



University of Brighton

The Winn Report: The financial situation of students at the University of Brighton 2009-10

This is a summary report of the eighteenth survey of the financial circumstances of students at the University of Brighton. The survey was conducted annually from 1992 and on a biennial basis since 2008. The summary reports key findings from the 2010 survey, and makes some comparisons with data from previous years of the survey. The research is commissioned by the University's Senior Management Team and is carried out by the University's Social Science and Policy Research Centre.

Key Findings

- Significant differences between students on different courses were found in average course related expenses, likelihood of having a paid job and average hours worked per week.
- Students who worked a greater number of hours in paid employment were more likely to agree that their academic work has suffered as a result.
- The majority of students rely on regular financial contributions from family members towards accommodation costs but most of those in receipt of a Maintenance Grant did not receive a regular contribution.
- Most students were worried about current debt and about debt on graduation, but the large majority of those in debt had not taken any debt advice.
- Many students indicated a lack of knowledge concerning financial entitlements and funding sources that may be available to them.

SSPARC Social Science Policy and Research Centre

Research Findings

October 2010



Student Services

Research Methods

Data collection

During the Spring term 2010, a researcher visited compulsory level 2 lectures from selected courses, chosen to represent each faculty and site of the University. The survey was introduced to the students and was completed by them during the lecture. The overall response rate was 41% (non-respondents included absentees as well as those choosing not to take part).

Sample characteristics

391 questionnaires were completed. Of these 69 were excluded as were completed by EU/International students and a further eight questionnaires completed by part-time students were excluded. The analysis presented in this summary therefore includes the remaining sub-sample of 314 UK/home full-time students. This sample comprises the following:

- 63% female / 37% male respondents. This compares with 62% female / 38% male of the total university population (2008-9 figures);
- 47% mature students i.e. aged 21 or over (this compares with 30% of the full-time, undergraduate population);
- 87% White (compares with 75% of total university population), 6% Asian/Asian British, 4% Black/Black British, 3% Mixed Race/ Other;
- 60% 'non-traditional' HE students (i.e. having no parents who studied at HE level);
- 5% parents and 2% lone parents.

Financial help for students

In 2010, a greater proportion of students received financial contributions from parents or other family members than in previous years except for 2006 in which the figure was slightly higher.

As in 2008, students in receipt of a Maintenance Grant were less likely to receive a regular financial contribution from family members. Most students were unsure whether their parents or partner were expected to contribute in local authority assessed contributions. Most also did

not know the exact amount they had received for their student loan for maintenance and almost one in five were unsure whether they had received the full amount they were entitled to. Many students were also unsure of the amounts they had received through the student loan for tuition fees or Maintenance Grant or through other sources of funding. Most were also unaware of the Access to Learning Fund (although awareness had increased from 2008). Thus the findings indicated a lack of knowledge and some confusion around the student finance system.

The amount applying for a student loan for tuition fees in the current academic year was slightly lower than in 2008 but the proportion receiving a Maintenance Grant increased by 8% which may relate to the raising of the household income threshold (from £18,361 to £25,000 to qualify for a full grant and from £39,333 to £50,020 for a partial grant).

There was little change from 2008 in the proportion in receipt of the University of Brighton bursary, the Access to Learning Fund, benefits or tax credits or in the percentage using savings to fund their studies. Attitudes to student loans also differed little from those found in the 2008 survey. The greatest difference was found in regard to a decline in agreement with the statement "students should pay tuition fees on a means tested basis".

Student loans

- 95% of students stated they were eligible for a student loan for maintenance. 86% stated they had applied for a student loan for maintenance this year and 87% stated they had applied during the first year.
- Of those who applied in the current academic year, 77% applied for a maximum student loan. 19% did not know if they had applied for a maximum loan or not.
- 88% stated they applied for a student loan for tuition fees this academic year and 88% also reported to have applied in the first year.
- 64% agreed "student loans help to increase students' financial responsibility" which compares with 67% in 2008.

- 62% agreed “students should not be expected to take on debts to finance their living expenses”, which is similar to findings in 2008 (63%).
 - 23% agreed “it is right that students should contribute to their living expenses because most graduates eventually earn above average salaries” and 17% agreed with the same statement in regard to tuition fees. The proportion in agreement is slightly lower than in 2008 (27%/18%).
 - 35% agreed “students should pay tuition fees on a means tested basis”. This is a lower proportion than in previous years (2008: 49%).
 - 29% agreed “all students should pay tuition fees of around £3200, paid back through a loan after they have left university”. This is a higher proportion than in previous years (2008: 23%).
 - 16% agreed “students should pay their tuition fees back as a graduate tax” whilst 38% were neutral, perhaps indicating a lack of knowledge or information about this policy option and its possible impact. This was a new question for 2010.
- family members since the beginning of their course.
- Over half (53%) of respondents received regular help from family with accommodation and living costs, just over a quarter of whom (26%) were living with parents. Among these, the mean average monthly contribution was £271 and ranged between £25 and £1000. When non-receivers are included, the average monthly contribution received was £109.
 - 29% of respondents stated they had received gifts of money from family (excluding the above). The average amount of such gifts of money (received since the beginning of the course) was £1206 and ranged between £30 and £10,000.
 - Students aged 21-25 were the most likely to receive money in the form of gifts or regular contributions towards accommodation costs from their families (70%), compared with 68% of the 18-20 age group and 35% of the students aged 26 or over.
 - Less than half (46%) of those in receipt of a Maintenance Grant received a regular parental contribution towards housing costs, which compared to 67% of those who were not entitled to a Maintenance Grant.

Grants, bursaries and sponsorships

- 67% stated they had received the Maintenance Grant.
- 44% stated they had received the University of Brighton Bursary.
- 19% stated they had received another grant, allowance or sponsorship.
- There was no statistically significant difference in the in the likelihood of receiving additional financial gifts or contributions by parents’ education (study at HE level).

Financial contributions from parents or other family members

- 10% of students stated their parents were expected by the local authority to contribute to their living expenses and only 3% indicated the amount they were expected to contribute. Nearly half (47%) of respondents did not know whether or not their parents were expected to make a contribution.
- In addition to any assessed contributions, 62% reported to have received a regular contribution and/or gifts of money from
- 5.9% stated they were in receipt of any benefits or tax credits. Nearly half (45%) of these were students with children.
- 1.6% reported to have received money from the Access to Learning Fund this academic year and 1.3% in the first year.
- Most respondents (66%) stated they did not know about the Access to Learning Fund (2008: 78%).
- The majority (57%) had used their savings since beginning their studies. This decreased from 2008 (60%) but a greater percentage (68%) of these spent £1000 or more, than in 2008 (66%). On average in

2010 students had spent £1803 of savings and amount of savings spent ranged from £100 to £18,000.

Employment

A lower proportion of students reported to have a regular job than was found since 1998. It should be noted however that ad hoc work was also found to be more common among those without a regular job, so in total the proportion engaging in some form of paid work in fact rose slightly since 2008. It should also be noted that the relatively low response rate may have an impact upon the 'employment rate' (since non-attenders may be more likely to be employed).

As in 2008, those receiving a financial contribution from parents were less likely to have a regular job, but this difference was smaller and not statistically significant in 2010. However, the likelihood of being employed and the number of hours worked per week differed by course and age.

There was little difference in the types of work students took in comparison with recent years of the survey and the principal reasons for not having a paid job remained the same as in 2008.

Vacation employment patterns also changed little. Students were less likely to agree that their paid work had had a detrimental impact upon their studies than in previous years of the survey and were more likely to agree that they would like to do more paid work but were prevented from doing so because of their academic work.

Regular term-time employment

- Almost half of respondents currently (46%) had a regular job.
- There was a significant difference in the likelihood of having a regular part time job by course, with Nursing students the most (62%) and Architecture students the least (16%) likely to be employed.

- Students were most likely to work in sales (45%) with the second most common type of job being bar/catering work (16%).
- Of those in employment, students on average worked 14 hours a week over 2.4 days and earned £95 per week. This is similar to findings in 2008 (mean earnings=£95 per week, mean hours=15).
- 16% of all respondents reported to work over the University recommended limit (15 hours per week).
- There was a statistically significant difference in hours worked in regular paid employment by faculty and course, with students from the faculty of Health (32%) most likely to work over 15 hours a week and Arts students (0%) the least likely to do so.
- Nearly half (49%) of those who did not receive a regular financial contribution from parents had a regular job, which compares with 44% of those who did receive a regular contribution. This difference was not statistically significant.
- Students living at home with parents were more likely to have a regular job (67%) than other students (43%).
- Among those in regular employment, mature students worked on average a greater number of hours (15) and earned more per week (£110) than younger students (13; £82).
- 61% of those without a regular job stated the main reason for not working in term-time was "I wanted to concentrate on my studies" and 19% indicated this was because "I could not find any work".
- There was a significant difference by course in the proportion reporting they

did not take a job because they wanted to concentrate on their studies. Architecture students were the most likely to give this reason (88% of those without a job / 70% of total).

Casual 'ad hoc' employment (term-time)

- 19% of respondents had taken ad-hoc work during the current academic year.
- Students who had taken ad hoc work had worked on average 75 hours during the academic year and had earned a total of £588.
- 64% of students had either taken ad hoc work in term-time or had a regular job (or both).
- In addition 3.5% raised income through other means such as 'selling on Ebay', 'car-boot fairs' and 'the stock market'. On average these students had raised £718 through these sources and ranged from £10 to £5000.

Vacation employment

- 82% worked during at least one vacation. 73% stated they worked during the summer and just over half during each of the other vacations.
- 17% reported they "couldn't find a job" during one or more vacations.
- A new question was added to the 2010 which asked reasons for working in the vacation. 85% of those who worked during vacations indicated they "need the money for basic living costs". Most students also stated they also worked in vacations for 'extra money so I can afford clothes, music, phone' (57%), "extra money to go out socialising" (56%) and to "avoid getting into debt" (53%).
- 86% of students indicated they had worked either in the vacation or in term-time (or both).

Attitudes to employment

- Most students who worked during term-time agreed this had had a "detrimental effect on the time I have available to study" (56%), that the combination of term-time work and study "means I am often very tired" (70%).
- 42% agreed the quality of their academic work had suffered because of undertaking paid work in term-time.
- 47% agreed they "would like to do more academic work in term-time, but their paid work prevents this".
- 61% agreed they "would like to do more paid work in term-time, but my academic work prevents this".
- 27% of students agreed with the statement (new to the 2010 survey) that they had missed taught sessions because of paid work.
- Students who agreed that their term-time job "has had a detrimental effect on the time I have had available to study", worked a greater number of hours on average (mean=16) than those disagreeing with the statement (mean=12).
- Students who agreed with the statement "The combination of academic work and paid work during term-time means that I am often very tired" worked a greater number of hours on average (mean=15) than those who disagreed (mean=11).
- Students who agreed with the statement "Because of my term-time job, the quality of my academic work has suffered" worked a greater number of hours on average (mean=17) than those who disagreed (mean=12).
- Students who agreed with the statement "My paid work has led me to miss taught sessions" worked a greater number of hours on average (mean=16) than those who disagreed (mean=12).

Expenditure

In 2010 there was an increase of 5% in the proportion living with parents compared to 2008. Nevertheless, there was a notable increase in the proportion of students paying over £70 a week for accommodation.

Course related expenses such as books, compulsory course costs and other additional course costs were found to differ significantly between course, and transport costs differed significantly between the site at which students were based.

The questions on other expenses were altered in 2010, so data is not easily comparable with previous surveys.

Living expenses

Accommodation

- Most students (76%) were living in private rented accommodation, 15% lived with parents/guardian and 3.6% owned their own home.
- 66% were living in a shared house with other students, 8.3% with a partner and 3.9% lived alone.
- On average, students pay £70-£79 per week for their accommodation but if students living with parents are excluded, the average increases to £80-£89 per week.
- The proportion paying £70 or more a week has increased considerably each survey since 2002 (before which the top band was £60+). 81% reported to pay at least £70, which compares with 72% in 2008, 47% in 2006, 22% in 2004 and 12% in 2002.
- Only 14% of students (living away from their parents' home) studying in Brighton pay under £80 per week, compared to over half (53%) of students based in Eastbourne or Hastings.

- Of those receiving a regular contribution from parents towards accommodation costs, those based in Brighton received £30 per month more (£282) on average than those based in Eastbourne or Hastings (£252).
- A third of mature students were paying £90 or more per week (33%) which compared to around 1 in 5 younger students (21%).

Food, utilities and other expenses

On average, per week students spent:

- £20-£24 on food.
- £10-£14 on gas, £10-£14 on electricity and under £10 on water.
- £10-£15 on clothes, £10-£15 on their mobile phone and less than £10 on broadband/TV/landline phone.
- £20-£24 on social activities.

Course related expenses

Books

- Respondents spent £20-£49 on average on books this academic year, and 53% spent over £50.
- There was a statistically significant difference in the average amount spent on books by course. 94% of Business students had spent over £50 on books, compared to just 25% of Nursing students and 25% of Service Management students.

Computer equipment

- Respondents spent £20-£49 on average on computer equipment and 39% spent over £50.
- There were no significant differences in computer costs by course.

- 99% of students had regular use of a computer at home and 97% of students had access to broadband at home.

Compulsory course costs

- Respondents spent £20-£49 on average on compulsory course costs and 40% spent over £50.
- There was a significant difference in the average amount spent on compulsory course costs by course with Architecture students indicated having spent the most on average, and Nursing students and Service Management students the least.
- The majority of PE QTS (58%) Geography (94%) and Architecture (89%) students had spent at least £50 on compulsory course costs whilst the majority of students on other courses spent less than this.

Additional costs

- Students spent less than £20 on average on additional course costs required and 45% spent over £50.
- There was a significant difference in the average amount spent by course with Architecture students spending the most on average and Business and Finance students the least.
- 12% of students spent £10 or more on photocopying per week.

Transport

- On average, students indicated they spend £10-£14 per week on travel to and from University
- There was a significant difference in travel costs by site with the highest average cost reported by students based at Falmer (mean=£15-19) and the lowest by those based at Grand Parade (mean=Less than £10).

- 41% of students reported using a car as their main mode of transport to University (includes car sharers), 7.4% as the train, 9.1% the bus, whilst 38% walk and 2.9% cycle.

- The proportion of car users is similar to 2008 (40%) whilst those walking to university had increased (from 24%). Most students studying at Grande Parade (62%) and half those studying at Moulescoomb walked to university, whilst students based in Eastbourne or Hastings were most likely to travel by car (62%).
- 58% state they have regular use of a car. Students based in Brighton are less likely to have regular use of a car (51%) than those based at the other campuses (66%).
- Those who travelled mostly by train to campus spent more per week on average than those travelling by other modes of transport (except 'other'). Almost half of those travelling by train (48%) were based at Falmer.

Credit and debt

Levels of debt had decreased from previous years of the survey and students were less likely to have an overdraft facility. Of those with an overdraft a smaller percentage owed more than £1000 compared to previous years in which the question was asked. However, students were found to be just as likely to have an outstanding balance on a credit or store card as in 2008.

In the 2010 survey, students were also asked some new questions about concern over debt.

Current financial situation

- 43% of students were in debt (excluding mortgages and student loans).
- 17% of students were in up to £1000 in debt and 26% of students in more than £1000 of debt.
- Students in receipt of a regular parental contribution were slightly more likely to be in credit (59%) than those who were not (55%). This difference is not statistically significant.
- Those in receipt of a University of Brighton bursary were more likely to be in credit (60%) than other students (55%) but this difference is not statistically significant.
- Those living at home with parents were more likely to be in credit (65%) than other students (56%) but this difference is not statistically significant.
- 17% of students had an outstanding balance on a credit or store card. Males were more likely (23%) than females (13%) to have an outstanding balance.
- 76% of students had an overdraft facility. 38% of these owed £1000 (2008: 42%). Over a quarter (26%) had used 100% of their overdraft.

Concern over debt

- 17% of students were very worried and 44% fairly worried about current debt.
- 27% were very worried and 47% fairly worried about debt on graduation.
- Those who were currently in debt were more likely to be very worried (22%) or fairly worried (48%) about debt now compared to those in credit (very worried: 10%; fairly worried: 42%).
- Those who were currently in debt were more likely to be very worried (30%) or fairly worried (50%) about debt on graduation compared to those in credit (25%; 45%) but this difference is not statistically significant.
- 25% of students in debt had taken debt advice which is a greater proportion than in 2008 (18%). Students were most likely to seek informal advice from family (59%) and least likely to seek help from Student Services (10%).

Further information

For further information about this research please contact:

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Tabulated data from 2010 compared with results from previous surveys is also available to download at: <http://www.brighton.ac.uk/sass/research/publications/>. Data on international students is also available as well as a copy of the 2010 questionnaire.

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