and bar work, however there are a growing number working in call centres, particularly those from ethnic minorities.

08 CHARITY WORK

Contrary to stereotypes, if students had the time, many say they would become involved in charity work.

Just under three-fifths of students agree that they would like to do some charity work in term time, but do not have the time. However, their reasons for doing so are not all philanthropic, with half of all students agreeing that doing charity work would help their career prospects.

09 VIEWS ON GOVERNMENT POLICY RELATING TO STUDENTS

Students do not think the Government is listening to their opinions when making policy decisions about future funding - this appears to be impacting on their voting intentions.

Only one in eight students believe the Government listens to them when making policy decisions about the funding of higher education. When asked how they would vote if there were a general election tomorrow support among those who would vote would be equally split between Labour and the Liberal Democrats, with the Conservatives trailing behind. In the last three years, the Liberal Democrats have seen a steady increase in the proportion of students who would vote for them, putting them in line with the Government in terms of the student vote.

10 STUDENT FUNDING & TOP-UP FEES

Blanket top-up fees are unpopular among students.

The majority of students (72%) believe that if their first choice of university had demanded a top-up fee (i.e. an additional differential payment on top of the basic tuition fee) they would have reconsidered, to some extent, their choice of university. The most popular method among students of financing increased funding is to charge higher rates of tuition to students from wealthier families.

11 LIFE AFTER UNIVERSITY

Eight in ten students are optimistic about getting a job when they finish their course.

Many students are getting ready to start work or to look for professional employment training on completion of their course and are optimistic of finding the right kind of job. They feel that university has equipped them with a wide range of skills to stand them in good stead for their working life, although those from C2DE backgrounds are less positive. Despite worries about their debts and a strong pressure to succeed and make money to pay them off, students are generally optimistic about what the future holds.

01 THE UNIVERSITY EXPERIENCE

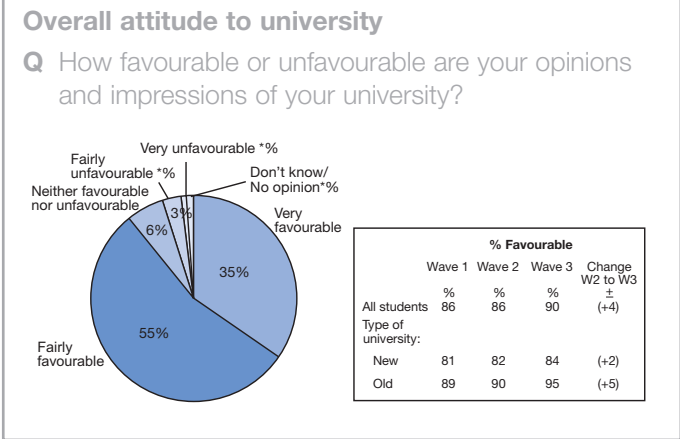


‘Students are finding their time at university both enjoyable and worthwhile’

1.1 ATTITUDE TOWARDS UNIVERSITY

As in the previous two waves of this study, students have a positive opinion of their university, nine in ten (90%) students say they have a favourable impression.

Those attending both old and new universities rate them more favourably than during the last wave. However, double the proportion of those attending old universities (46%) have a very favourable impression compared to those attending new universities (23%).



Base: All students; Wave 1 (1,103); Wave 2 (1,068), Wave 3 (1,086) Source: MORI

1.2 SATISFACTION WITH THE COURSE

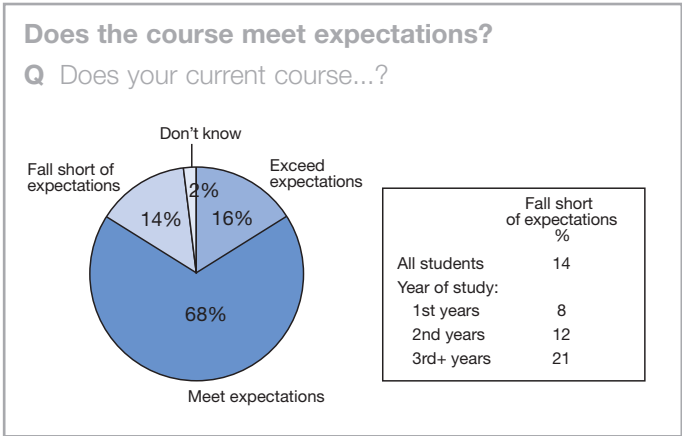
| Q To what extent do you consider the following to be good or poor at your university? | | | | |
|---|--------|-------------------------|--------|------------------------------|
| | Good % | Neither good nor poor % | Poor % | Don't know/ not applicable % |
| Standard of teaching or lecturing | | | | |
| | 83 | 13 | 3 | 1 |
| Availability of IT hardware/computer software and accessibility to these resources | | | | |
| | 79 | 11 | 9 | * |
| Academic tutor system | | | | |
| | 74 | 13 | 9 | 4 |
| The support you receive from your university with your academic studies | | | | |
| | 67 | 20 | 9 | 4 |
| Availability of periodicals/journals in the library | | | | |
| | 65 | 13 | 6 | 16 |
| Availability of course books in the library | | | | |
| | 63 | 17 | 17 | 3 |
| The value for money you receive from your course | | | | |
| | 58 | 23 | 11 | 8 |

Base: All students Wave 3 (1,086) Source: MORI

01 THE UNIVERSITY EXPERIENCE

During the current debate about student funding, it is worth noting that three-fifths (58%) think that they currently receive good value for money from their course. However, one in ten, feel their course to be of poor value. More students studying the Arts (15%) than Science & engineering (8%) feel their course to be poor value for money.

The perception of 'value for money' may be linked to the expectations students have about their course. The vast majority of students (84%) say that their course meets or exceeds their expectations, a level fairly consistent across all sub-sample groups, but one in seven (14%) feel their course has fallen short of their expectations.



Base: All students; Wave 3 (1,086)

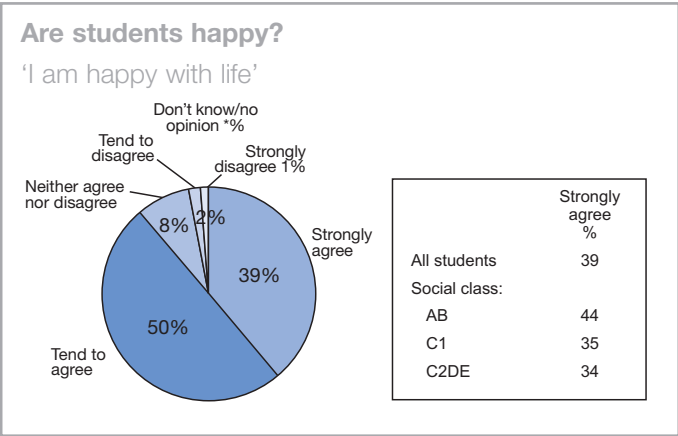
Source: MORI

It would seem that disaffection with the course increases the further into the course a student progresses. Of those currently in their 3rd or subsequent year of study, 15% feel their course is poor value for money, compared to just 5% per cent of 1st year and 11% of second year students. One-fifth of 3rd or subsequent year students say their course falls short of their expectations (compared with 8% of 1st year students).



1.3 HAPPINESS WHILE AT UNIVERSITY

Most are finding their student days to be a happy period; nine out of ten (88%) agree that 'I am happy with my life', and four in ten (39%) strongly agree with this statement.



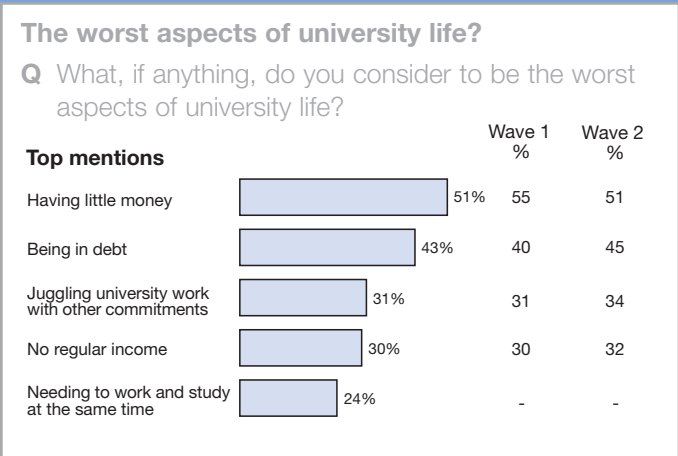
Base: All students; Wave 3 (1,086)

Source: MORI

Students from an AB social class background (44%) and those studying at old universities (44%) are among the most likely to strongly agree that they are happy, whereas those from an ethnic minority background (34%) and single parents (26%) are among the least likely to hold this view.

1.4 WORST ASPECTS OF LIFE AT UNIVERSITY

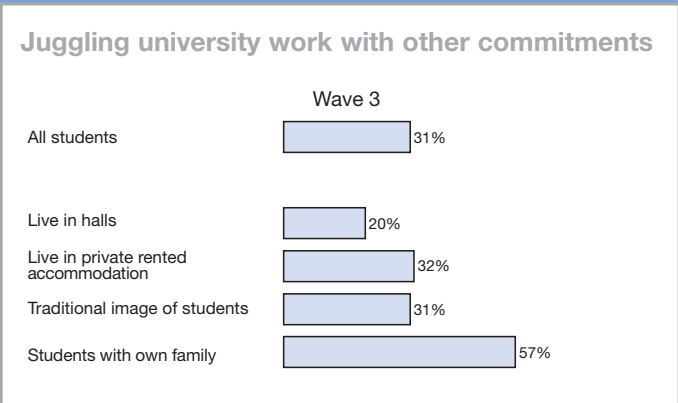
As in previous waves of the study, financial constraints are the factors most likely to affect students. Half (51%) think that having little money is one of the worst aspects of university life, four in ten (43%) do not like to be in debt and three in ten (30%) consider having no regular income to be one of the worst aspects of attending university.



Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086)

Source: MORI

The other factors mentioned in the top five worst aspects are the need to work and study at the same time (24%) and having to juggle university work with other commitments (31%). Three in ten C2DEs (31%) cite needing to work and study at the same time as a worst aspect compared to one-fifth (17%) of ABs. Students studying at new universities (31%) are also more likely to say this than those at old universities (18%).



Base: All students; Wave 3 (1,086)

Source: MORI

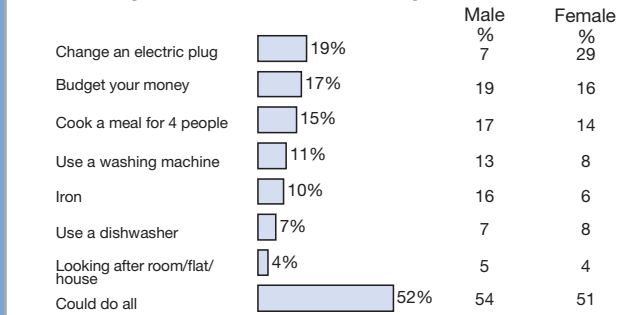
Students with families of their own are understandably finding it harder to juggle university work with other commitments, at 57%, they are almost twice as likely to say this is the worst aspect of university life than students overall (31%).

Those who live in halls are much less likely to find juggling work with other commitments a problem, only one-fifth (20%) do so compared to one-third (32%) of those living in private rented accommodation. It may be that those who live in private rented accommodation need to learn some necessary skills to look after themselves more effectively.

A substantial minority of students started university without basic life skills such as being able to change an electric plug (19%), use a washing machine (11%) or iron their clothes (10%). Although most have since learnt how to do these things, many still cannot. For example, only a fifth (22%) of those who could not change an electric plug when they started university can now do so and a quarter of those who could not use a washing machine, still cannot!

Chores

Q Which, if any, of the following could you NOT do when you first started university?



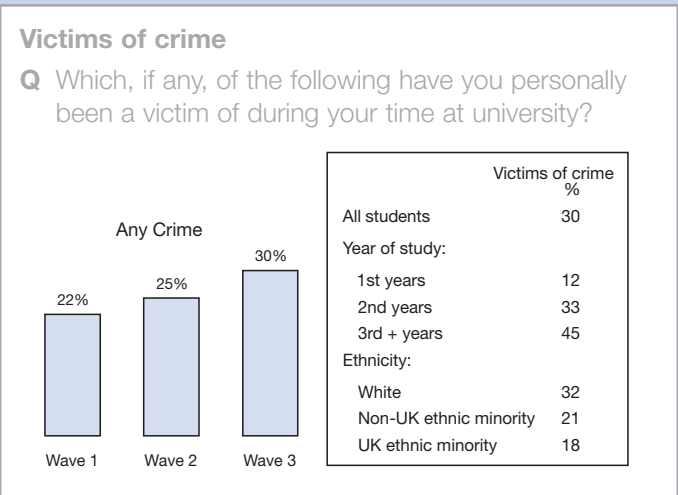
Base: All students; Wave 3 (1,086)

Source: MORI

01 THE UNIVERSITY EXPERIENCE

1.5 STUDENTS' EXPERIENCES OF CRIME

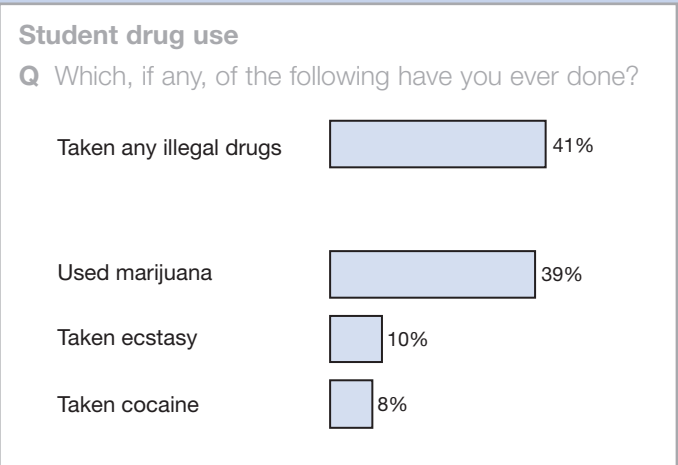
The proportion of students who have been victims of crime has grown over the successive waves of the study and Wave 3 reveals that three in ten (30%) students have suffered, an eight percentage point increase since Wave 1. By the time they reach the 3rd or subsequent year of their course, almost a half (45%) of students can expect to have fallen foul of some crime. Car theft and vandalism (9%) and a stolen handbag, purse or bag (8%) are the most common crimes, six per cent have been followed/intimidated and one in twenty (5%) have been beaten-up or mugged.



Possibly reflecting the different lifestyles of the students within the sub-sample groups, white students have a higher chance of being a crime victim (32%), whereas non-white students from the UK are substantially less likely to be a crime statistic (18%).

The students least likely to be a victim are the ones living in halls of residence, with just one in six (17%) suffering from any crime, this compares to four in ten (40%) of those who live in privately rented accommodation.

The media often associate crime amongst young people with a drugs culture. 41% of students admit to having taken some form of illegal drug at some time or other. The most common form of drug abuse is marijuana (39% claim to have taken); one in ten have taken ecstasy and one in twelve, cocaine.



‘The proportion of students who have been victims of crime has grown over the successive waves of the study’

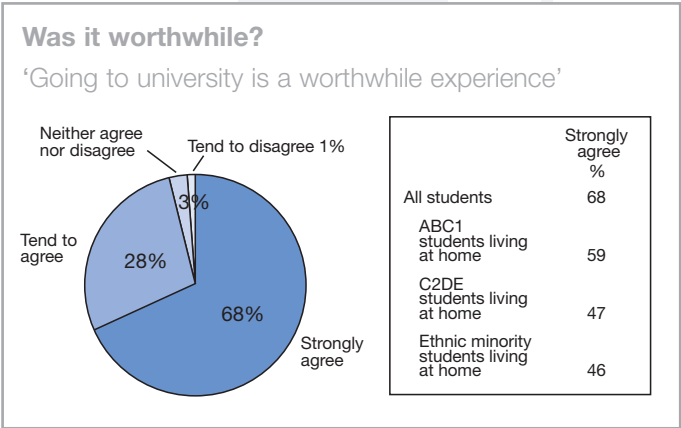
‘Overall, almost half would strongly agree that the money they are spending on their education is a good investment’

1.6 IS GOING TO UNIVERSITY WORTHWHILE?

Almost all students (96%) agree that ‘going to university is a worthwhile experience’, only one per cent disagree.

While over two-thirds (68%) of students strongly believe the university experience to be very worthwhile, this falls to 58% of those who either live in their own home or with parents or a guardian and rises to 74% for those who live in halls. Among those living with a parent or guardian, the proportion who agree differs depending on the status of the household, for example 59% living in middle class homes strongly agree, compared to less than half (47%) of those living in working class homes.

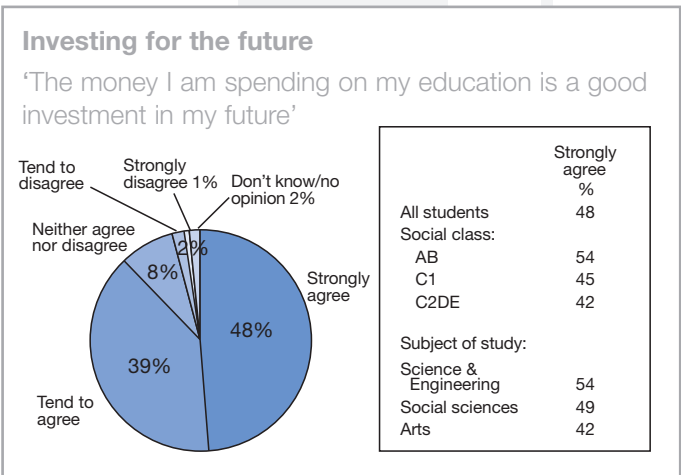
Science and Engineering (76%) students are more likely to strongly agree that going to university is a worthwhile experience than Arts students (61%) and those studying Social Sciences (65%). Students who attended private school prior to university (72%) are also more likely to strongly agree than those from state schools or further education colleges (66%).



1.7 AN INVESTMENT FOR THE FUTURE?

Despite misgivings about being in debt, university is undoubtedly seen by students to be a good investment (87%). Overall, almost half (48%) would strongly agree that ‘the money I am spending on my education is a good investment in my future’.

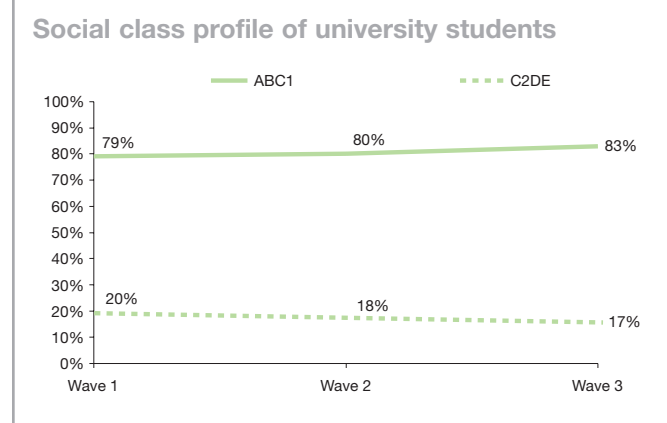
Although all groups are in agreement, more AB's strongly agree (54%) than C2DE students (42%). More students studying the types of course seen by many as guaranteeing a job at the end, for example, Science & Engineering, (54%) would also strongly agree, whereas fewer doing Arts courses are likely to do so (42%).



02 WIDENING PARTICIPATION



‘Despite a policy of wider participation, the latest research does not suggest that there has been an increase in the proportion of students from working class backgrounds’



Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086) Source: MORI

2.2 FACTORS INFLUENCING STUDENTS' CHOICE OF UNIVERSITY

The Government hopes to encourage more students from C2DE backgrounds to go to university, but before they even start, the choice of universities is often restricted for this group. When making their initial selection of universities, the course offered is the key factor for all students, regardless of their social class background. However, there are a number of other factors that have a more significant influence on the choices of students from C2DE backgrounds, than those from middle class backgrounds. Of particular importance is the ability to live at home during term time - a factor for 35% of C2DEs, 26% of C1s but only 13% of ABs. In addition, being able to achieve the grades needed to get into a particular university (ranked 6th in importance for C2DEs compared with 10th by ABs) and being close to their families (23% for C2DEs, 23% C1s and 16% for ABs) influences the choices for this group.

In comparison, those from AB backgrounds are more likely to be influenced by the opportunities universities offer, rather than their own personal circumstances. These students are more likely to say university league tables (ABs 25%, C1s 19% and C2DE 16%) and the opportunity to mix with like-minded people (ABs 24%, C1s 19% and C2DE 13%) are important criteria in their initial selection of universities.

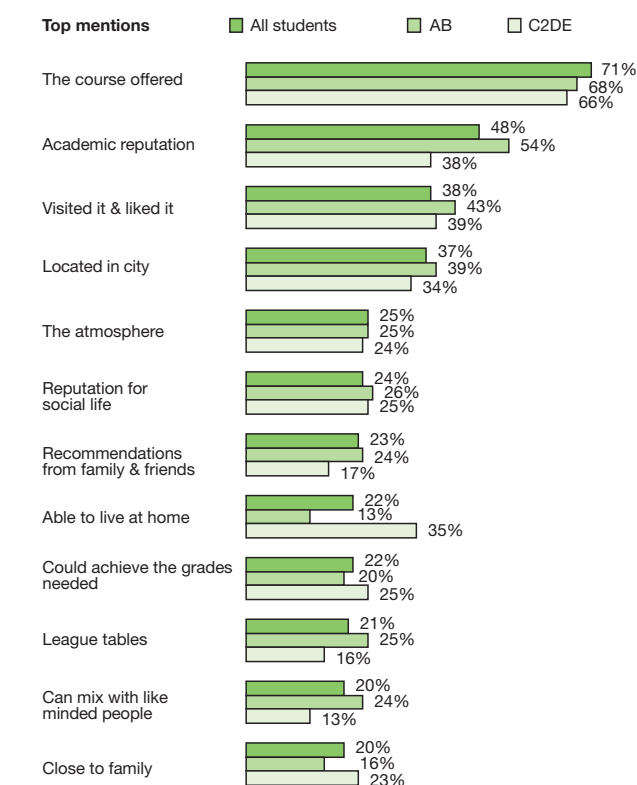
2.1 PROFILE OF UNIVERSITY STUDENTS

The sample composition in all three waves of the research has been consistent as quotas have been imposed to ensure the sample reflects the true composition of university students. Quotas were set on subject of study, year of study, gender and ethnic background, but not social class, which was left to fall out naturally.

As demonstrated in the chart opposite, there is a clear class divide in university attendance with the majority of students originating from ABC1 backgrounds (83%). During the current wave of the study 17% of students are from a C2DE background - a one percentage point fall since Wave 2 and a three percentage point fall since Wave 1 - a trend contrary to the desired effect of the Government's policy of widening participation. The Government's stated policy is to increase participation of under 30s in higher education to 50% by 2010.

What are students basing their choice of university on?

Q Which factors were important to you in your initial selection of universities?



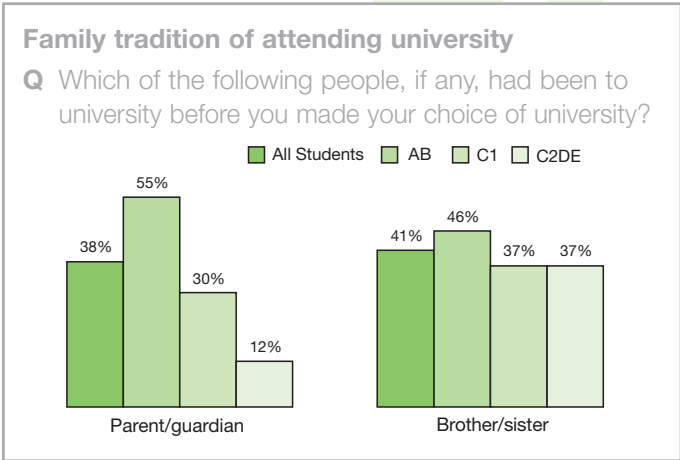
Base: All students; Wave 3 (1,086), AB (466), C2DE (180)

Source: MORI

02 WIDENING PARTICIPATION

2.3 FAMILY INFLUENCE ON ATTENDING UNIVERSITY

Two-fifths of students have a parent or guardian who went to university (38%) and a similar proportion have brothers or sisters who have previously attended (41%). As one might expect, AB students are far more likely to have a parent or guardian who attended university than students from a C1 (30%) or C2DE background (12%). As a result, it is no surprise that students from an AB background (45%) are far more likely to have received helpful guidance and support from their families (C1s - 36%; C2DEs - 37%).

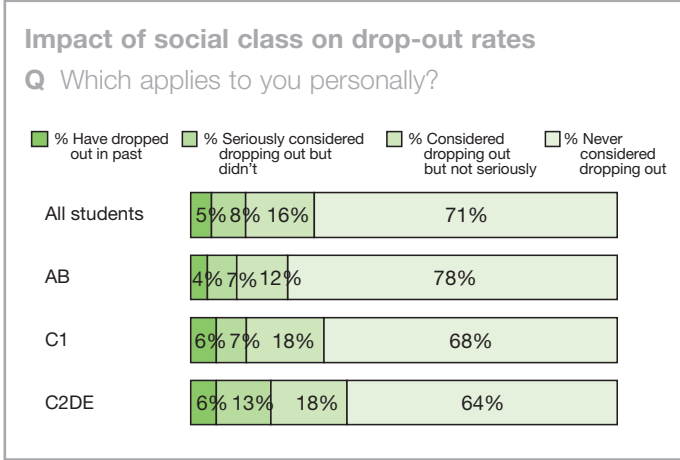


Base: All students; Wave 3 (1,086), AB (466), C1 (440), C2DE (180) Source: MORI

2.4 UNIVERSITY DROP-OUT RATE

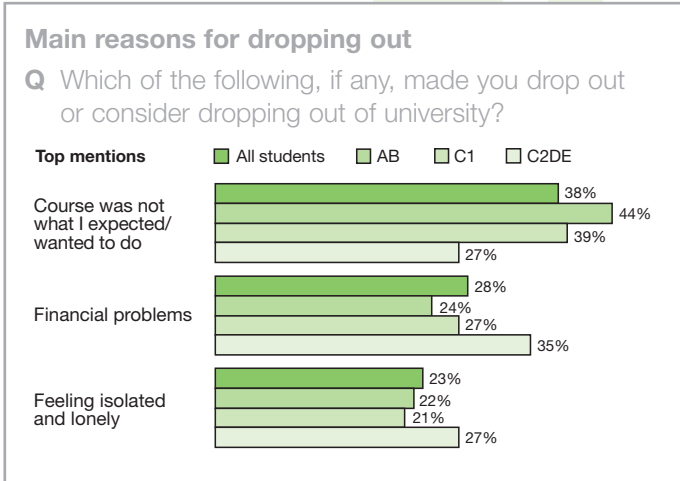
Seven in ten students (71%) have never considered dropping out of university, while a further 16% have considered this option, but not seriously. Nevertheless, almost one in ten have seriously considered leaving (8%) and five per cent actually 'dropped-out' at some point in the past. It must be remembered that these are the 'actual' and 'considered' drop-out rates of those currently in the university system – this excludes those who have dropped out and not re-entered higher education.

There is a substantial difference in the proportion of students claiming that they have never considered dropping out by social class: 78% of ABs have never considered this option, compared with only 68% of C1s and 64% of C2DEs.



Base: All students; Wave 3 (1,086), AB (466), C1 (440), C2DE (180) Source: MORI

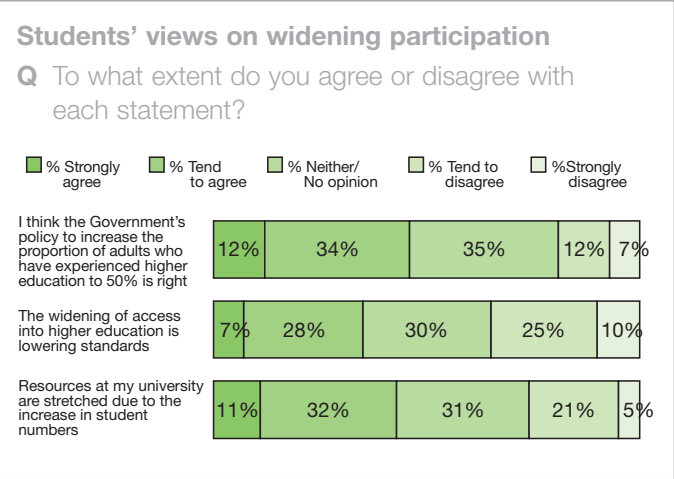
Students in the sample who have stated that they had previously dropped-out of university or who have considered doing so in the past were asked why this was the case. The course not being as expected or what they wanted emerged as the most popular reason for this decision (38%) as well as financial problems (28% rising to 35% among C2DEs) and feeling isolated and lonely (23%). Other contributing factors are the lack of support they get from university staff (17%), the fact that their course is considered to be too difficult (16%) and that they miss their family and friends at home (12%).



Base: All who have/ considered dropping out; Wave 3 (300), AB (103), C1 (133), C2DE (64) Source: MORI

2.5 VIEWS ON WIDENING PARTICIPATION

More students agree (46%) than disagree (19%) that 'the Government's policy to increase the proportion of adults who have experienced higher education to 50% is right'. Those remaining either sit on the fence or have no opinion on the subject (35%). Just over two fifths (43%) are of the opinion that university resources will be stretched as a result of the increase in student numbers. However, opinion is equally divided on whether wider access will result in the lowering of standards (35% agreeing and 34% disagreeing with this sentiment).



Base: All students; Wave 3 (1,086) Source: MORI

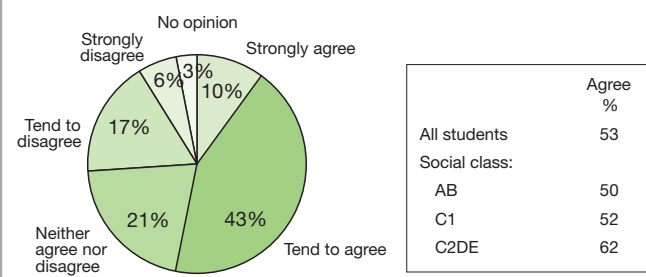
There are largely no significant differences between various sub-sample groups of students on these issues, although those studying at old universities are found to be more likely to disagree with widening participation (22% of students at old universities disagree, compared with only 15% of students studying at new universities), and agree that this will lower standards (39% agree, compared with 31% at new universities).

However, for a slim majority (53%), a key area of concern is the effect this will have on their ability to get a job on completion of university. Just over half of students agree that 'increasing numbers of graduates will make it harder for me to get a job'. It is noticeable, but unsurprising, that claimed concern over the increased difficulty in getting a job is markedly higher among C2DE students (62% agreeing) than C1s (52%) or ABs (50%).



Widening participation effect on gaining employment

'Increasing numbers of graduates will make it harder for me to get a job'



Base: All students; Wave 3 (1,086), AB (466), C1 (440), C2DE (180) Source: MORI

03 FINANCIAL PREPARATION



‘It would appear that it has become the norm for students to make some form of financial provision before starting university’

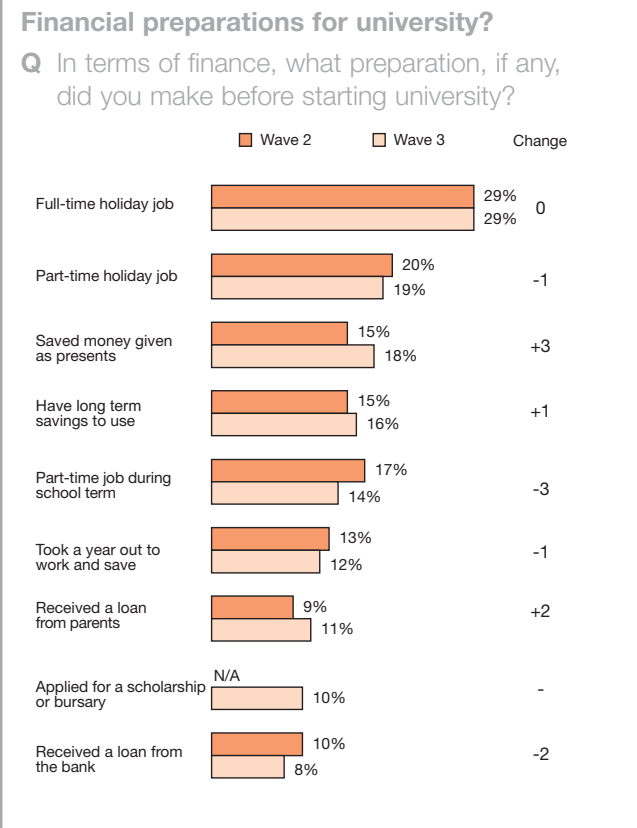
3.1 FINANCIAL PREPARATION

As found in the previous wave only 15% arrive at university without some sort of savings. Working full-time (29%) or part-time (19%) during the holidays, before starting university, are the most common means of financial preparation undertaken by students.

Older students are by far the most likely of age groups to have applied for a scholarship or bursary to help finance their studies (20% of students aged 26 years and over).

Those living in private rented accommodation (36%) are more likely than those living at home or in halls to have worked full-time during the holidays before starting university (halls – 23% and home – 20%).

Students with a state school education are twice as likely to have had a part-time job during school term time (16%) to finance their studies than are students with a private school education (8%).

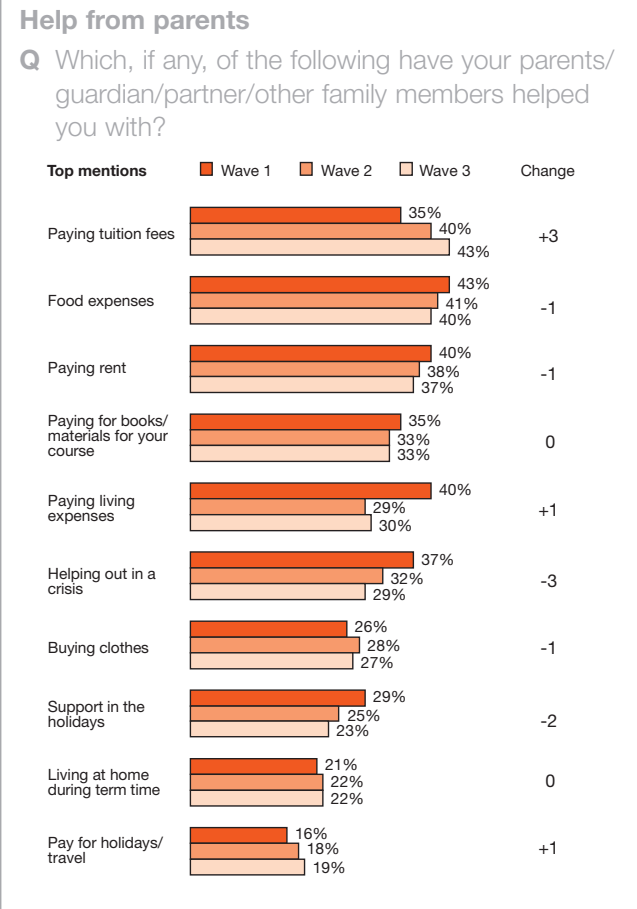


Base: All students; Wave 2 (1,068), Wave 3 (1,086) Source: MORI

3.2 HELP FROM PARENTS

The vast majority of students (88%) continue to receive support from their parents, guardian, partner or other family members. In line with Wave 2 results, the most common forms of assistance continue to be help with tuition fees (43%), food (40%), and rent (37%).

However, it would appear that parental help in paying tuition fees is eating into other forms of assistance. The proportion of students who receive help with their tuition fees has risen by eight percentage points over the last two years (35% - Wave 1; 40% - Wave 2; 43% - Wave 3). Meanwhile, the proportion of students receiving help in a number of other areas has fallen – in particular with their living expenses (a ten percentage point fall to 30% since Wave 1), help in a crisis (down eight percentage points to 29%) and support in the holidays (six percentage points to 23%).



Base: All students; Wave 1 (1,103), Wave 2 (1,068), Wave 3 (1,086) Source: MORI

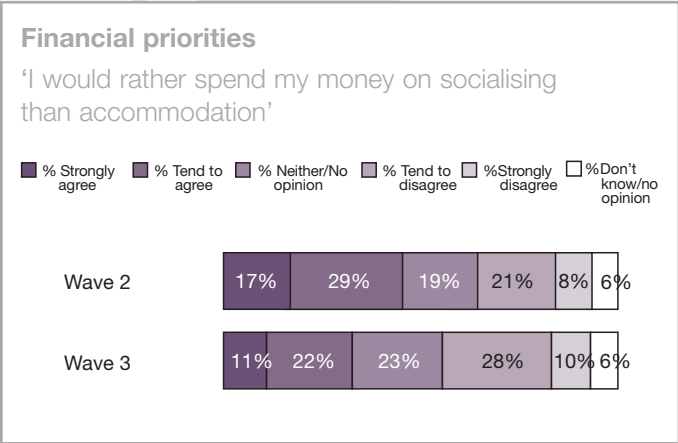
04 STUDENT EXPENDITURE



‘Levels of student expenditure on food and alcohol remain consistent with the last wave of study’

4.1 FINANCIAL PRIORITIES

Since the previous wave of the study, fewer students now agree with the statement that ‘I would rather spend my money on socialising than on better accommodation’ (33% compared with 46% during Wave 2). However, men (36%), those under 23 years old (38%), students from an AB background (38%), those studying at a old university (37%) and students living in halls (43%) are more likely to say they would rather spend money on socialising than on accommodation.



Base: All students; Wave 2 (1,068), Wave 3 (1,086) Source: MORI

4.2 EXPENDITURE ON ALCOHOLIC DRINKS

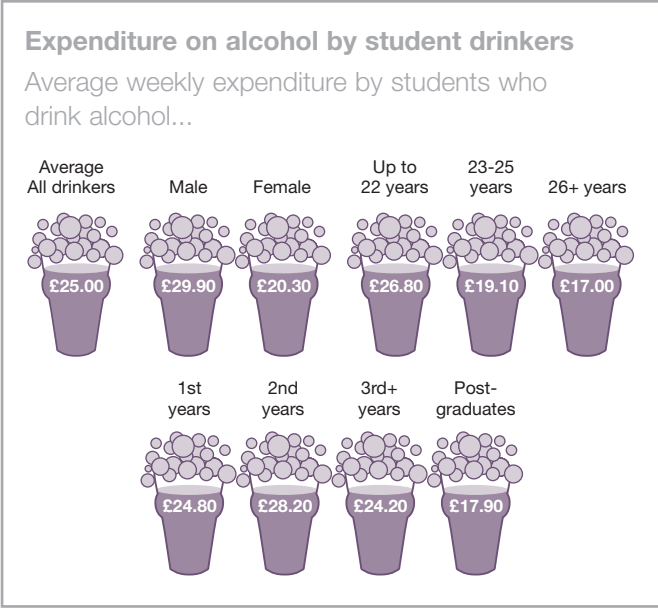
Students spend an average of £19.10 on alcoholic drinks per week, a similar amount to that found during the last wave. Three in ten (30%) continue to spend £21 or more in a typical week. Men spend more on average per week on alcoholic drinks than women (£24.30 compared with £14.60 respectively), as do ABs compared with C2DEs (£22.10 compared with £16.40 respectively).

However, a quarter of students do not spend anything on alcohol during a typical week. The most likely students not to spend any money on alcohol are:

- Non-white students (61%)
- Overseas students (46%)
- Students aged 26 years and over (39%)
- Live in own home or with parents/guardian (39%)
- Those who do not owe any money (36%)

Among students who do spend money on alcohol, the average amount spent per week rises to £25. Male students now spend £9.60 a week more than their female counterparts.

As one might expect, younger students and specifically undergraduates tend to spend more on alcohol than older students and those on a postgraduate course.



Base: All students; who buy alcohol (827) Source: MORI

04 STUDENT EXPENDITURE

4.3 EXPENDITURE ON CIGARETTES

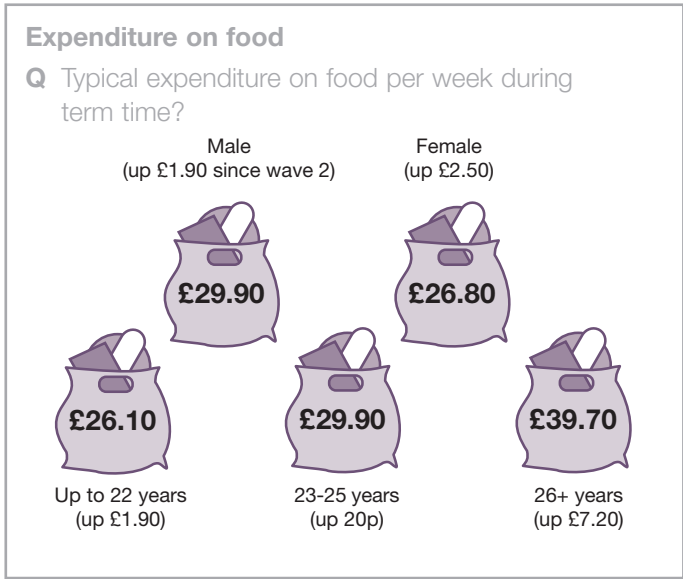
Just under a quarter of students (23%) spend money on cigarettes or tobacco. On average this group spend £15.80 a week, with almost a fifth (18%) spending in excess of £21 in a typical week.

Privately educated students are more likely to smoke and spend more on this habits than those from state school. On average, the 28% of those from private schools who smoke spend £19.40 a week on cigarettes, compared to the 22% of those from state schools who spend an average of £14.80.

4.4 EXPENDITURE ON FOOD

On average, students spend £28.20 a week on food. This includes expenditure on eating out as well as home cooked food. Just under two thirds of expenditure on food is accounted for by home prepared food and the rest by eating out and take-away food.

Men spend more on food per week than women (£29.90 versus £26.80) as do those aged 26 years and over (£39.70) and those studying in the London area (£34.50).



Base: All students; Wave 3 (1,086)

Source: MORI

05 STUDENT DEBT



‘The average amount that students say they currently owe continues to rise and is now £4,602, while the average amount that students anticipate owing once they have completed university also continues to rise and now stands at £8,816’

05 STUDENT DEBT

5.1 CURRENT AND ANTICIPATED DEBT

The average amount that students say they currently owe (i.e. at the start of the academic year 2002/3) and have to repay as a direct result of being at university continues to grow and is now £4,602, an increase of £399 since Wave 2 and £1,276 since Wave 1. The average amount that students anticipate owing once they have completed university also continues to rise and now stands at £8,816 (Wave 1 - £7,026; Wave 2 - £8,133).

Around a quarter continue to say they do not owe any money as a direct result of being at university. Overseas students (58%), those studying for an HND/HNC/Diploma or other sub-degree qualification (45%), ethnic minorities (43%), those living in halls (32%) and students with a private education (31%) are found to be the least likely to say they currently owe money as a result of being at university.

| Owing money - current & anticipated debt as a result of going to university | | |
|--|--------------|------------------|
| Q How much money overall, if any, do you (a) currently owe and (b) anticipate owing once you have completed university, and have to repay as a direct result of being at university? | | |
| All students | Current Debt | Anticipated Debt |
| Wave 1 | £3,326 | £7,026 |
| Wave 2 | £4,203 | £8,133 |
| Wave 3 | £4,602 | £8,816 |
| Change ± | + £399 | + £ 683 |

Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086) Source: MORI

5.2 CURRENT DEBT

In contrast to the last wave of the study, the disparity of debt between students from different social class backgrounds seems to have diminished considerably with there being no significant differences between the amounts currently owed by ABs (£4,406), C1s (£4,841) and C2DEs (£4,515).

As highlighted in previous years the size of current debt continues to increase during each successive year of undergraduate study. Students in their 3rd or subsequent years now owe an average of £7,421 compared with an average debt of £1,940 among 1st year students.

Students renting accommodation continue to owe more than those who live at home (either with their parents or in their own home).

| Currently owe money 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? | | | | |
| | Wave 1 | Wave 2 | Wave 3 | Change ± W2-W3 |
| All students | £3,326 | £4,203 | £4,602 | (+£399) |
| Social Class: | | | | |
| AB | £3,181 | £3,621 | £4,406 | (+£785) |
| C1 | £3,575 | £4,579 | £4,841 | (+£262) |
| C2DE | £3,157 | £4,640 | £4,515 | (-£125) |
| Academic Year: | | | | |
| 1st years | £1,447 | £1,591 | £1,940 | (+£349) |
| 2nd years | £4,047 | £3,902 | £4,211 | (+£309) |
| 3rd + years | £4,611 | £6,902 | £7,421 | (+£519) |
| Postgraduates | £3,403 | £4,832 | £5,193 | (+£361) |
| Experience of Accommodation: | | | | |
| Lived in halls | £3,654 | £4,729 | £5,196 | (+£467) |
| Lived in private rented | £4,087 | £5,182 | £5,622 | (+£440) |
| Lived in home | £3,069 | £3,913 | £4,203 | (+£290) |

Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086) Source: MORI

5.3 ANTICIPATED DEBT

The amount students anticipate owing once they have completed university also continues to grow rising from £7,026 during Wave 1 to £8,133 during Wave 2 and to £8,816 during the current wave of the study.

In contrast to the first two waves, there appears to be less disparity in the amount of debt between the different social class backgrounds. However, the predicted level of anticipated debt among AB students has grown considerably since the first wave of the study and now stands at £8,419 (an increase of £1,072 since Wave 2 and £2,155 since Wave 1).

Students living in halls and private accommodation continue to anticipate higher debt than those living at home. Indeed, compared with Wave 2, the increase in anticipated debt among those renting privately is almost three times higher than those living at home.

The amount of debt that 3rd or subsequent year students predict they will have at the end of their studies has increased significantly (up £1,215 since Wave 2 to £9,970) compared with the predicted debt among 1st and 2nd year students. Indeed, 3rd or subsequent year students are now anticipating a debt of far higher magnitude than those in their 1st or 2nd year - indicating that students at the beginning of university may be underestimating how much they will have to borrow.

Students from a white background also anticipate greater debt at the end of their studies (£9,218) than those from ethnic minorities (£6,639).

| Anticipate owing money 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 repay as a direct result of being at university? | | | | |
| | Wave 1 | Wave 2 | Wave 3 | Change ± W2-W3 |
| All students | £7,026 | £8,133 | £8,816 | (+£683) |
| Social Class | | | | |
| AB | £6,304 | £7,347 | £8,419 | (+£1,072) |
| C1 | £7,430 | £8,327 | £9,161 | (+£ 834) |
| C2DE | £7,652 | £9,376 | £8,989 | (- £ 387) |
| Academic Year | | | | |
| 1st years | £7,524 | £7,465 | £8,210 | (+£ 745) |
| 2nd years | £8,356 | £8,680 | £8,952 | (+£ 272) |
| 3rd + years | £6,164 | £8,755 | £9,970 | (+£1,215) |
| Postgraduates | £5,152 | £6,849 | £6,925 | (+£ 76) |
| Experience of Accommodation | | | | |
| Lived in halls | £7,552 | £8,986 | £9,738 | (+£ 752) |
| Lived in private rented | £7,520 | £8,722 | £9,626 | (+£ 904) |
| Lived in home | £7,652 | £7,175 | £7,490 | (+£ 315) |

Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086) Source: MORI



05 STUDENT DEBT

5.4 UNITE STUDENT DEBT INDEX

With three years of data, UNITE in conjunction with MORI is able to launch UNITE Student Debt Index.

Since the first wave of the study (carried out between 22nd October and 16th November 2001), 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 38% since Wave 1 (from £3,326 up to £4,602). Those in their 3rd or subsequent year of study appear to have experienced the largest increase (up 61% from £4,611 up to £7,421).

The growth in the level of debt also appears to be larger among those studying Science and Engineering based courses (an increase of 53% since Wave 1 from £3,242 up to £4,969) than those on Arts based courses where the level of increase has been much lower (an increase of 19% since Wave 1 from £3,342 up to £3,963).

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 25% since Wave 1 from £7,026 up to £8,816).

| UNITE 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? | | | | |
| | Wave 1 | Wave 2 | Wave 3 | |
| All students | £3,326 100 | £4,203 126 | £4,602 138 | |
| Year 1 | £1,447 100 | £1,591 110 | £1,940 134 | |
| Year 2 | £4,047 100 | £3,902 96 | £4,211 104 | |
| Year 3+ | £4,611 100 | £6,902 150 | £7,421 161 | |
| Postgraduates | £3,403 100 | £4,832 142 | £5,193 153 | |
| AB | £3,181 100 | £3,621 114 | £4,406 139 | |
| C1 | £3,575 100 | £4,579 128 | £4,841 135 | |
| C2DE | £3,157 100 | £4,640 147 | £4,515 143 | |
| Science & Engineering | £3,242 100 | £3,947 122 | £4,969 153 | |
| Social Science | £3,378 100 | £4,217 125 | £4,175 124 | |
| Arts | £3,342 100 | £4,652 139 | £3,963 119 | |

Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086) Source: MORI

UNITE 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 repay as a direct result of being at university?

| | Wave 1 | Wave 2 | Wave 3 | |
|-----------------------|---------------|---------------|---------------|--|
| All students | £7,026 100 | £8,133 116 | £8,816 125 | |
| Year 1 | £7,524 100 | £7,465 99 | £8,210 109 | |
| Year 2 | £8,356 100 | £8,680 104 | £8,952 107 | |
| Year 3+ | £6,164 100 | £8,755 142 | £9,970 162 | |
| Postgraduates | £5,152 100 | £6,849 133 | £6,925 134 | |
| AB | £6,304 100 | £7,347 117 | £8,419 134 | |
| C1 | £7,430 100 | £8,327 112 | £9,161 123 | |
| C2DE | £7,652 100 | £9,376 123 | £8,989 117 | |
| Science & Engineering | £7,076 100 | £7,821 111 | £9,470 134 | |
| Social Science | £6,312 100 | £7,575 120 | £7,591 120 | |
| Arts | £7,158 100 | £8,825 123 | £8,309 116 | |

Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086) Source: MORI

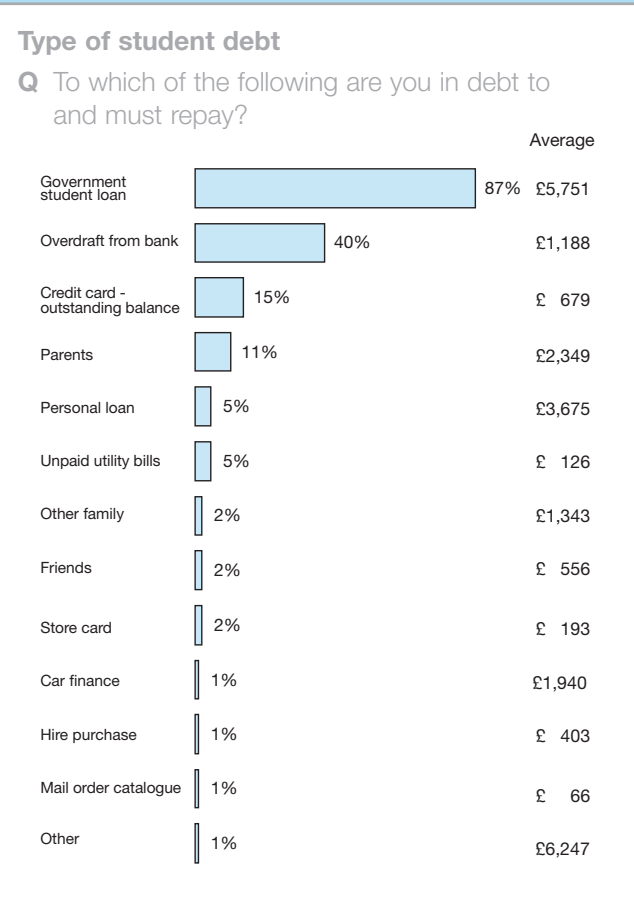
5.5 TYPE OF DEBT

Having ascertained how much students currently owe, and anticipate owing as a result of going to university, students were also asked to provide more detail about the type of debt they have incurred and to whom they owe money.

The vast majority of students who are currently in debt have a Government student loan (87%). Indeed, on average, students owe £5,751 in Government loans. Postgraduate students continue to be the least likely to have this type of loan, but three-quarters now have this type of debt compared with 48% during the last wave of the study.

Bank overdrafts continue to be common among students, with two in five students in debt (40%) now taking up this facility and owing an average £1,188. One in seven students in debt have an outstanding balance on their credit card (15%). The proportion of students using both of these facilities continues to rise as they progress through university, with more than half (52%) of 3rd or subsequent year students in debt using a bank overdraft and one in five (21%) with an outstanding balance on their credit card.

One in ten students continue to borrow money from their parents (11%). However, male students in debt are more likely to borrow from this source (15%) than their female counterparts (8%) and are also more likely to borrow more (£2,609 versus £1,879).

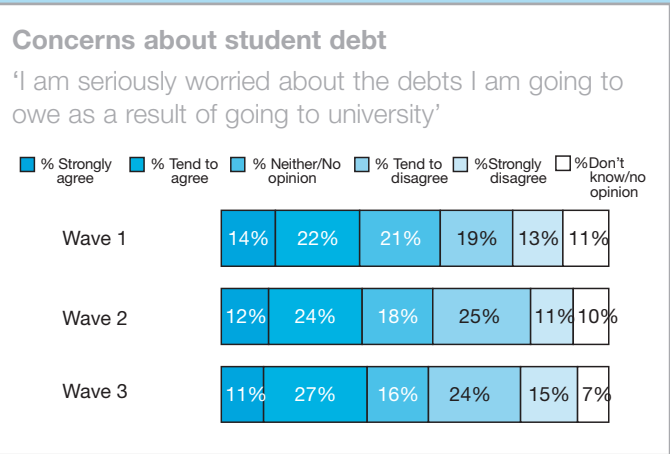


Base: All students who are currently in debt; Wave 3 (792) Source: MORI

5.6 STUDENTS' CONCERNS ABOUT DEBT

Reflecting the number of students who have dropped out or considered dropping out of university because of financial problems, and the number of students who feel that having little money and being in debt are the worst aspects of university life, it is not surprising that almost two in five students (38%) agree with the statement that “I am seriously worried about the debts I am going to incur as a result of going to university” (up two percentage points from 36% in Waves 1 and 2).

Students from a C2DE background are more likely to agree with this statement (45%), as are those studying at new universities (42%). More than two-fifths of students (45%) who currently owe money agree with this statement, compared with only 13% who are currently debt free.

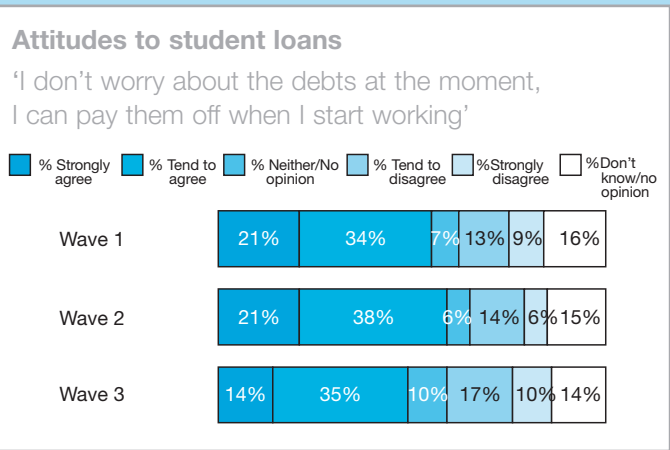


Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086) Source: MORI

5.7 ATTITUDES TO STUDENT LOANS

Possibly reflecting the number of students who are now in paid employment during term time, fewer students (down ten percentage points since Wave 2 to 49%) now agree that they “do not worry about their debts at the moment, as they can pay them off when they start working”.

Students from a C2DE background (36%) are more likely to disagree with this statement and are clearly worried (compared with 22% among AB students), as are those who are currently in debt (33% versus 9% without debts) and those with a state school education (29% versus private education 22%).



Base: All students; Wave 1 (1,103); Wave 2 (1,068); Wave 3 (1,086) Source: MORI

06 MANAGING FINANCES

‘Despite growing concerns about the amount of debt that students are facing, eight in ten students feel they are financially competent’

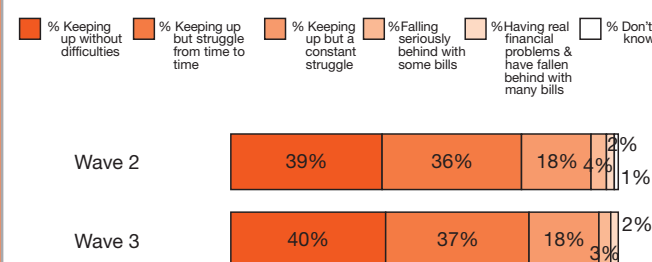
6.1 MANAGING FINANCES

Despite the growing concerns about the amount of debt that students are facing, there has been little change in how students feel about how they are managing financially. Two in five students feel they are “keeping up with all of their bills and credit card commitments without difficulties”, while over a third say they are “keeping up but struggle from time-to-time” (37%). Students in their first year of undergraduate study (52%) continue to be the most likely of student groups to claim that they are managing their finances without any difficulties.

Just under a quarter of students continue to say they are struggling to varying degrees. Around one in five (18%) are “managing to keep up but find it a constant struggle”, while three per cent say they are “falling seriously behind with some of their bills and two per cent have fallen behind with all of their bills. As would be expected, those in their 3rd or subsequent years continue to be more likely to be having real problems coping financially after accumulating debt over time.

Managing finances

Q Which of the following statements best describes how you are managing financially at the moment?



Base: All students; Wave 2 (1,068); Wave 3 (1,086)

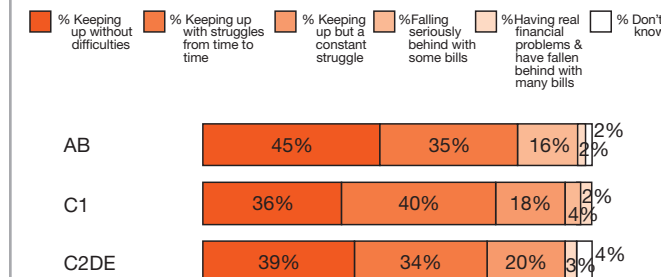
Source: MORI

6.2 IMPACT OF SOCIAL CLASS ON ABILITY TO MANAGE FINANCES

Reflecting the fairly even spread of debt among students from across the different social class backgrounds, there has been an increase in the proportion of C2DEs who say they are keeping up with their bills and credit commitments without difficulties (up nine percentage points since last year to 39%). Nonetheless, ABs (45%) continue to be more likely to be coping with their finances than C2DEs (39%) and C1s (36%).

Managing finances by social class

Q Which of the following statements best describes how you are managing financially at the moment?



Base: Wave 3; AB (466), C1 (440), C2DE (180)

Source: MORI

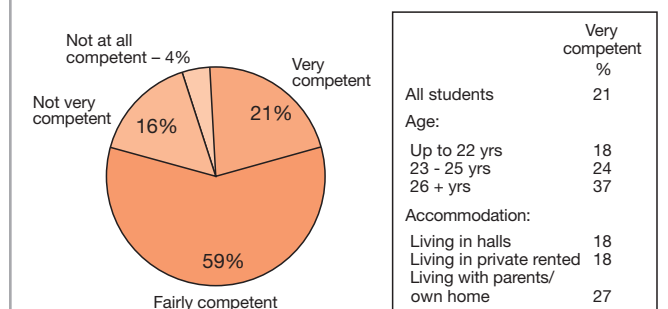
6.3 FINANCIAL COMPETENCY

The vast majority of students feel they are financially competent (80%). One in five students (21%), particularly those aged 26 or more (37%), postgraduates (31%), those who are not in debt (32%) and students living at home (27%) are among the most likely to feel very competent in this respect.

However, a significant minority of students (19%) do not feel financially competent, particularly those currently living in halls, which tend to be younger students (27%), and those who are in debt (21%).

Managing finances

Q How financially competent do you consider yourself to be?



Base: All students; Wave 3 (1,086)

Source: MORI

6.4 HELP AND ADVICE ON FINANCIAL MATTERS

Reflecting the proportion of students in the last wave of the study who say they would welcome more guidance on how to manage their finances from a bank, during the current wave of the study, one in five students (19%) say that they have used a bank or bank manager for help and advice during their time at university.

Students in their 3rd or subsequent years (25%) are found to be the most likely to have used their bank/bank manager for help and advice which is not surprising given they are the ones with the highest level of debt.

07 PAID EMPLOYMENT



‘The need to work and earn money is having the greatest impact on students from a working class background, with over two-fifths saying it has a negative impact on their university studies’

7.1 STUDENTS IN PAID EMPLOYMENT

Figures from this latest wave show that two-fifths of students are in paid employment during term time (41%). Among this group, the majority are employed on a part-time as opposed to full-time basis. Students from working class backgrounds are found to be far more likely to be in paid employment (54%) than their middle class counterparts (ABs 35%, C1s 42%) - perhaps reflective of the fact that those in the former group receive less material and financial support from their families.

Student employment & wages

Q Do you currently have a job which you are paid to do either full or part-time?

| | % who have a job | Average hours per week | Average earnings per hour |
|--------------|------------------|------------------------|---------------------------|
| All students | 41% | 13 hrs | £6.20 |
| AB | 35% | 12 hrs | £5.71 |
| C1 | 42% | 13 hrs | £6.56 |
| C2DE | 54% | 15 hrs | £6.21 |

Base: Wave 3; All students (1,086), AB (466), C1 (440), C2DE (180) Source: MORI

Those in paid employment work an average of 13 hours per week. Not only are more C2DE students than AB or C1 students working part-time, but they are also working slightly longer hours – 15 hours a week compared with 13 hours among C1s and 12 hours among ABs.

On average, working students are earning £6.20 per hour, well above the minimum wage. Earnings per hour vary considerably by student type with those on a postgraduate course earning the highest average hourly rate of £10.61 – far more than those studying for a degree (£5.80) or HND/HNC or other sub-degree qualification (£6.34).

As to be expected, and in line with the cost of living, students studying in the London area are found to have the highest average hourly earning of £7.81 and those in Wales have the lowest (£5.12).

Average hourly wages

| | Average hourly wages |
|------------------------|----------------------|
| All students | £6.20 |
| Region: | |
| London | £7.81 |
| Scotland | £6.72 |
| South | £5.77 |
| Midlands | £5.77 |
| North/Northern Ireland | £5.34 |
| Wales | £5.12 |

Base: All who work part-time or full-time during term time (435) Source: MORI

07 PAID EMPLOYMENT

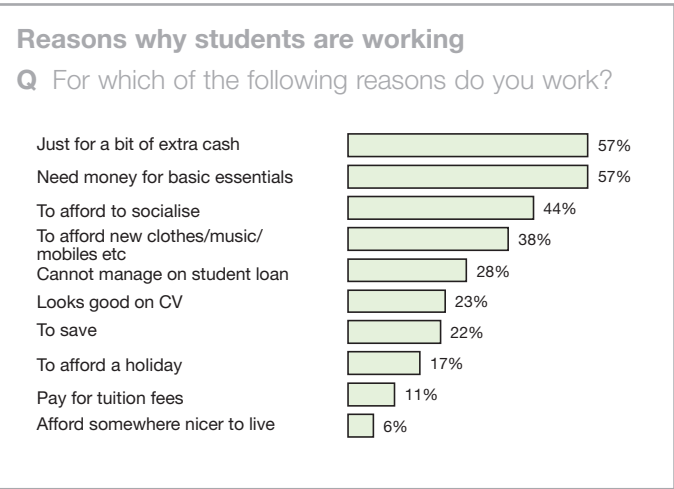


7.2 REASONS FOR WORKING

Whilst six in ten students (57%) in paid employment cite ‘the need for a bit of extra cash’ as a reason why they are working, an equal proportion say it is ‘money for basic essentials’ - indicating a real need to work in order to get by. Those studying at new universities appear to be particularly driven by the need to fund basic essentials – 63% gave this as a reason for working, compared with 49% of those at old universities. A further three in ten admit that they cannot manage on their student loan (28%), and one in ten (11%) use their earnings to pay for their tuition fees.

However, around 44% claim that their earnings help to pay for other aspects of their lifestyle – 44% so they can ‘afford to go out and socialise’ and 38% to ‘afford new clothes/music/mobiles, etc’.

A quarter of students recognise that there are other non-financial benefits to working stating that they believe it will ‘look good on their CV’.



Base: All who currently have a job; Wave 3 (435) Source: MORI

Younger students (those aged up to 22 years) are found to be more likely to claim that they work to fund a lifestyle. Whilst six in ten are ‘just earning a bit of extra cash’ (62%), one half (51%) say it will fund their socialising and two fifths go on to say it will enable them to afford items such as clothes/music/mobiles, etc (43%).

This more carefree attitude of the younger students may be a reflection of the amount of financial help they have from their parents. Those aged 22 years and under are significantly more likely than older students to receive help across the board and particularly from their families with tuition fees, books and materials, rent and living expenses. Affording somewhere nicer to live is a more important motivator for those aged 26 years and over.

7.3 AREAS WITHIN WHICH STUDENTS ARE EMPLOYED

Students continue to work in jobs that have traditionally provided suitable part-time work with the most popular being retail (42%), bar work (30%), clerical and office work (20%), catering (18%) and tuition (10%). One in ten (9%) claim that they currently work or have worked in a call centre in the past – this being a relatively new type of employment perhaps offering flexible hours to students. Those at new universities (13%) and those from the ethnic minorities (19%) are found to be significantly more likely to be working in a call centre than those at old universities (5%) and white students (8%).

7.4 THE IMPACT OF PAID EMPLOYMENT ON STUDENTS’ ACADEMIC WORK

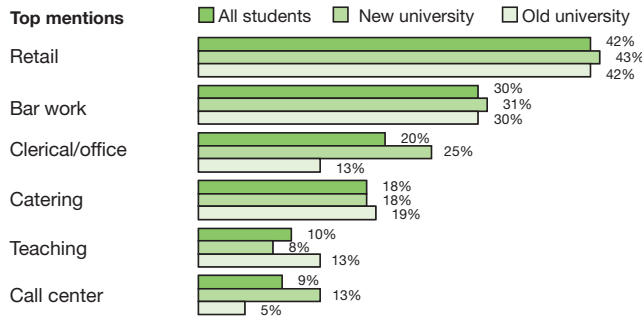
A quarter (24%) of students claim ‘having to work and study at the same time’ as one of the worst aspects of university life – ranked the fifth worst element overall. Among those who are currently working, just over one third (36%) agree that ‘working part-time adversely affects my university studies’. The negative impact of working is found to be even greater among students from working class backgrounds – over two-fifths of C2DEs (45%) say they are adversely affected, compared to 39% of C1s and 29% of ABs.

7.5 EXTENT TO WHICH EMPLOYERS ARE FLEXIBLE

On the whole, employers of students are found to be accommodating of their circumstances with the vast majority of working students (85%) agreeing that ‘my employer appreciates my course commitments and tries to be flexible’.

Types of student work

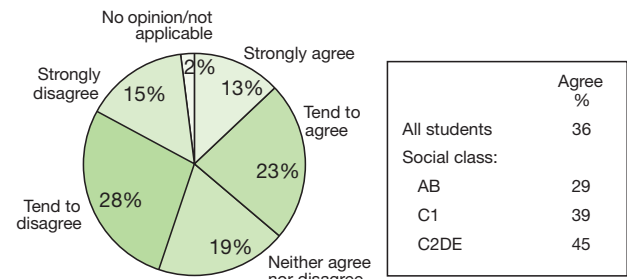
Q Which, if any, of the following do you currently do during term time, or have you done in the past?



Base: All who have worked during term time; Wave 3 (514), new university (290), old university (224) Source: MORI

The affect of part-time work on students’ studies

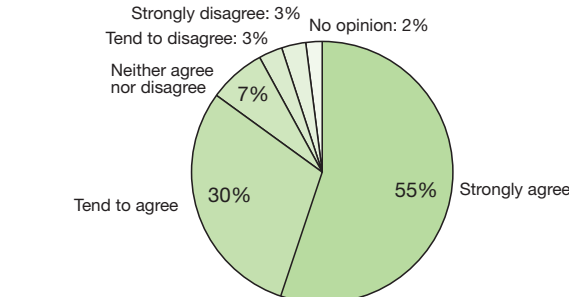
‘Working part-time adversely affects my university studies’



Base: All students; Wave 3 (1,086), AB (466), C1 (440), C2DE (180) Source: MORI

Employers’ attitudes to student workers

‘My employer appreciates my course commitments and tries to be flexible’



Base: All who currently have a job; Wave 3 (435) Source: MORI

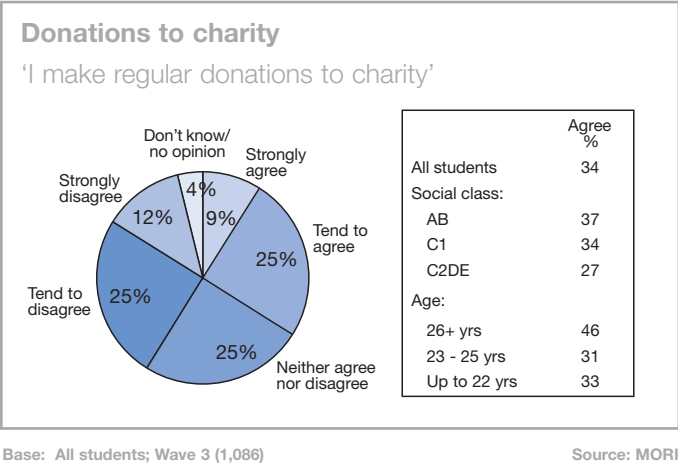
08 CHARITY WORK



‘Contrary to stereotypes, if students had the time, many say they would become involved in charity work’

A third of students (34%) agree that they give donations to charity on a regular basis. As with voluntary work, social class group is a discriminating factor and support for charities is highest among ABs (37% compared with 27% of C2DEs).

Older students have a greater propensity to give to charity – 46% agree that they give regular donations. This may be due to working postgraduate students earning more than undergraduates, either by supplementing their income and/or having a higher average hourly wage.



Other sub-sample groups who are more likely to agree that they regularly contribute to charities include those who are middle class students who live with parents (36% compared with 21% who are working class who live at home).

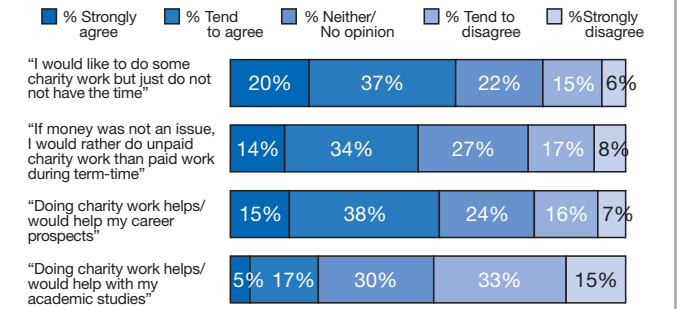
Women are more charitable than men, with 38% making regular contributions compared with 29%.

8.2 ATTITUDES TOWARDS CHARITY WORK

Contrary to stereotypes, if students had the time they would become involved in charity work. A small majority of students (57%) agree that they ‘would like to do some charity work during term time but just don’t have the time’. A fifth of students (21%) disagree with this statement indicating that they either have the time to help charities or are just not interested in charity work.

Students are more inclined to do charity work if money were not an issue. Half of students (48%) agree that they would rather do unpaid charity work than paid work during term time if money were not an issue. There is a difference in the views of those who currently owe money (49%), compared with 42% of those who do not. However, on the whole, there are largely no significant differences between various sub-sample groups of students.

Attitudes towards charity work



Base: All students; Wave 3 (1,086)

Source: MORI

Undergraduate students believe doing charity work enhances their career prospects. Half of students (53%) agree that doing charity work already helps or would help their career prospects. Of this group, they tend to be the younger undergraduate students, or in their first academic year (59%). Over half of those students studying for HNDs, HNCs, diplomas, etc (58%) or those studying on a degree courses (55%) feel this way, compared with just 37% of postgraduates. It would appear the students’ perceptions of charity work and its possible enhancement of their career becomes less important once they have completed their first academic year and then graduated.

Women are particularly inclined to say that doing voluntary work helps or would assist with their career prospects (58% compared with 48% among men).

One in five (22%) students agree that doing voluntary work helps or has helped with their academic studies. Those students who are older tend to attribute voluntary work and its help in their academic studies (26 years plus 28% and 23-25 years 30% compared with 20% among students up to 22 years). However, the results show a disparity in opinion as postgraduates, the stereotypical older student, are less inclined to agree (18% compared with those studying for HNDs, HNCs, diplomas 25% or degrees 23%).

8.1 CHARITY WORK DURING TERM TIME

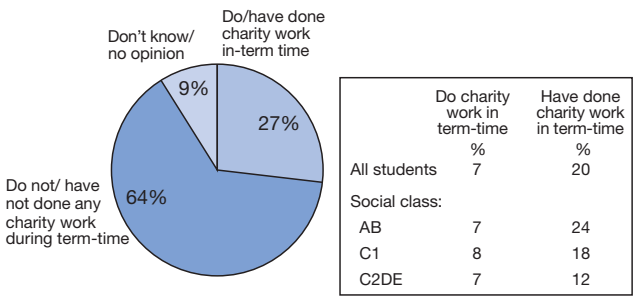
The majority of students do not or have not done charity work during term time. A quarter (27%) are not interested in doing voluntary work, however, encouragingly there appears to be a similar number of students (30%) who say that they are interested in doing charity work during term-time, although have not done so as yet.

Only a small number of students are currently doing charity work in term time (7%). The levels of current involvement are the same across all social classes. A higher proportion of students are not currently conducting charity work but have done so previously (20%), particularly ABs (24%), but fewer C1s (18%) and C2DEs (12%).

Students from C2DE backgrounds are less interested in charity work, with two-fifths (37%) saying they have no interest in charity work, compared to 27% of C1s and 24% of ABs.

Charity work

Q Which, if any, of the following apply to you?



Base: All students; Wave 3 (1,086)

Source: MORI

09 VIEWS ON GOVERNMENT POLICY RELATING TO STUDENTS AND VOTING INTENTIONS



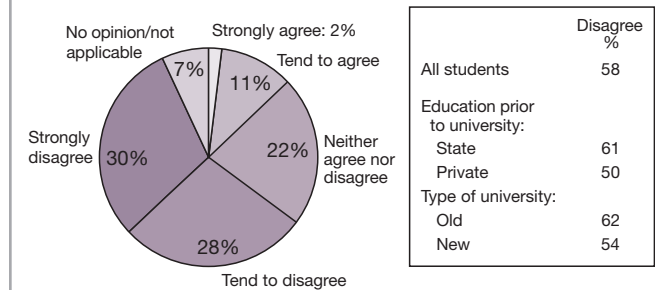
‘Students do not think the Government is listening to their opinions when making policy decisions about future funding’

9.1 THE GOVERNMENT'S CONSIDERATION OF STUDENTS' VIEWS

Only one in eight students (12%) agree that ‘the Government takes the opinions of students and student bodies into account when making policy decisions about the funding of higher education’ – the majority disagree (58%).

The Government's consideration of students' opinions

‘The Government takes the opinions of students and student bodies into account when making policy decisions about the funding of higher education’



Base: All students; Wave 3 (1,086)

Source: MORI

The level of agreement with this statement varies by region, with students in Scotland, (where the system of higher education is organised differently), far more likely to feel their views are being taken into account than those across England and Wales.

Regional variations

‘The Government takes the opinions of students and student bodies into account when making policy decisions about the funding of higher education’

| | Agree % | Neither / nor % | Disagree % | No opinion / Not applicable % |
|---------------------|---------|-----------------|------------|-------------------------------|
| All students | 12 | 22 | 58 | 8 |
| Region: | | | | |
| Scotland | 17 | 26 | 45 | 12 |
| North/N. Ireland | 13 | 18 | 64 | 5 |
| Midlands | 12 | 28 | 53 | 7 |
| Wales | 11 | 17 | 61 | 11 |
| London | 10 | 30 | 53 | 7 |
| South | 10 | 17 | 67 | 6 |

Base: All students; Wave 3 (1,086)

Source: MORI

For the Government to achieve its increased access targets, it is vital it attracts a larger number of students who were educated in state schools and FE colleges into the higher education system. However, they are found to be far less likely than those who were educated in the private sector to feel the Government is taking their views on funding into account (61% state educated versus 50% privately educated disagreeing with the statement).

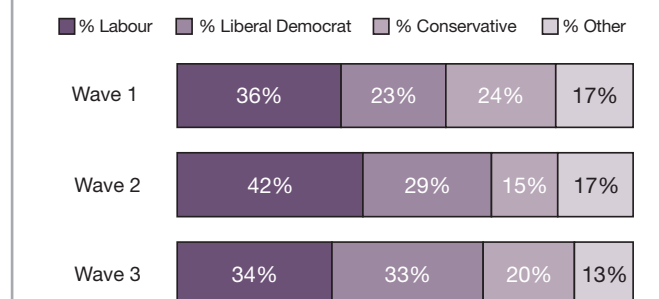
9.2 VOTING INTENTIONS

If there were a general election tomorrow student support (among those who would vote) is found to be equally split between Labour (34%) and the Liberal Democrats (33%). A further two in ten (20%) claim they would vote Conservative and the remaining 13% would select another political party.

Over the three waves of the study the Liberal Democrats have steadily increased their share of student voting intention. During Wave 1 a quarter (23%) opted for the Liberal Democrats rising steadily to one third (33%) during the current wave. The eight percentage point drop in those claiming that they would support Labour is split between the Conservatives (up five percentage points since Wave 2) and Liberal Democrats (up four percentage points since Wave 2). These changes have somewhat altered the overall pattern of student voting.

Changes in students' voting intentions

Q How would you vote if there were a General Election tomorrow?



Base: All who would vote; Wave 1 (733), Wave 2 (730), Wave 3 (712)

Source: MORI

Support for the Liberal Democrats is found to be highest among younger students aged up to 22 years, those studying at old universities, ABs and those who are attending a university in Wales. By comparison, support for Labour is stronger among older students aged 26 or more, C2DEs, those studying for HNDs/HNCs etc., the state educated, those not paying fees and those living with their parents.

As found in previous waves of this study, around one in ten students say they would not vote, with marginally more remaining undecided on voting intentions.

10 STUDENT FUNDING AND TOP-UP FEES



‘Blanket top-up fees are unpopular among students’

10.1 TOP-UP FEES

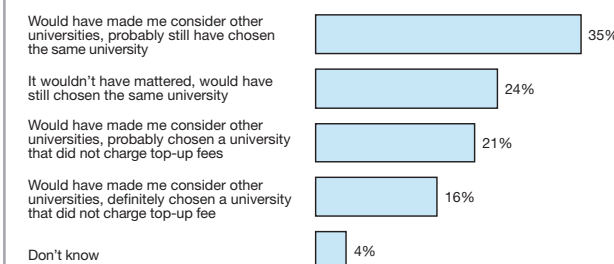
The majority of students (72%) believe that if their first choice of university had demanded a top-up fee (i.e. an additional differential payment on top of the basic tuition fee) they would have reconsidered, to some extent, their choice of university.

Indeed, one-fifth of students (21%) say that if their university had demanded a top-up fee, they would have considered other universities and would probably have chosen one that did not charge a top-up fee. One in six students (16%) believe that they would definitely have chosen a university that did not charge a top-up fee (students who have an unfavourable opinion of their current university (38%) are particularly likely to say this).

A quarter of students (24%) feel that their choice of university would not have been affected by the introduction of top-up fees. Older students (34% of those aged 26 or more) and students who are not currently in debt (33%) are more likely to believe that it would not have mattered if their first choice of university had charged a top-up fee, they would have still chosen the same university.

Top-Up fees

Q Which, if any, of these statements do you believe would have applied to you if your first choice university had demanded a top-up fee?



Base: All students; Wave 3 (1,086)

Source: MORI

10.2 INCREASING STUDENT FUNDING

When asked to choose from a list which methods of increasing funding for students are most acceptable, students do not have a definitive answer. Almost one-fifth (17%) do not feel that any of the proposed methods are acceptable and a further one in ten (9%) do not know.

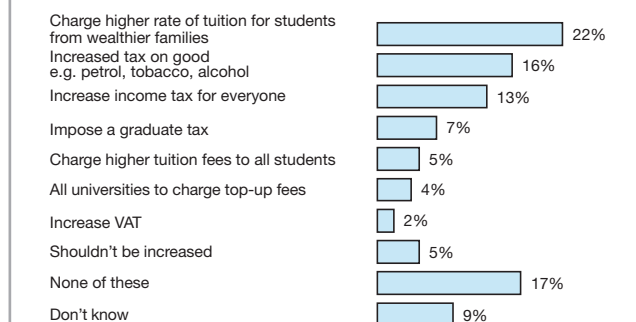
The most popular method is to charge higher rates of tuition fees for students from wealthier families (22%). This is particularly the case among students from a state school background (23% compared with 14% among students from a private school background) and those who are currently in debt (24% compared with 17% of those not in debt).

Around one in six students (16%) feel that tax should be increased on goods, such as petrol, tobacco and alcohol. One in eight (13%) feel that income tax should be increased for everyone with older students more likely to agree with this method (29% of students aged 26 or more).

Only seven per cent of students say that a graduate tax would be the most acceptable form of increasing funding.

Increasing student funding

Q Which, if any, of these methods of increasing funds to students do you find most acceptable?



Base: All students; Wave 3 (1,086)

Source: MORI

11 LIFE AFTER UNIVERSITY



‘Students are optimistic about life after university, feeling they are prepared to take their place in society’

11.1 THE FUTURE

After university, a third of students (33%) plan to start a graduate career straight away and a further quarter (23%) intend to look for this type of job. One in six (17%) will take on some form of temporary employment.

Despite the overall worries about debt, a fifth (20%) of students intend to go straight on to further studies. One in six plan to take time out to go travelling, while one in eight plan to take a holiday.

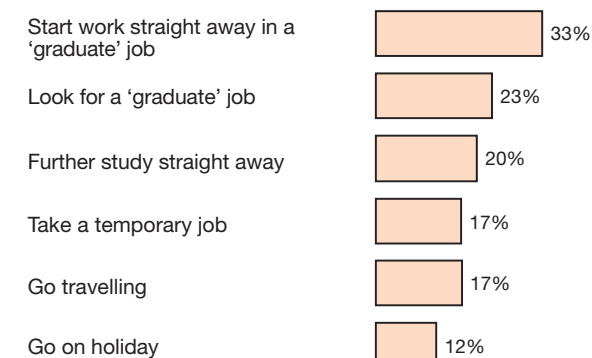
Older (46% of those 26 and over) and mature students (43%) are among those more likely to start a graduate job straight away, while younger students (up to 22 years) are more likely to think they will go travelling (21%). Students currently in their own home or living with parents (42%) are also more likely to start work straight away while those living in privately rented accommodation are more likely to travel (21%). Those with their own families are also more likely to start their professional careers on completion of their course.

Science and engineering students (37%) are more likely to start work straight away, whereas Social Science students are more likely to still be considering their career opportunity (32%) and more Arts students are planning to study further (29%).

What next?

Q Which of these statements, if any, comes closest to what you intend to do when you have graduated?

Top mentions



Base: All students; Wave 3 (1,086)

Source: MORI

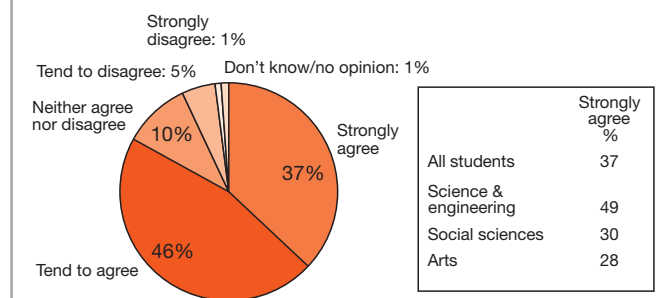
11.2 JOB PROSPECTS

Students are, on the whole, optimistic about getting a job when they finish their course, over eight in ten agree with this sentiment. Those following courses in Science and Engineering are among the most optimistic (perhaps due to the vocational nature of such courses) and almost half (49%) are feeling strongly optimistic, whereas Arts students are much less optimistic (28% saying they strongly agree).

Men (40% strongly agree) are more optimistic than women (35%) and optimism also increases with age – only 36% of students aged under 22 feel strongly optimistic about getting a job compared to 43% of those aged 26 or more.

Employment prospects

‘I’m optimistic about getting a job when I finish my course’



Base: All students; Wave 3 (1,086)

Source: MORI

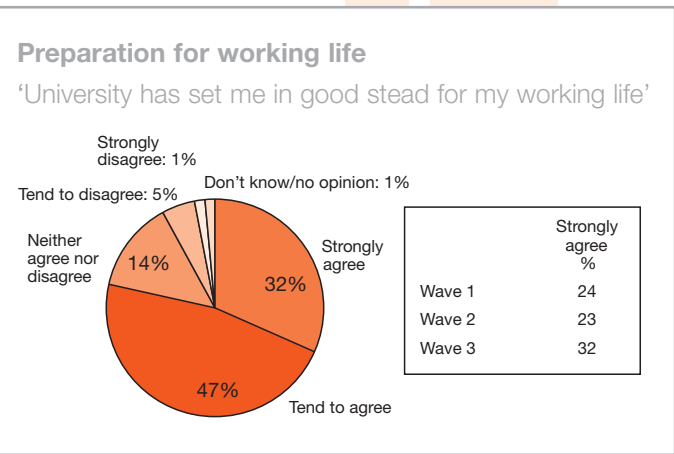
11 LIFE AFTER UNIVERSITY

11.3 PREPARATION FOR THE FUTURE

Students' optimism may be based on the assumption that they are prepared for the future, with eight in ten (79%) agreeing that 'university has set me in good stead for my working life'.

Students who are attending an old university (38%) are much more likely to strongly agree with this statement than those studying at a new university (26%). There is also a notable class difference with 39% of ABs feeling strongly that they are in good stead compared to just 26% of C1s and 29% of C2DEs.

Older (23% aged 26 or more), mature students (27%) and those with their own families (17%) feel less confident in this assertion than younger (up to age 22, 33%) students. Those studying a Science & Engineering course (35%) and post-graduates (43%) are also among the most confident.



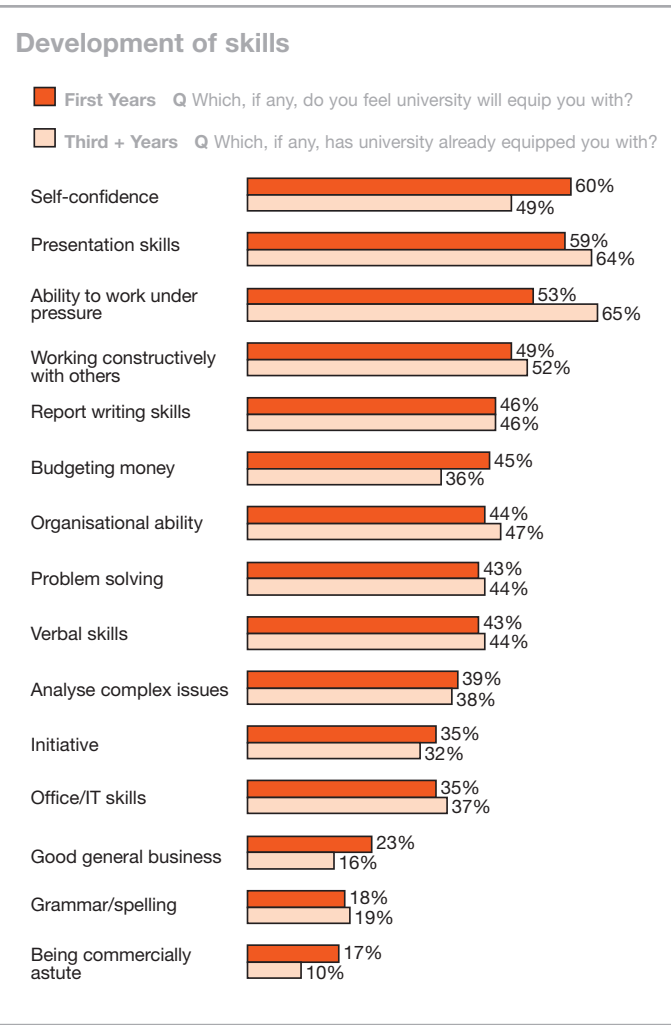
Base: All students; Wave 3 (1,086)

Source: MORI

11.4 DEVELOPMENT OF SKILLS

Of the skills demanded by employers, self-confidence, an ability to work under pressure and presentation skills are the ones that more students feel they can or will be able to offer as a result of going to university. Less than half feel they have, or will have, the ability to write a report, solve problems, have organisational ability or communicate verbally. Only around one-third believe they can offer initiative and office and IT skills while around one in five feel they have or will be commercially astute, have good grammar and spelling.

Among those who already have some experience of university (2nd years and upwards) some sub-sample groups are more self-confident than others, over half of ABs (53%) say they are able to offer this attribute to an employer compared with 43% of C2DEs. Living in privately rented accommodation seems to develop a more self-confident student, over half (52%) of those in this group feel confident compared to just 32% of working class students who live at home. There is also a difference by university choice, with students at the old universities (56%) being much more self-confident than those studying at new universities (39%).



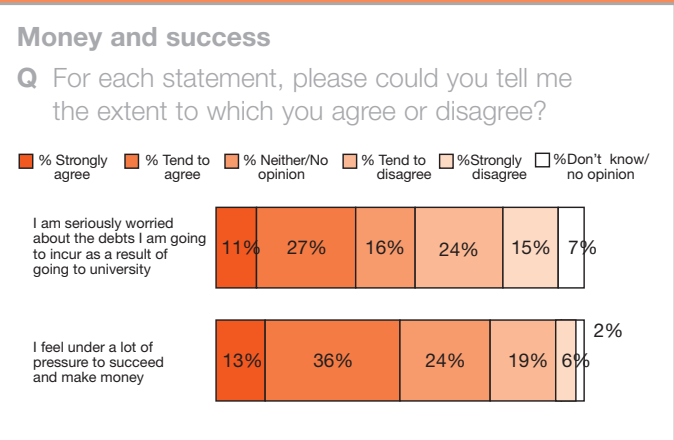
Base: Wave 3; First year (331), Third & subsequent years (319)

Source: MORI

11.5 MONEY & SUCCESS

A large proportion of students (38%) agree they are seriously worried about the debts that they are going to incur as a result of attending university, and possibly for this reason, a growing number feel a pressure to succeed and to make money.

Students from working class backgrounds (C2DEs) are more likely to agree that they are seriously worried about their debt (45%) than AB students (32%) and those studying at new universities (42%) are more worried than those attending old universities (33%).



Base: All students; Wave 3 (1,086)

Source: MORI

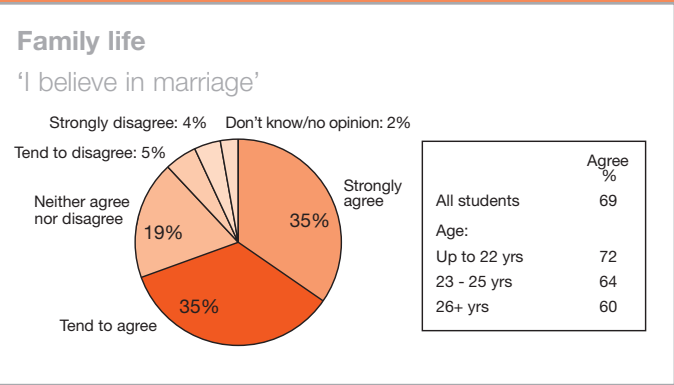
On a regional basis, students in Wales (52%) are the most likely to be seriously worried about their debt and students in Scotland are the least worried (28%).

During Wave 1, eight per cent of students said they strongly agree they feel under a lot of pressure to succeed and make money, this has risen to 13% in Wave 3. At the same time the proportion who strongly disagree has fallen from ten per cent to six per cent.

11.6 FAMILY LIFE

In line with the recent increase in matrimony perhaps fuelled by high profile celebrity weddings, seven out of ten (69%) students say they believe in marriage, as opposed to less than one in ten (9%) who disagree.

Although still popular, marriage is less so among older students (60% of students aged 26 or more believe in marriage) and is most in favour among younger students (72% of those aged under 22).



Base: All students; Wave 3 (1,086)

Source: MORI



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By really listening to our customers and building close working relationships with our partners, we have established a position as the UK's leading provider of student accommodation services.

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OUR APPROACH

Times have changed. Universities and colleges increasingly need to focus on their core mission of academic excellence. Providing and managing their own accommodation can put unwelcome pressure on resources, both in terms of money and management time.

At UNITE, we understand the needs of our partners. As a specialist in our field, we have built up a unique set of skills and experience that enable us to provide a better quality service. Instead of instant, off-the-peg answers, we tailor our solutions to meet your precise needs. It is this single-minded commitment that differentiates us from conventional development and facilities management companies.

The difference lies in UNITE’s ability to meet all the needs of our clients - without compromise

The study 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 one | | wave two | | wave three | |
|--------------------|----------------------------|--------------------------|----------------------------|--------------------------|----------------------------|--------------------------|
| Base: All students | Unweighted (1,103) % | Weighted (1,103) % | Unweighted (1,068) % | Weighted (1,068) % | Unweighted (1,086) % | Weighted (1,086) % |
| Male | 46 | 47 | 46 | 46 | 48 | 46 |
| Female | 54 | 53 | 54 | 54 | 52 | 54 |

| Age | wave one | | wave two | | wave three | |
|--------------------|----------------------------|--------------------------|----------------------------|--------------------------|----------------------------|--------------------------|
| Base: All students | Unweighted (1,103) % | Weighted (1,103) % | Unweighted (1,068) % | Weighted (1,068) % | Unweighted (1,086) % | Weighted (1,086) % |
| 17 or younger | 1 | 1 | 1 | 1 | 1 | 1 |
| 18 | 12 | 13 | 13 | 12 | 11 | 11 |
| 19 | 18 | 19 | 22 | 21 | 20 | 20 |
| 20 | 17 | 18 | 18 | 19 | 19 | 19 |
| 21 | 15 | 16 | 12 | 13 | 14 | 14 |
| 22 | 9 | 10 | 9 | 9 | 11 | 10 |
| 23 or older | 27 | 25 | 24 | 25 | 25 | 25 |

| Ethnic minority | wave one | | wave two | | wave three | |
|--------------------|----------------------------|--------------------------|----------------------------|--------------------------|----------------------------|--------------------------|
| Base: All students | Unweighted (1,103) % | Weighted (1,103) % | Unweighted (1,068) % | Weighted (1,068) % | Unweighted (1,086) % | Weighted (1,086) % |
| White | 83 | 87 | 80 | 84 | 84 | 84 |
| Indian | 3 | 2 | 5 | 4 | 3 | 3 |
| Chinese | 2 | 2 | 2 | 1 | 3 | 3 |
| Black (African) | 2 | 2 | 3 | 3 | 2 | 2 |
| Other Asian | 3 | 2 | 2 | 2 | 2 | 2 |
| Pakistani | 2 | 1 | 2 | 2 | 2 | 2 |
| Black (Caribbean) | 1 | 1 | 1 | 1 | 1 | 1 |
| Bangladeshi | 1 | * | 1 | 1 | 1 | 1 |
| Other | 2 | 1 | 3 | 2 | 1 | 1 |
| Black (other) | 1 | 1 | 1 | 1 | * | * |
| Refused/Not stated | 1 | * | - | - | - | - |
| Total ethnic | 17 | 13 | 20 | 16 | 16 | 16 |

| What qualifications are you currently studying for? | | | | | | |
|---|----------------------------|--------------------------|----------------------------|--------------------------|----------------------------|--------------------------|
| | wave one | | wave two | | wave three | |
| Base: All students | Unweighted (1,103) % | Weighted (1,103) % | Unweighted (1,068) % | Weighted (1,068) % | Unweighted (1,086) % | Weighted (1,086) % |
| Undergraduate | | | | | | |
| HND/HNC/Other sub-degree qualification | 5 | 4 | 3 | 3 | 5 | 5 |
| Honours Degree | 72 | 71 | 74 | 73 | 66 | 68 |
| Ordinary Degree | 10 | 11 | 12 | 12 | 16 | 16 |
| Postgraduate | | | | | | |
| Post Graduate | 2 | 2 | 2 | 2 | 2 | 2 |
| Diploma – Taught | | | | | | |
| Post Graduate | 1 | * | 1 | 1 | * | * |
| Diploma – Research | | | | | | |
| Masters Degree | 7 | 7 | 7 | 7 | 7 | 6 |
| PhD/doctorate | 3 | 3 | 2 | 2 | 3 | 3 |
| Other | 1 | 1 | - | - | - | - |

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

| | wave one | | wave two | | wave three | |
|--------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|
| Base: All undergraduates | Unweighted (959) % | Weighted (959) % | Unweighted (953) % | Weighted (953) % | Unweighted (953) % | Weighted (953) % |
| First year | 35 | 35 | 37 | 34 | 35 | 34 |
| Second year | 32 | 33 | 33 | 33 | 32 | 34 |
| Third year | 24 | 23 | 24 | 26 | 24 | 24 |
| Fourth year | 7 | 8 | 7 | 7 | 8 | 8 |
| Fifth year and above | 1 | * | * | * | 1 | 1 |

What course/degree are you currently studying?

| | wave one | | wave two | | wave three | |
|---|----------------------------|--------------------------|----------------------------|--------------------------|----------------------------|--------------------------|
| Base: All students | Unweighted (1,103) % | Weighted (1,103) % | Unweighted (1,068) % | Weighted (1,068) % | Unweighted (1,086) % | Weighted (1,086) % |
| Languages/Humanities | 11 | 13 | 10 | 9 | 9 | 9 |
| Medicine and Dentistry, Subjects allied to medicine/ Veterinary sciences | 11 | 12 | 10 | 12 | 12 | 13 |
| Biological sciences, Physical sciences | 12 | 12 | 12 | 12 | 13 | 11 |
| Business and Administration, Librarianship and Information science | 13 | 12 | 17 | 14 | 15 | 14 |
| Combined (Study more than one main subject) | 10 | 10 | 9 | 10 | 7 | 9 |
| Engineering and Technology subjects | 9 | 9 | 7 | 8 | 8 | 8 |
| Social, economic and politics | 9 | 9 | 8 | 8 | 8 | 8 |
| Mathematical sciences, Statistics, Computer sciences | 8 | 8 | 8 | 7 | 9 | 8 |
| Creative arts and design | 6 | 6 | 6 | 7 | 8 | 8 |
| Education | 4 | 5 | 6 | 6 | 5 | 6 |
| Law | 4 | 4 | 4 | 4 | 4 | 4 |
| Architecture building and planning | 2 | 2 | 3 | 2 | 2 | 2 |
| Agriculture and Related | * | 1 | 1 | 1 | 1 | 1 |

| 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/junior managerial, admin. 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 |

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