

STUDENT LIVING REPORT 2004



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FOREWORD by Alan Johnson



I am delighted to provide this foreword for the latest UNITE student living report. Once again, the report is a wealth of information offering an important insight into the experiences and concerns of today's students. It sits alongside a number of developments that will help to build an ever more comprehensive picture of student views.

I am deeply encouraged by the positive feedback from students. If I were to choose one overall finding from this survey then it would be that 95 per cent of students feel that going to university is a worthwhile experience. During this time of major reform, it is worth remembering that our higher education sector remains popular and successful. We have a higher education sector that has for years offered an excellent education to those who have been fortunate enough to have access to it. Widening that participation is key to our proposals for the future.

I am convinced that there are more able people who could benefit from the many opportunities which higher education would open up to them. And it is clear that growth in our economy needs more people with higher qualifications. Our aim is to get more funding into the sector in order to maintain its high standards. Just as important is our aim to improve support for those who need it most, and those who might not have thought that higher education was an option for them.

University offers a life enhancing experience. For many, it is the first step towards greater independence. It is about taking responsibility and making new - often lifelong - friendships as well as about learning more about what interests you.

Of course, it is not always plain sailing, and students inevitably face challenges and difficulties surrounding their choices. Surveys and reports such as this help us to understand what is working well and what is causing concern.

We plan to build on what works well and respond to people's concerns. The package of support announced by Charles Clarke, the Secretary of State for Education and Skills alongside the Higher Education Bill, if agreed, would abolish upfront fees; introduce a higher level of grant; raise the repayment threshold; and write off student debt after 25 years. Taken together these measures would give students the funding they need, when they need it.

I am grateful to UNITE and Mori for sharing their findings each year. The Student Living Report is a useful contribution to the higher education debate. It shows there is much to be proud of in the higher education sector and that students understand the benefits and value of a higher education. It also underlines the need for change and continuous improvement that we are determined to bring about.

Alan Johnson MP Minister of State for Lifelong Learning, Further 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. As part of this annual study, UNITE commissions MORI to undertake face-to-face interviews with more than 1,000 students across 21 universities. The study is constantly evolving to ensure we explore how students are meeting the challenges and opportunities of the higher education experience. During the most recent wave of the study (published in January 2004), the survey expands on areas such as student employment, the experience of juggling employment with university studies, finances and students' attitudes towards Government policies. UNITE is dedicated to the provision of student accommodation, we share this report to help us all sense and respond appropriately to changes in the student experience.

METHODOLOGY

For this fourth wave of The UNITE 'Student Living Report', MORI conducted face-to-face interviews and included 1,065 full-time undergraduate and postgraduate students at twenty-one universities across the UK (England, Scotland, Wales and Northern Ireland) between 30th October and 27th November 2003. In the previous studies the sample was composed of 1,103 students in Wave 1 (fieldwork 23rd October to 17th November 2000), 1,068 students in Wave 2 (22nd October to 16th November, 2001) and 1,065 students in Wave 3 (22nd October to 15th November, 2002). The sample profile has been consistent across all four 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, twenty in Wave 2 and twenty-one in Wave 3, all using the same selection criteria. To ensure the profile of students was representative, quotas were set and data weighted by gender, year of study, subject of study and ethnic minority.

The questionnaire took approximately 30 minutes to complete.

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.



KEY FINDINGS



GETTING THERE

- Despite the Government's stated policy of widening participation, the profile of students has remained consistent. Over the four years since the first UNITE Student Living Report we have seen no signs of an increase in the proportion of working class students.
- For the majority of students the course on offer is the most important factor in their initial choice of university. Other key factors are the academic reputation of a university and a positive experience when visiting it.
- Around two-thirds of students had done some form of work before starting university to help them prepare financially for university life. Others have accrued savings, taken out loans or applied for scholarships, bursaries or hardship grants.
- While the majority of students will enjoy financial support from their family and friends during their university career, one in seven will receive no help at all.

THE UNIVERSITY EXPERIENCE

- On the whole, students are enjoying university life, they are happy, appreciate the freedom to live how they want and find it to be a worthwhile experience.
- Students who live at home are less happy than those who live in halls of residence, perhaps missing out on some important elements of student life – six in ten students believe that those living at home do not gain the full benefit of being a student.
- Student life isn't without its down side and many are feeling more stressed since becoming a student.
- Most students (90%) have a favourable view of their university.
- Lower levels of satisfaction are given for the individual elements that make up the university offering. Two in five rate the availability of IT as *very good*, but less than a third say the same about the standard of teaching. Fewer still believe that the academic tutor system, the availability of course books, periodicals and journals in the library or the support they receive for their academic studies are *very good*.

- Only one in six students believe they receive very good value for money from their course and fewer still, one in eight, considers the customer service to be very good.
- More than eight in ten students say that their course either meets or exceeds their expectations, while only one in six feel that it falls short in some way.
- Most students have never seriously considered dropping out of university, although a sizeable minority have either dropped out of a university in the past or have seriously considered doing so. The main two reasons such an option is considered are: the course does not meet expectations or the student has financial difficulties.

THE NEED TO WORK

- Four in ten students work during term-time to fund their university studies.
- Those who do so work an average of fourteen hours a week and earn £83
- The most popular student jobs are those that lend themselves to part-time work – retail, bar work and catering. A small number are using the skills learned at university to earn money, either nursing, teaching or working for the university.
- The majority of students who are working are doing so because they have to. Almost seven in ten say they are working because they need the money for essentials and a third say it's because they can't manage on a student loan – both reasons are cited by a higher proportion of working students than last year.
- A large minority of working students believe that earning during term time adversely affects their studies, but this is balanced by an equal number who believe the opposite to be true.
- Despite the negative effect on the academic studies of some students, the work experience is generally seen as positive.
 Working students say they feel appreciated and valued by their employers and they feel they are gaining extra skills which will be useful in the future.
- Despite the fact that most students feel their tutors and lecturers understand their need to work, few students have received any help and advice from their university either in helping to balance work and course commitments or in choosing suitable employment in the first place.



STUDENT FINANCES

- Juggling finances and making ends meet are seen as the worst elements of student life.
- Most students say they are managing quite well financially, although only a third say they are keeping up without any difficulties at all.
- Like the majority of adults, the largest part of a student's income is spent on accommodation.

STUDENT DEBT

- Students seem to be divided into two camps regarding their attitudes towards student debt. One group is seriously worried about the debts they will incur during their time at university, while the other camp is putting off thinking about them until they have a job.
- Students currently owe an average of £4,760, an increase of £157 since the last wave of the survey and up by 43% since the first wave of the survey was carried out in the autumn of 2000.
- Students owe money to a wide range of sources. The most common forms of debt are student loans, bank overdrafts, credit cards and loans from their parents.
- Students expect to leave university owing an average of £9,341.
- Despite the high levels of debt most students would agree that going to university is worth it and a good investment for the future.



SUPPORT OF THE GOVERNMENT AND ITS POLICIES

- The Government and its policies are failing to win support from the student body, seven in ten think the Government is out of touch with 'students like myself'.
- The share of vote for the Government has fallen to less than three in ten students, the lowest level since our survey began in 2000.
- If there was a general election tomorrow, more students would vote for the Liberal Democrats than any other party – 37% of the vote.
- Although previous waves of the research have shown that students are generally in favour of the Government's policy of widening participation in higher education, there are concerns about the effect of this on stretching resources at their university and their ability to get a job when they leave.
- The majority of students would seem to be against the introduction of variable top-up fees, as two-thirds believe that if their university had demanded such a fee, they would have reconsidered their choice of university to some extent. One in six would have definitely chosen a different university.

LIFE AFTER UNIVERSITY

- The majority of students plan to enter the job market as soon as they have graduated and most are optimistic about their chances of getting a job.
- This confidence is based on the belief that university has stood them in good stead for their working life, providing them with a wide range of skills to offer an employer.
- However, few students in the latter part of their university career (third or subsequent year) believe they have acquired the hard commercial skills in demand by today's employer.
 Only a third say they have IT and office skills, less than one in seven has good business sense and only one student in eight believe themselves to be commercially astute.

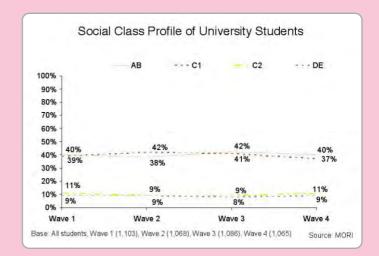


01 GETTING THERE

WIDENING PARTICIPATION

Despite a Government policy of widening participation in higher education, our survey shows the vast majority of students still come from a white collar background. Four in ten students (40%) come from an AB household (where the chief wage earner is of higher or intermediate management or professional status), 37% come from a C1 background (junior management or professional) and only 20% come from a traditional working class background, that is the C2DE (manual worker) social grades.

The survey results show that there is a divide by social background in the type of university a student is likely to attend. Currently two-thirds (66%) of students from an AB household go to an 'old' university and a third (34%) attend a 'new' one, whereas C1 and C2DE students are more likely to attend a 'new' university (60% and 57% respectively). It will be interesting to monitor the impact of the possible introduction of top-up fees on the student profile in future wayes of the research.

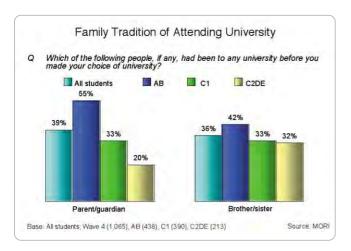




FAMILY INFLUENCE

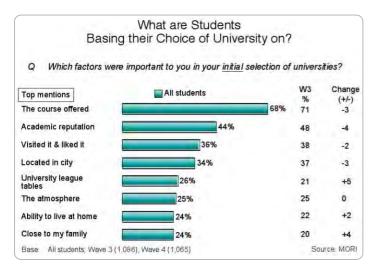
Two-fifths of students can draw on the experience of a parent or guardian who went to university, although this differs considerably by social grade. Whereas over half (55%) of students from an AB background had a parent or guardian who attended university, only a third (33%) of C1s and a fifth (20%) of C2DEs can benefit from such knowledge.

Although AB students still have an edge, the difference between social grades is less marked when it comes to the current generation. Overall, 36% of students can benefit from the experience of a sibling, this rises to just over four in ten (42%) for ABs and falls to a third for C1 and C2DE students (33% and 32% respectively).

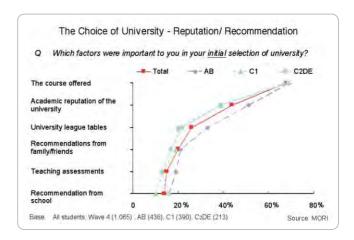


CHOICE OF UNIVERSITY

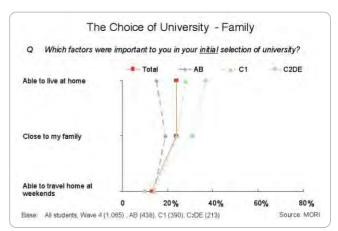
The course offered is the most important factor in deciding which university to attend - by a large margin - cited by around two-thirds of all students (68%). Academic reputation is the second most popular reason, given by 44%. Experience of the university, such as visiting and liking it and the university atmosphere (25%) also figure highly.



The major factors affecting choice of university can be grouped under two main headings, 'reputation and academic' reasons and 'family and financial' reasons.



Academic considerations are shown in the chart to be much more important to students from an AB background (possibly due to the greater experience and knowledge of their parents) with such considerations seen to be less important for the other social grades. For example, half (51%) of AB students consider the academic reputation of the university to be important, whereas this is a consideration for only 39% for both C1 and C2DE students, University league tables are important to a third (33%) of AB's but to only a fifth of C1s and C2DEs (20% and 22% respectively).



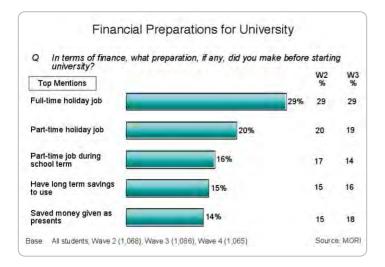
Lower levels of experience and confidence, as well as financial considerations, may mean that more students from C2DE backgrounds place a higher level of importance on being able to live at home or to be close enough to benefit from family support. Almost two in five (37%) C2DEs feel that the ability to live at home is an important factor when choosing a university, compared to just 15% of ABs – in fact this was ranked as the second most important reason for those in this social group after the course offered. A third of students from working class backgrounds say it is important to be *close by my family*, this compares to just 19% of ABs.



FINANCIAL PREPARATION FOR UNIVERSITY

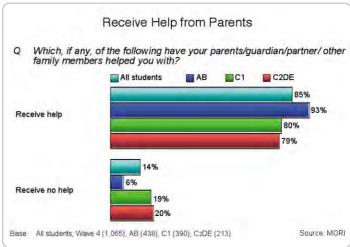
As in previous years, the majority of students have made some form of financial preparation for university life. Around two-thirds (64%) have done some form of work, while others have accrued savings, taken out loans from various sources or applied for scholarships, bursaries of hardship grants. Yet, one in six (17%) have not saved anything towards their upkeep at university.

A full time holiday job remains the most common way of generating funds for university (29%), followed by a part-time holiday job (20%) and a part-time job while still at school (16%). These are consistent across the different sub-groups.



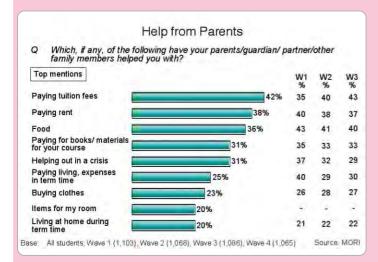
PARENTAL HELP

The majority of students (85%) continue to enjoy the support of a parent, guardian, partner or other family member, however this leaves one in seven (14%) students to go it alone. There is a big difference by social grade in the proportion of students who have no financial support at all – whereas just one in twenty (6%) students from an AB background support themselves completely, the proportion rises to one in five (20%) C2DE students.

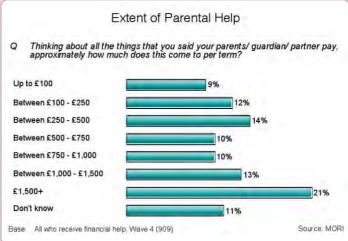


As may be expected a much higher proportion of mature students are supporting themselves, without any help, through university (28%) and this is also true for older students (43% of those aged twenty-six and over).





As in previous years, more parents contribute towards tuition fees than any other area (42%) and this seems to be having an ongoing effect on the amount of help parents can contribute in other areas as the proportion of parents who help out in each of the other areas monitored, are lower now than for wave one. A substantial proportion of parents continue to help out with rent (38%), food (36%) and course material (31%) while three in ten (31%) are ready to help out in a crisis.



The financial contribution given by each family varies considerably. Of those who receive financial help, around one in ten (9%) get up to £100 a term, while at the other end of the scale a fifth (21%) receive over £1,500 per term - over half of students (53%) receive at least £500 worth of support every term. The level of support differs by social grade, with almost half of students (47%) within the C2DE group receiving only up to £500 and one in five (21%) receiving over £1,000. The contrasting figures for ABs are 23% for up to £500, and 46% for over £1,000.



02 THE UNIVERSITY EXPERIENCE



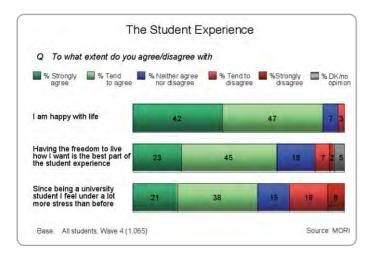


A CONTENTED GROUP

As in previous years our study finds that, on the whole, the student experience is a happy one and nine in ten (89%) agree *I am happy with my life*, while only one in twenty-five students (4%) disagree.

However, some sub-groups are more likely to agree strongly with this statement than others. Older students may be weighed down by their responsibilities, as just a third (34%) of those aged twenty-six or over would *strongly agree* that they were happy, compared to over four in ten (43%) of those aged up to twenty-two years old. This is also reflected in the year of study, with many more first years (45%) agreeing strongly that they are happy with their life than those in their third or subsequent year (38%) who are likely to be closer to final exams.

There is perhaps cause for concern with the finding that UK students from an ethnic background (36%) are less likely to strongly agree that they are happy with their life than are white students (42%).

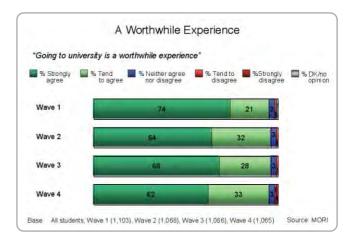


Students who have their own home or live with their parents or guardians (37%) are less likely to *strongly agree* with *I am happy with my life* than those who live in halls of residence (52%). This final point may be influenced by the finding that, for two-thirds of students, *having the freedom to live how I want is the best part of the student experience* (68% agree). There is some feeling that students who live at home are missing out on important aspects of student life, six in ten (61%) agree *those living at home do not gain the full benefit of being a student*.

Student life isn't without its down side, three in five (58%) admit that since being a student I feel under a lot more stress than before, and a fifth (21%) strongly agree with this statement. Students follow gender stereo-types in this respect, and female students are more likely to agree (63%) than males (53%). Social class also plays a part with fewer, just over a half (53%), ABs agreeing that they suffer from an increased level of stress compared to two-thirds (65%) of C2DEs.

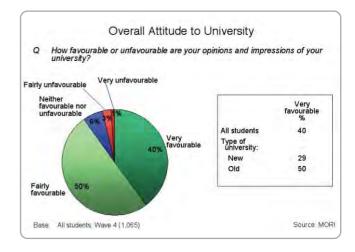
Other factors that would seem to affect stress levels are accommodation (only 43% who live in halls are suffering from increased levels of stress compared to 68% who live at home) and year of study, again possibly exam related, as just over half (53%) of first years agree compared with 64% of students in their third or subsequent years.



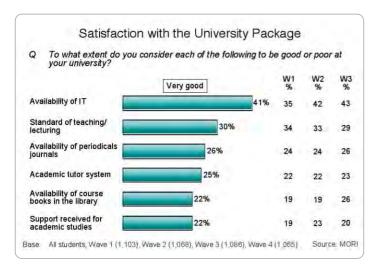


Almost all (95%) students feel that *going to university is a* worthwhile experience. However, it should be noted that the proportion who strongly agree with this has fallen from three-quarters (74%) from the first wave of this survey in 2000 to just over three-fifths (62%) in the latest wave.

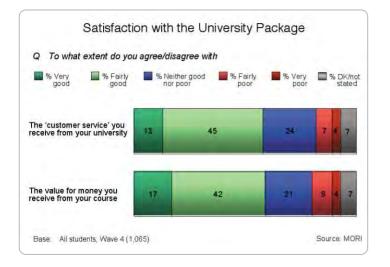
STUDENTS' ATTITUDES TO THEIR UNIVERSITY



The overall level of favourability towards their university remains as high as in previous years, with nine in ten rating their university as very or fairly favourable. However, as universities head towards a more competitive market with the introduction of top-up fees, it is a note of concern that only four in ten (40%) give their university a very favourable rating. The case for top-up fees may be given additional weight by the finding that half of students (50%) at 'old' universities rate their university as very favourable compared to just 29% of students at 'new' universities.



Lower levels of satisfaction are recorded for a number of individual elements that go to make up the university offering. Whereas two in five (41%) rate the availability of IT within the university as *very good*, less than a third (30%) give the standard of teaching the same rating. Around a quarter of students think the availability of periodical and journals in the library and the academic tutor system are very good (26% and 25% respectively) and just over one in five are happy with the availability of course books in the library and the support received for their academic studies (both 22%). Perhaps surprisingly given the differences in the overall levels of satisfaction, the ratings given by students at 'old' and 'new' universities are marginal for each of these elements.

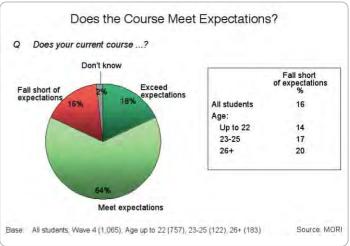


Although three in five (59%) students believe the value for money they receive from their course is good, only 17% believe they receive very good value, and indeed 13% believe they receive poor value for money from their course.

Again, bearing top-up fees in mind, the differential between the 'old' and 'new' universities when comparing current value for money is not very wide. The 'old' universities are seen by 60% of their students to offer *good* value compared to 57% of those attending 'new' universities, and 11% consider their 'old' university to be of *poor* value compared with 15% for the 'new' universities.

On the same theme, only 13% of students believe they receive *very good* customer service from their university, while 11% feel the service to be *poor*. More in-depth customer satisfaction surveys may shed light on what 'value' and 'customer service' really mean for students.





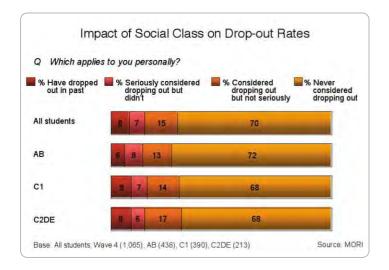
The course offered is the main reason why students choose one university over another and in the majority of cases they are happy with their choice. Almost three-quarters say that their course meets their expectations (64%), while slightly more feel it exceeds them (18%) than feel it fails to meet them (16%).



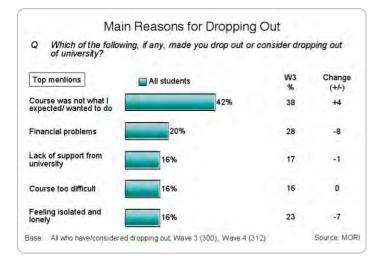


DROPPING OUT

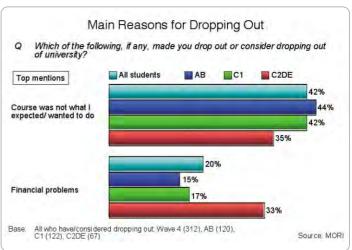
Most students have never seriously considered dropping out of university, although a sizeable minority of one in six (15%) has either dropped out of a university in the past or has seriously considered doing so.



There is little difference among sub-groups for this question, although those from an AB background appear to be slightly more likely to have never considered dropping out, and C2DEs are more likely to have considered it, although not seriously.



We asked those students who had either dropped out of a previous university, or had seriously considered dropping out, the reasons why. Two in five (42%) gave the reason to be disappointment with their course, in that it wasn't what they expected it to be. A marginally higher proportion of AB students (44%) gave this as a reason than C1s (42%) and C2DEs (35%).



Financial problems was given as a reason to drop out by a fifth (20%) of all students. This reason was stated, perhaps unsurprisingly, by over twice as many C2DE students (33%) than AB students (15%). The other major reasons given for dropping out are lack of support from university staff, the course being too difficult and feeling isolated and lonely, all at 16%.

03 THE NEED TO WORK



The WorkBank is proud to sponsor this comprehensive and important inquiry into the student work experience. Based on campus at universities, The WorkBank provides students with the opportunity to take paid work to fit in with their academic studies. We work with students to help them manage their time effectively, balancing the demands of academic study, sporting, social and other commitments with the financial pressures that they experience. We check out every employer for Health & Safety issues and financial probity, and help students relate their work experiences to their graduate careers.

In our last financial year The WorkBank paid close to £4.5million in wages to approximately 6000 students from 5 universities. These payments are a necessary and sizeable income to many, whilst to others they represent useful spending money. Our hosts, whether universities or Student Unions, have been able to outsource a complex and time consuming service to an organisation that offers practical help to the student body.



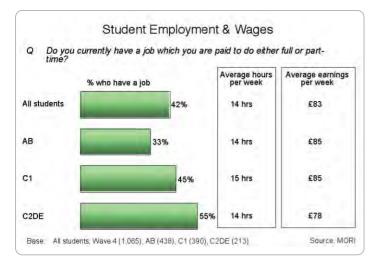
For more information about The WorkBank: www.operagroup.co.uk Telephone 01242 265159





THE WORKING WEEK

Working while studying is now a way of life for a large proportion of students. Figures from the latest wave of the survey show that a similar proportion of students to last year undertake paid employment during term-time. Two in five (39%) students work part-time and a very small minority (3%) work full-time to fund their university studies.

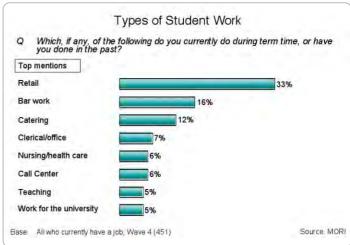


The need to work is much greater among students from a working class background: over half (55%) of C2DE students currently work during term-time compared to a third (33%) of AB students. This perhaps reflects the lower level of financial support such students receive from their families - four in ten (40%) of those who receive financial help are in paid employment, but this increases to over half (54%) of those who receive no financial help at all.

Students who attend the 'new' rather than 'old' universities are also much more likely to work (54% against 31%).

Those in paid employment work an average of fourteen hours a week; this is one hour a week more than shown in last year's survey. However, a large minority of students spend much longer at work with one in eight (12%) spending over twenty hours a week at their paid jobs.

On average working students earn £83 a week, the equivalent of around £6 an hour - higher than the minimum wage. However, although the vast majority (85%) earn more than the minimum wage, one in ten students (10%) works for the same amount and 3% for less. As would be expected, the highest wages are to be found in London (£92) and the South (£97) and the lowest in Scotland and the North/Northern Ireland (both £74). More experienced older, mature and post-graduates students can demand a premium wage (£110 for those aged 26 and over, £100 for mature students and £107 for post-graduates).



Most students are in unskilled jobs that have little or no relevance to their studies.

A third of students are employed by retail establishments (33%), around half this amount work behind a bar (16%) and one in eight works in the catering field (12%). One in twenty students works in a call centre (6%), perhaps learning skills that will help them to gain employment post-graduation. Students are not using the skills learned on their course to earn extra money, although one in twenty (6%) are either nursing or in health care and a similar number are teaching (5%) or working for their university (5%).

Students tend to work close to home, it takes most of them less than half an hour (76%) to travel home from work, including a quarter (26%) where it takes less than ten minutes.

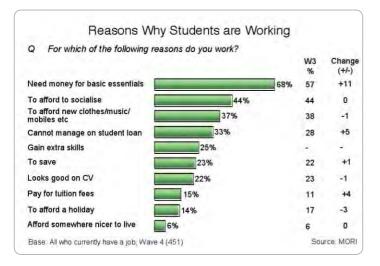
Students tend to find their jobs through word-of-mouth, with the biggest source of employment through family, friends or other contacts (42%). Others reply to advertisements (13% to a notice in a window and 9% to a newspaper advertisement) or apply speculatively (13%). Far fewer use the university to find paid employment; less than one in twenty found their current job through either the students union (4%) or the university careers department (4%) and only 3% of students found it through their university course or department. These figures are surprisingly low, given that almost three in ten student (28%) agree the university careers service is good at helping to find paid work for students in term-time.

REASONS FOR WORKING

Most students are working because they have to, an increasing proportion just to survive. Almost seven in ten (68%) say they are working because they need the money for essentials and a third (33%) say it's because they can't manage on a student loan - these two reasons are given by a substantially larger proportion of working students than last year (2002 figures: 57% and 28% respectively).

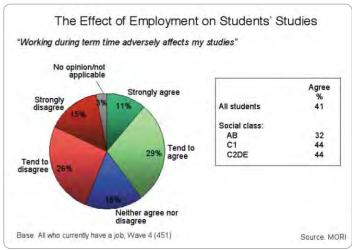
The reasons for working that could be described as more for funding a lifestyle, such as affording to go out, new clothes and music, are all down slightly or are the same as last year.

A proportion of students are working to help their future career, a quarter (25%) to gain extra skills and a similar number say that it will look good on their CV (22%).



Unsurprisingly those groups who receive less parental or family support are more likely to be working to fund basic essentials, including 72% of C2DEs (as opposed to 62% of ABs), 71% of mature students (as opposed to 66% of students aged up to twenty two) and 74% of students at 'new' universities (as opposed to 57% attending 'old' universities).

EFFECT OF EMPLOYMENT ON STUDIES

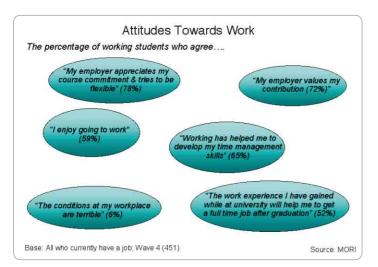


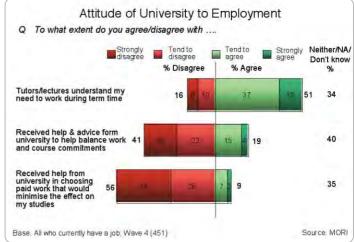
A quarter (24%) think that one of the worst aspects of being at university is having to work and study at the same time. Among those who do work, a large proportion feel that this has a negative effect on their studies; two in five (41%) agree that I feel that working during term time adversely affects my studies. Older students (58% of students aged twenty-six and over, compared to 35% of those aged up to 22), female students (44%, male 37%) and those from a working class background (44% of C2DEs, 32% of ABs) are all more likely to feel that working is adversely affecting their studies. However, a similar proportion of students (40%) do not believe that working has a negative effect and disagree with this statement, the profile of these students is the opposite of those described above - they are more likely to be younger, male and of an AB background.





ATTITUDES TOWARDS WORK





Despite the negative effect that it has on the academic studies of some students, working is seen as a generally positive experience, with the majority of students saying *I enjoy going to work* (59%). Employers are generally flexible (78%) and students feel valued (72%), learning skills and gaining extra experience that will help them in the future.

Half of students (51%) who currently work agree that *my tutors/lecturers understand my need to work during term time.* However one in six (16%) would disagree with this statement and these students are presumably suffering from this lack of understanding. Here is one area where students at the 'new' universities have an advantage, 55% of students at these universities agree that their tutors understand their need to work, compared to 44% of students at the 'old' universities.

Although lecturers and tutors at a substantial proportion of universities would seem to understand that some students have to work in order to finance their studies, few students feel that their university has provided any help for them in this area. Given the high proportion of students who now have to work while studying, it is perhaps surprising that the universities themselves are not doing more to help in this area; only one in five (19%) students who has a job feels that their university has helped them to balance their work and course commitments and even fewer have received help and advice in choosing appropriate work that would minimize the effect on their studies (9%).

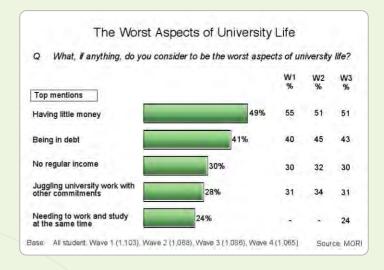
04 STUDENT FINANCES



THE WORST ASPECTS OF STUDENT LIFE

It is apparent that juggling finances and working to make ends meet are the worst elements of student life. Three of the top five worst aspects concern money, having little of it (49%), being in debt (41%) and having no regular income (30%) and the other two are about having to earn it – juggling university work with other commitments (28%) and needing to work and study at the same time (24%).

Money seems to be playing a growing role in university life, including affecting the choice of university by dictating where students can live. Of those students who live with their parents or guardian, over a third (36%) say the main reason is to save money and a further two in ten (18%) because they can't afford to live away from home – both of these reasons have grown in importance from wave 2 of the research (28% and 16% respectively).

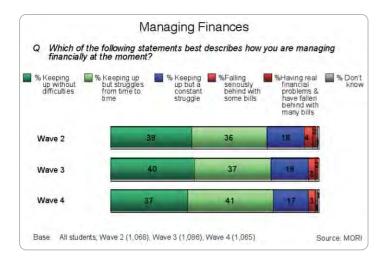


Although 'having little money' is a problem for around half of all students, there are certain sub-groups for which this is a bigger problem. Those who currently owe money (55%) are more likely to think this is one of the worst aspects of student life compared to those who are debt free (35%). It is also more of a problem for students who do not receive any financial help from family and friends (56%) than for those who do (48%). There is also a social class issue, with students from AB backgrounds (43%) being notably less likely to worry about having little money than their working class counterparts (54% of C1s and 52% of C2DEs).



MANAGING FINANCES

One reason for this is that the AB students say they are much more likely to be keeping up with their bills and credit commitments without any difficulty (42%) than the C1s and C2DEs (both 34%). Overall, over a third of students (37%) say they have no difficulties in keeping up with their financial commitments. This proportion is down slightly from wave 3 of the survey (40%) as some students move from this category and into the one for students who say that are keeping up, but struggling occasionally (41% up from 37% in wave 3).



As might be expected, those who have recently started their course are finding it easier to keep up with their financial commitments without a struggle than those who have had a longer university career; four in ten (42%) first years are having no problems, compared to 37% of second year students and just three in ten (31%) of those in their third or subsequent years.

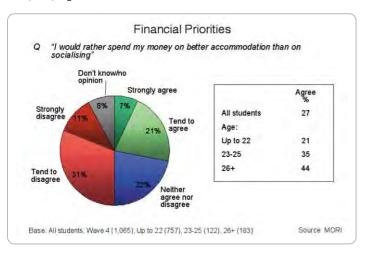
Although older students are less likely to be managing without a struggle, their experience makes them feel more financially competent than younger students. Over a quarter (27%) of those aged twenty-six and over rate themselves to be *very* financially competent compared with just one in six students who are aged twenty-two and under (15%).

Most students rate themselves to be *fairly* competent financially (60%), but a fifth (22%) think themselves to be *not very* or *not at all* competent. The extra juggling involved with living in private rented accommodation means that more students living in this type of accommodation are feeling out of control, over a quarter (27%) feel that they are not financially competent, in comparison to 17% of those who either live in halls or in their own home/with their parents or guardian.

STUDENT EXPENDITURE

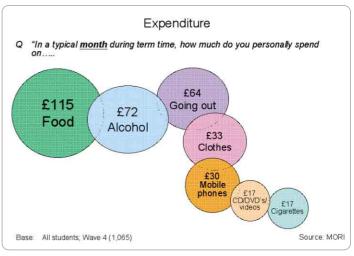
Like most adults, the majority of a student's money is spent on accommodation. Although a quarter of students (23% and mainly those living in the family home) pay nothing, those who do spend an average of £72 per week. This is over three times the amount spent on alcohol and four times more than they spend on going out and entertainment.

However, accommodation isn't seen as a major priority as many more students disagree than agree with *I would rather spend my money on better accommodation than on socialising*. More than four in ten students (42%) disagree, while only a quarter (27%), agree.



Age is one of the major determinants of the choice between better accommodation and going out more, twice as many students aged twenty-six and over would choose better accommodation than those aged up to twenty-two (44% and 21% respectively). Other groups which prefer to spend their money on a higher standard of accommodation are overseas students (41%) rather than UK students (25%) and the C2DEs (30%) rather than the ABs (24%).

SOCIAL EXPENDITURE



Apart from accommodation, the major item of expenditure is on food. On average students spend around £29 a week on food, an inflationary increase of £1 a week on last year's survey.

Students are an obvious market for sellers of alcohol, clothes, phones and entertainment products, spending a large proportion of their income on such products.

On average, students spend £18 a week on alcohol, rising to £23 among those who do drink - the equivalent of around ten bottles of designer beer or alcopop a week.

One in five students (20%) spend nothing on alcohol and these are more likely to be older (32%), ethnic (44%) and overseas students (34%). Of those who do drink, males, younger age groups, ABs and arts students all spend more than the average amount.

On top of alcohol, students spend an extra £16 a week on average (£18 when rebased on those who spend anything at all) going out and on general entertainment and those who smoke spend £17 a week on this habit. Alcohol and entertainment therefore account for £34 a week, or around £140 a month for the average student, rising to over £200 if that student is a smoker.

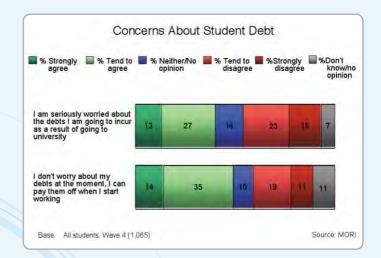
In a typical month, an average of a further £30 is spent on mobile phones, £33 on clothes, £10 on CD's, records and tapes and £7 of DVD's and videos – a total of £80 a month for each student.



05 STUDENT DEBT

STUDENT DEBT

There seem to be two camps when it comes to attitudes towards student debt, one group is seriously worried about the amount of debt they are building up while at university while the other group is putting off thinking about the situation until they have a job.



Four in ten (40%) students agree that they are *seriously worried* about the debts I am going to incur as a result of going to university. As the amount of debt grows and financial pressures increase the number of students who agree with this statement is growing year on year (wave 3, 38%; wave 2, 36%). Female students (43%), C2DEs (46%) and older students (44% of those aged twenty-six or over) are more likely to be seriously concerned about debt.

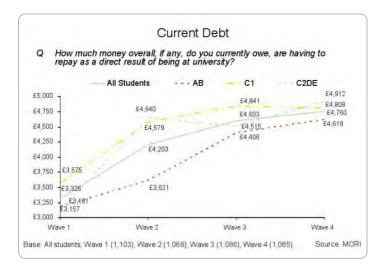
On the other hand, half of students (49%) agree that *I don't* worry about my debts at the moment, *I can pay them off when I start working*. Unsurprisingly, the profile advocating this policy – males (53%), ABs (51%) and in particular younger students(52%), is the opposite of the worriers.





CURRENT AND ANTICIPATED DEBT

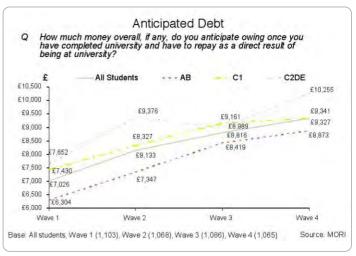
The average amount a student owes and has to repay continues to grow year on year. Students currently owe an average of £4,760 – an increase of £157 since wave 3 of the survey.



A quarter of students (25%) owe nothing at all as a direct result of being at university. These are more likely to be AB students (29%), first years (35%) and post-graduate students (41%), those who were privately educated before university (33%) and, in particular, overseas students (56%).

Those groups who owe more than others are those who live in rented accommodation (£6,136), mature students (£5,337), Arts students (£5,321), C2DEs (£4,912) and students at old universities (£4,903).

As would be expected, the level of debt rises as a student progresses through his or her university career, first year students owe just £1,626 at this stage of their career (beginning their first term), whereas third and subsequent year students owe almost five times as much, £8,031.



Students expect to leave university with an average debt of £9,341, which rises to £10,205 for UK students. The average amount of anticipated debt has increased by £525 from wave 3.

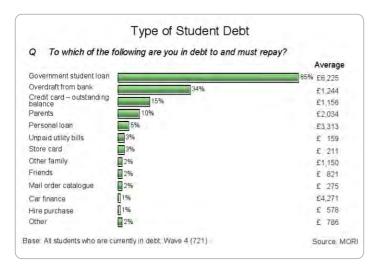
Students who currently live in their own home/with parents/guardians expect to end up with around £3,000 worth of debt less than those who have lived in private accommodation at some stage in their university career (£7,652 compared to £10,890).

Those who currently owe money are, unsurprisingly, on course for a much higher level of debt at the end of their university career than those who don't (an anticipated debt of £11,778 and £2,376 respectively), a substantial differential of over £9,000.

TYPE OF DEBT

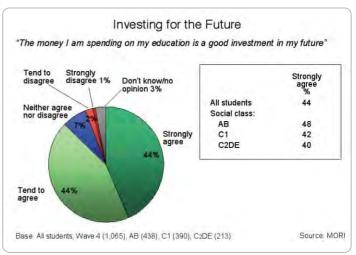
Most students who are in debt have a student loan, an average of just over £6,200 for those who have this type of debt. Bank overdrafts and personal loans are also common, and 34% of students have an overdraft on average of £1,244 each, while 5% have a personal loan of £3,313 on average.

In fact students borrow from a wide range of sources, from credit cards (15%) and store cards (3%) to catalogues (2%). They also borrow from their family and friends. One in ten (10%) owe their parents an average of just over £2,000 and 2% have borrowed around £800 from friends.



A GOOD INVESTMENT

Despite the high level of debt most students expect to incur during their university career, almost all think of the expense as a worthwhile investment. Nine in ten (89%) agree the money I am spending on my education is a good investment in my future and more than two in five (44%) would strongly agree. Notably, only 3% of students would disagree with this sentiment.



Students from an AB background are even more likely to believe that their higher education is a sound investment, almost half (48%) strongly agree compared with four in ten (40%) C2DEs.

Overseas students (52%) are more likely to strongly agree that their education is a sound investment than UK students (43%), with ethnic students from the UK (37%) being less enthusiastic about this than white students (44%).



UNITE/MORI STUDENT FINANCIAL INDEX

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

From the tables that follow it is clear to see that current debt has grown considerably and, across all students, has risen by 43% since Wave 1 (from £3,326 up to £4,760). Those in their third or subsequent year of study appear to have experienced the largest increase (up 74% from £4,611 up to £8,031).

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 33% since Wave 1 from £7,026 up to £9,341). UNITE/MORI Student Debt Index - Current Debt as a Result of going to University

There are a number of surveys which seek to estimate the level of student debt and the totals vary due to a number of factors, such as differences in the timing of the research and the definition of 'debt'. The UNITE/MORI survey takes place during the Autumn term and the definition of 'debt' is monies that have to be repaid.

UNITE/MORI STUDENT DEBT INDEX -CURRENT DEBT AS A RESULT OF GOING TO UNIVERSITY

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

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

Source: MORI

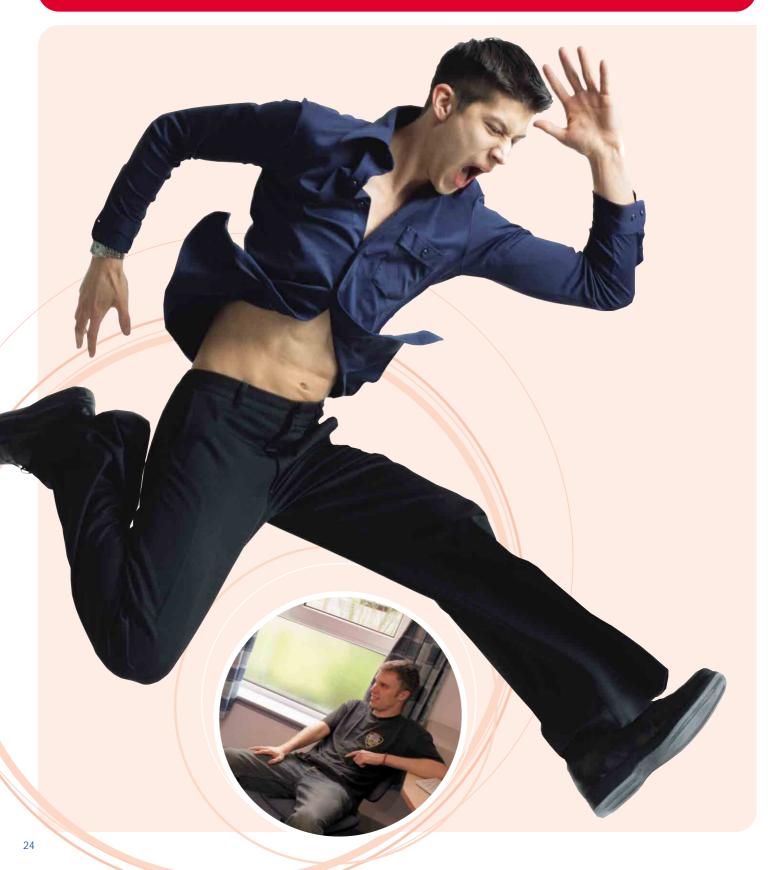
UNITE/MORI STUDENT DEBT INDEX -ANTICIPATED DEBT AS A RESULT OF GOING TO UNIVERSITY

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

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

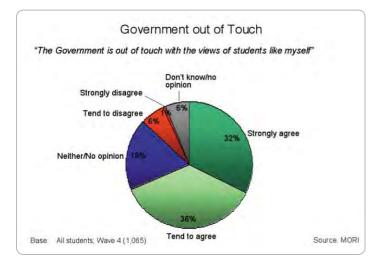
Source: MORI

06 SUPPORT FOR THE GOVERNMENT AND ITS POLICIES

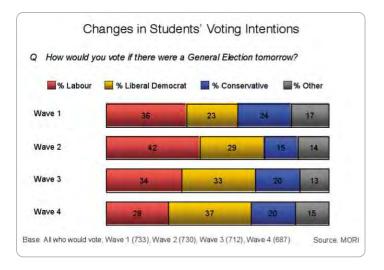


VOTING INTENTION

The survey demonstrates that the current Government is failing to win over the student vote as two-thirds of students (69%) agree that the Government is out of touch with the views of students like me. Although this is felt strongly across the board, some groups of students are even more likely to agree with this statement, for example female students are more likely to agree than male students (72% v 64%) and C2DEs are more likely to agree than ABs (73% v 65%). State educated students are also more likely to believe this than their privately educated counterparts (70% v 61%).

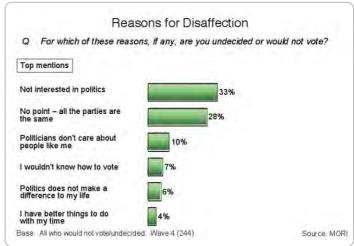


This disaffection is reflected in the dwindling share of the vote for the Government. If there was to be a General Election tomorrow, less than three in ten students (28%), who would vote, say they would cast their vote for the Labour party - the lowest level since our survey began in 2000. The party of choice is currently the Liberal Democrats with 37% of the vote, a share that has grown continuously over the last four years. A further fifth say they would vote for the Conservative party (the same share as last year) and 15% would vote for another party.



The Government vote is stronger among younger students, up to age 22, C2DEs and state educated students. The Liberal Democrats draw proportionately more support from ABs, C1s and students at the older universities, while those who were privately educated are more likely to support the Conservatives than those at state schools.

Almost a quarter of students (23%) say that they either would not vote or are currently undecided on which way to cast their vote. The main reason given for this is by a third (33%) who are just not interested in politics. Possibly more worryingly for the political parties is that a further third (28%) of students believe that as the parties are all the same, there is no point in voting. A further one in ten (10%) students say that politicians 'don't care about people like me'.

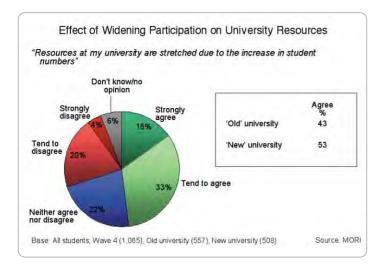




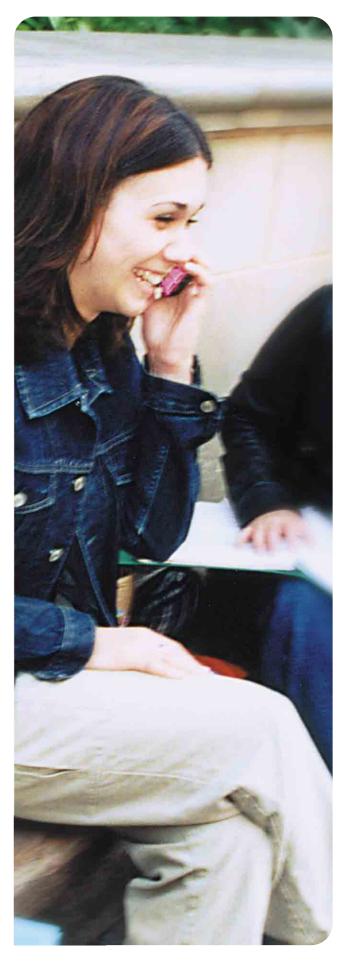
IMPACT OF WIDENING STUDENT PARTICIPATION

Although previous studies have shown that students are generally in favour of the Government's policy to widen participation in higher education, there are concerns about the effect of this policy on their education and their future.

Resources at my university are stretched due to the increase in student numbers is felt to be true by half of all students (48%), and more so by those studying at the new universities (53%) rather than the old (43%). Resources for arts subjects would seem to be more stretched than for the sciences as 56% of arts students agree with this statement compared to 44% of students studying science subjects.

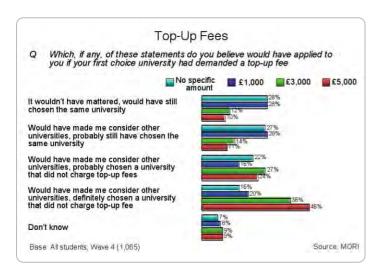


An increasing number of students also feel that the policy will affect their chances in the future. Six in ten students (62%) agree increasing numbers of students will make it harder for me to get a job. This is up by seven percentage points on last year's survey.



TOP-UP FEES

The policy being put forward by the Government in order to address under funding is to allow universities to charge variable top-up fees (i.e. an additional payment on top of the basic tuition fee). The majority of students would seem to be against this policy as two-thirds (66%) believe that if their university had demanded a top up fee they would have reconsidered their choice of university to some extent. When a monetary value of £1,000 a year was suggested as a top-up fee, this figure dipped slightly to 64%, but increased substantially to 79% at £3,000 a year and to 81% at £5,000 a year.



A core of one student in ten (10%) students believes that even at an additional £5,000 a year, it wouldn't matter, they would still have chosen the same university.

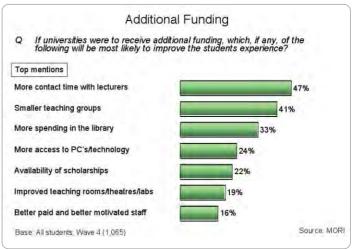
At a top-up level of £1,000 a year one in five students (20%) say that they would consider other universities and would definitely have chosen a university that did not charge a fee. This almost doubles to 38% at £3,000 and increases still further to almost half (46%) at the higher £5,000 level.

At the £3,000 and £5,000 levels there are major differences between various groups.

A third (32%) of ABs say they would definitely have chosen a different university at the £3,000 level, rising to four in ten (39%) at £5,000. These proportions are much higher for C2DEs, where more than four in ten (44%) would have gone somewhere else if asked for an extra £3,000 a year and well over half (56%) would have done so if asked for an extra £5,000 a year.

There is also a large difference between students at old and new universities. A third (33%) of students at old universities would have gone somewhere else if asked for a top-up fee of £3,000 a year, compared with four in ten (42%) of those at new universities. These figures increase to 41% and a 51% respectively at the £5,000 level.

The other major difference is between state and privately educated students, at £3,000 four in ten (40%; 48% at £5,000) of state educated students would have chosen another university compared to just three in ten privately educated students (29%; 33% at £5,000).



Were universities to obtain additional funding, then students would like the extra money to be used for improving their tuition through increased contact time with lecturers (47%) and smaller teaching groups (41%). Other improvements would be to spend more on library facilities (33%) and a quarter (24%) would like improved access to technology. A fifth (22%) would like more scholarships to be made available.

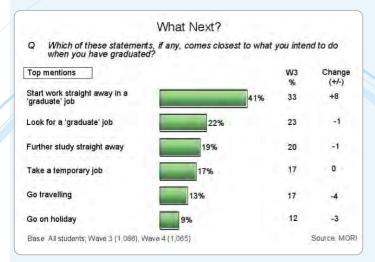


07 LIFE AFTER UNIVERSITY

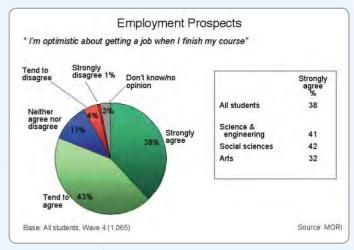


EMPLOYMENT PROSPECTS

The majority of students plan to enter the job market as soon as they have graduated. Two in five (41%) students intend to start work straight away and a further fifth (22%) plan to look for a graduate or a career job as soon as they have finished their studies. The proportion of students that plan to start work straight away has risen by eight percentage points over the previous wave of the study. Fewer students than last year plan to either go travelling (13%) or to go on holiday (9%).



Older (50% of those aged twenty-six and over) and mature (48%) students are more likely to start work straight away than to go travelling (5%). More science than arts students also plan to work as soon as they complete their studies (45% v 29%) reflecting the higher proportion of this group who are optimistic about getting a job (41% of science students v 32% of arts students strongly agree I'm optimistic about getting a job when I finish my course).

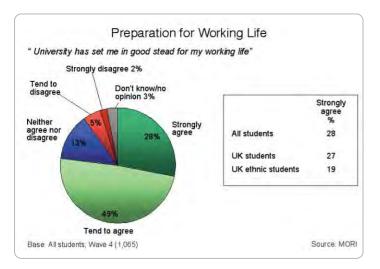


Although most students (81%) are confident about their job prospects, some groups are more optimistic than others. More male (42%) than female (35%) students are strongly optimistic about their job prospects and those just starting out on their university career are more confident than those closer to completing it (43% of first year students and 33% of 3rd and subsequent years *strongly agree*). Many more overseas students (49%) are very optimistic about getting a job when compared to their UK counterparts (36%), possibly reflecting the strength of the respective local economies and the reputation of a UK university education.



DEVELOPMENT OF SKILLS

The optimism of the student body is based in the belief that university has stood me in good stead for my working life, and indeed eight out of ten (78%) students agree with this statement, with a similar high level of confidence being seen across all sub-groups.

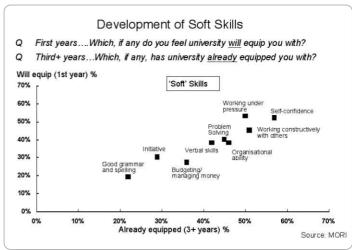


However, few of those in their third or subsequent year feel that university has equipped them with the essential skills demanded by employers today. Only a third (32%) believe they have the necessary IT and office skills, less than one in seven (14%) believe they have good business sense and one in eight (12%) believe themselves to be commercially astute. However, substantially more feel they have the ability to analyse complex issues (41%) and have good presentation (56%) and report writing skills (55%).

The chart below plots the skills first year students believe university will equip them with (the x axis) against the skills that students in their third and subsequent years feel they have acquired during their time at university (the y axis). The levels of attainment of each of these skills by students in their third or subsequent years, are remarkably similar to those that first year students expect to achieve while at university. This would suggest that commercial skills are not high on the list of priorities when choosing a university course.



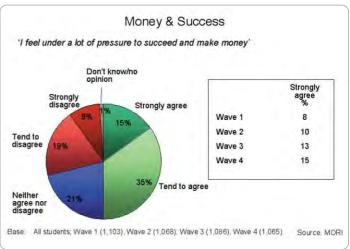
Students towards the end of their university career feel they have developed the softer skills that will be useful when applying for a job, self-confidence (52%), the ability to work under pressure (53%) and to work constructively with others (45%).



MONEY & SUCCESS

A large minority of students (40%) are seriously worried about the debts they will incur as a result of going to university. Female students are more likely to be worried about the debts they incur (43%) than male students (36%) and working class students (46% of C2DEs) are the social group who are the most worried, probably due to the debts that they actually have built up already. Those who are due to finish their studies soon are more likely to be seriously worried than those who are just starting; 45% of those in their third or subsequent year are seriously worried about their debt compared to 39% of first years.

A similar proportion of those who strongly agree that they are seriously worried about their debt also strongly believe they are under pressure to succeed and to make money (15%) - in fact this proportion has doubled from 8% to 15% over the last three years. In all, half of students (49%) believe that they are under pressure to succeed.





ABOUT UNITE





Your first choice for student accommodation

Developing insights into our market is helping us to forecast demand and sense and respond to trends. In applying these insights we can create the right services for our customers.

There is a shortage of quality student accommodation in many areas. University-owned residential property accounts for a quarter of existing accommodation and these estates have increased by around 2% over the last six years, even though student numbers have risen by up to 5% a year. By working together with our University colleagues, we can provide our customers with new options - a range of safe and comfortable living spaces, at affordable prices.

As a specialist provider, we have created an exciting new choice for students who seek a higher level of customer service. With 21,000 purpose built student rooms available in cities from Plymouth to Aberdeen, UNITE is the largest quality provider of student accommodation in the UK.



UNITE is proud to support UNIAID, a new charity which aims to help 'open doors to higher education' for prospective students whose potential may otherwise be frustrated by hardship.

www.uniaid.org.uk

APPENDIX

Weighted

(1,103)

wave one

Unweighted

(1,103)

Gender

Base: All students

The survey was carried out among a representative sample of full-time students at UK universities. Part-time students were excluded. Whilst non-UK nationals who were completing an entire course in the UK were included in the study, those who were in the UK on an exchange programme were excluded. The tables below provide an overview of the sample profile.

Weighted

(1,068)

wave three

Unweighted

(1,086)

Weighted

(1,086)

wave four

Unweighted

(1,065)

Weighted

(1,065)

wave two

Unweighted

(1,068)

	%	%	%	%	%	%	%	%	
Male	46	47	46	46	48	46	44	45	
Female	54	53	54	54	52	54	56	55	
Age	wave one	wave one		wave two		wave three		wave four	
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	
Base: All students	(1,103)	(1,103)	(1,068)	(1,068)	(1,086)	(1,086)	(1,065)	(1,065)	
	%	%	%	%	%	%	%	%	
17 or younger	1	1	1	1	1	1	*	*	
18	12	13	13	12	11	11	12	11	
19	18	19	22	21	20	20	18	18	
20	17	18	18	19	19	19	17	17	
21	15	16	12	13	14	14	15	15	
22	9	10	9	9	11	10	9	9	
23 or older	27	25	24	25	24	24	29	30	
Ethnic minority	wave one		wave two		wave three		wave four		
	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	
Base: All students	(1,103)	(1,103)	(1,068)	(1,068)	(1,086)	(1,086)	(1,065)	(1,065)	
Dasc. 7 III Stadonts	%	%	%	%	%	%	%	%	
White	83	87	80	84	84	84	83	83	
Indian	3	2	5	4	3	3	4	4	
Chinese	2	2	2	1	3	3	2	2	
Black (African)	2	2	3	3	2	2	3	2	
Other Asian	3	2	2	2	2	2	3	3	
Pakistani	2	1	2	2	2	2	1	1	
Black (Caribbean)	1	1	1	1	1	1	1	1	
Bangladeshi		*	1	1	1	1	*	*	
Other	2	1	3	2	1	1	2	2	
Black (other)	1	1	1	1	*	*	*	*	
Refused/Not stated		*	<u>'</u>		_	_	*	*	
Total ethnic	17	13	20	16	16	16	17	17	
What qualifications a	are you currently	studying for?	1						
What qualifications a	are you currently wave one	studying for?	wave two		wave three		wave four		
What qualifications a	wave one		wave two	Weighted		Weighted		Weighted	
· ·	wave one Unweighted	Weighted	wave two Unweighted	Weighted (1.068)	Unweighted	Weighted (1.086)	Unweighted	Weighted (1,065)	
· · ·	Wave one Unweighted (1,103)	Weighted (1,103)	wave two Unweighted (1,068)	(1,068)	Unweighted (1,086)	(1,086)	Unweighted (1,065)	(1,065)	
Base: All students	wave one Unweighted	Weighted	wave two Unweighted		Unweighted		Unweighted		
Base: All students Undergraduate	Wave one Unweighted (1,103) %	Weighted (1,103) %	Wave two Unweighted (1,068) %	(1,068) %	Unweighted (1,086) %	(1,086) %	Unweighted (1,065) %	(1,065) %	
Base: All students Undergraduate HND/HNC/Other sub-	Wave one Unweighted (1,103)	Weighted (1,103)	wave two Unweighted (1,068)	(1,068)	Unweighted (1,086)	(1,086)	Unweighted (1,065)	(1,065)	
Base: All students Undergraduate HND/HNC/Other subdegree qualification	Wave one Unweighted (1,103) % 5	Weighted (1,103) %	Wave two Unweighted (1,068) % 3	(1,068) % 3	Unweighted (1,086) % 5	(1,086) % 5	Unweighted (1,065) %	(1,065) % 4	
Base: All students Undergraduate HND/HNC/Other sub- degree qualification Honours Degree	Wave one Unweighted (1,103) %	Weighted (1,103) %	Wave two Unweighted (1,068) %	(1,068) %	Unweighted (1,086) %	(1,086) %	Unweighted (1,065) %	(1,065) %	
Base: All students Undergraduate HND/HNC/Other sub- degree qualification Honours Degree Ordinary Degree	Wave one Unweighted (1,103) % 5	Weighted (1,103) % 4 71	Wave two Unweighted (1,068) % 3 74	(1,068) % 3 73	Unweighted (1,086) % 5	(1,086) % 5	Unweighted (1,065) % 4	(1,065) % 4 66	
Base: All students Undergraduate HND/HNC/Other subdegree qualification Honours Degree Ordinary Degree Postgraduate	Wave one Unweighted (1,103) % 5 72 10	Weighted (1,103) % 4 71 11	Wave two Unweighted (1,068) % 3 74 12	(1,068) % 3 73 12	Unweighted (1,086) % 5 66 16	(1,086) % 5 66 16	Unweighted (1,065) % 4 67 15	(1,065) % 4 66 15	
Base: All students Undergraduate HND/HNC/Other subdegree qualification Honours Degree Ordinary Degree Postgraduate Post Graduate	Wave one Unweighted (1,103) % 5	Weighted (1,103) % 4 71	Wave two Unweighted (1,068) % 3 74	(1,068) % 3 73	Unweighted (1,086) % 5	(1,086) % 5	Unweighted (1,065) % 4	(1,065) % 4 66	
Base: All students Undergraduate HND/HNC/Other subdegree qualification Honours Degree Ordinary Degree Postgraduate Post Graduate Diploma – Taught	wave one Unweighted (1,103) % 5 72 10	Weighted (1,103) % 4 71 11	wave two Unweighted (1,068) % 3 74 12	(1,068) % 3 73 12	Unweighted (1,086) % 5 66 16	(1,086) % 5 66 16	Unweighted (1,065) % 4 67 15	(1,065) % 4 66 15	
Base: All students Undergraduate HND/HNC/Other sub- degree qualification Honours Degree Ordinary Degree Postgraduate Post Graduate Diploma – Taught Post Graduate	Wave one Unweighted (1,103) % 5 72 10	Weighted (1,103) % 4 71 11	Wave two Unweighted (1,068) % 3 74 12	(1,068) % 3 73 12	Unweighted (1,086) % 5 66 16	(1,086) % 5 66 16	Unweighted (1,065) % 4 67 15	(1,065) % 4 66 15	
Base: All students Undergraduate HND/HNC/Other sub- degree qualification Honours Degree Ordinary Degree Postgraduate Post Graduate Diploma – Taught Post Graduate Diploma – Research	wave one Unweighted (1,103) % 5 72 10	Weighted (1,103) % 4 71 11 2	wave two Unweighted (1,068) % 3 74 12 2 1	(1,068) % 3 73 12 2	Unweighted (1,086) % 5 66 16	(1,086) % 5 66 16	Unweighted (1,065) % 4 67 15	(1,065) % 4 66 15	
Base: All students Undergraduate HND/HNC/Other subdegree qualification Honours Degree Ordinary Degree Postgraduate Post Graduate Diploma – Taught Post Graduate Diploma – Research Masters Degree	wave one Unweighted (1,103) % 5 72 10 2 1 7	Weighted (1,103) % 4 71 11 2 * 7	wave two Unweighted (1,068) % 3 74 12 2 1 7	(1,068) % 3 73 12 2 1	Unweighted (1,086) % 5 66 16 2 *	(1,086) % 5 66 16 2 *	Unweighted (1,065) % 4 67 15	(1,065) % 4 66 15	
Base: All students Undergraduate HND/HNC/Other sub- degree qualification Honours Degree Ordinary Degree Postgraduate Post Graduate Diploma – Taught Post Graduate Diploma – Research	wave one Unweighted (1,103) % 5 72 10	Weighted (1,103) % 4 71 11 2	wave two Unweighted (1,068) % 3 74 12 2 1	(1,068) % 3 73 12 2	Unweighted (1,086) % 5 66 16	(1,086) % 5 66 16	Unweighted (1,065) % 4 67 15	(1,065) % 4 66 15	

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

wave one
Unweighted

Base: All undergraduates

First year

Third year

Fourth year

Fifth year and above

Second year

Weighted (941) % 35 33 23 8

Unweighted (953)% 37 33 24 7

wave two

Weighted (940) % 34 33 26 7

wave three

Weighted (967) % 34 34 24 8

wave four

What course/degree are you currently studying?

	wave one		wave two		wave three		wave four	
Base: All students Languages/Humanities	Unweighted (1,103) % 11	Weighted (1,103) % 13	Unweighted (1,068) % 10	Weighted (1,068) % 9	Unweighted (1,086) % 9	Weighted (1,086) % 9	Weighted (1,065) % 11	Weighted (1,065) % 9
Medicine and Dentistry, Subjects allied to medicine/ Veterinary sciences	11	12	10	12	12	13	13	13
Biological sciences, Physical sciences	12	12	12	12	13	11	13	11
Business and Administration, Librarianship and Information science	13	12	17	14	15	14	14	14
Combined (Study more than one main subject)	10	10	9	10	7	9	8	9
Engineering and Technology subjects	9	9	7	8	8	8	8	8
Social, economic and politics	9	9	8	8	8	8	8	8
Mathematical sciences, Statistics, Computer sciences	8	8	8	7	9	8	8	8
Creative arts and design	6	6	6	7	8	8	6	8
Education	4	5	6	6	5	6	5	6
Law	4	4	4	4	4	4	5	4
Architecture building and planning	2	2	3	2	2	2	2	2
Agriculture and Related	*	1	1	1	1	1	1	1

Social grades

social class

occupation of chief income earner

Α В

C1

D Ε

C2

Upper Middle Class Middle Class

Lower Middle Class **Skilled Working Class**

Working Class

Those at the lowest levels of subsistence

Higher managerial, administrative or professional

Intermediate managerial, administrative or professional

Supervisor or clerical/junior managerial, admin. or professional

Skilled manual workers

Semi and unskilled manual workers

State pensioners, etc, with no other earnings



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