# The Student Finance Survey 2009-10 Appendix 1: Tabulated data 

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Laura Banks and Stephanie Fleischer
Social Science Policy Research Centre (SSPARC) School of Applied Social Science (SASS)

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## 1 Methods

### 1.1 Data selection

Table 1.1: Courses selected for the 2009/10 survey

| Course | Campus | Faculty |
| :---: | :---: | :---: |
| BA (Hons) Applied Social Science | University Centre Hastings | Health and Social Science |
| BA (Hons) Physical Education with QTS | Eastbourne | Education and Sport |
| BEng (Hons) Mechanical Engineering; Electrical \& Electronic Engineering; Aeronautical Engineering; Automotive Engineering; MEng Automotive Engineering | Moulsecoomb | Science and Engineering |
| BA (Hons) Criminology and Applied Psychology; Applied Psychology and Sociology; Criminology and Social Policy; Criminology and Sociology; Health and Social Care and Applied Psychology; Politics and Applied Psychology; Politics and Criminology | Falmer | Health and Social Science |
| BSC (Hons) Nursing | Eastbourne | Health and Social Science |
| BSC (Hons) Geography; Environmental Hazards; Environmental Sciences | Moulsecoomb | Science and Engineering |
| BA (Hons) Business Studies; Accountancy and Finance; Business Management with Finance | Moulsecoomb | Management and Information Sciences |
| BA (Hons) History of Design,Culture and Society; History of Decorative Arts and Crafts; Fashion and Dress History; Museum and Heritage Studies | Grand Parade | Arts |
| BA (Hons) Architecture | Moulescoomb | Arts |
| BA (Hons) Hospitality Management; Event Management; Tourism Management; Travel Management; Retail Management; Retail Marketing; Travel and Tourism Marketing | Eastbourne | Education and Sport |

Table 1.2: Response rate by course

| Course | Number of students | Number of respondents | Response rate (\%) |
| :---: | :---: | :---: | :---: |
| BA (Hons) Applied Social Science | 16 | 15 | 93.8 |
| BA (Hons) Physical Education with QTS | 77 | 66 | 85.7 |
| BEng (Hons) Mechanical Engineering; Electrical \& Electronic Engineering; Aeronautical Engineering; Automotive Engineering; MEng Automotive Engineering | 74 | 43 | 58.1 |
| BA (Hons) Criminology and Applied Psychology; Applied Psychology and Sociology; Criminology and Social Policy; Criminology and Sociology; Health and Social Care and Applied Psychology; Politics and Applied Psychology; Politics and Criminology | 231 | 25 | 10.8 |
| BSc (Hons) Nursing* | 45 | 13 | 28.9 |
| BSc (Hons) Geography; Environmental Hazards; Environmental Sciences | 71 | 51 | 71.8 |
| BA (Hons) Business Studies; Accounting and Finance; Business Management with Finance | 129 | 58 | 45.0 |
| BA (Hons) History of Design, Culture and Society; History of Decorative Arts and Crafts; Fashion and Dress History; Museum and Heritage Studies | 47 | 15 | 31.9 |
| BA (Hons) Architecture | 109 | 27 | 29.4 |
| BA (Hons) Hospitality Management; Event Management; Tourism Management; Travel Management; Retail Management; Retail Marketing; Travel and Tourism Marketing | 155 | 78 | 50.3 |
| Total | 954 | 391 | 41.0 |

[^0]
## Characteristics of the sample

Table 1.3: Age distribution of the sample

| Age | N | $\%$ |
| :--- | :---: | ---: |
| $18-20$ | 166 | 54.2 |
| $21-25$ | 113 | 36.9 |
| $26-30$ | 10 | 3.3 |
| $31-35$ | 11 | 2.0 |
| 36 and over | 306 | 100 |
| TOTAL | 8 |  |
| Missing |  |  |

Table 1.4: Crosstabulation of gender by faculty

|  |  | faculty |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Health | MIS | Education and Sport | Science and Engineering | Arts | Total |
| Gender | Male | 6 | 26 | 36 | 36 | 10 | 114 |
|  |  | 5.3\% | 22.8\% | 31.6\% | 31.6\% | 8.8\% | 100.0\% |
|  | Female | 41 | 20 | 78 | 30 | 21 | 190 |
|  |  | 21.6\% | 10.5\% | 41.1\% | 15.8\% | 11.1\% | 100.0\% |
|  | Total | 47 | 46 | 114 | 66 | 31 | 304 |
|  |  | 15.5\% | 15.1\% | 37.5\% | 21.7\% | 10.2\% | 100.0\% |

$\chi^{2}=26.620, \mathrm{p}<0.0005$

Table 1.5: Ethnic distribution of the sample

| Ethnicity | N | \% |
| :--- | :---: | :---: |
| White | 264 | 86.6 |
| Asian/Asian British | 15 | 4.9 |
| Black/Black British | 11 | 3.6 |
| Chinese | 3 | 1.0 |
| Mixed Race | 7 | 2.3 |
| Prefer not to say | 3 | 1.0 |
| Other | 2 | 0.7 |
| TOTAL | 305 | 100 |
| Missing | 9 |  |

## 2 Financial help for students

### 2.1 Student loans for maintenance and tuition fees

Table 2.1: Take-up of student loans for maintenance (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Have you applied for a student loan this <br> academic year? | 39.8 | 43.3 | 55.6 | 67.5 | 77.7 | 88.6 | 87.2 | 84.9 | 90.5 | 86.4 |
| N |  |  |  |  |  |  |  |  |  |  |

Table 2.2: Reasons for not applying for a student loan (students could give more than one reason)

|  | n | $\%$ | As \% of all <br> home students |
| :--- | :---: | :---: | :---: |
| Financial support from parents | 16 | 47.1 | 5.3 |
| Money from paid work | 17 | 51.5 | 5.5 |
| Money borrowed from another <br> lender | 0 | 0 | 0 |
| Other reason | 8 | 24.2 | 2.6 |
| $\mathrm{n}=34$ |  |  |  |

Table 2.3: Responses to the statement, 'Student Loans help to increase students' financial responsibility' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly agree | 1.9 | 2.8 | 6.3 | 5.2 | 8.3 | 6.2 | 14.4 | 15.1 | 17.9 |
| Agree | 22.7 | 24.5 | 30.3 | 34.2 | 35.0 | 49.0 | 51.1 | 52.0 | 46.1 |
| Neutral | 25.0 | 27.5 | 30.7 | 22.3 | 21.2 | 20.3 | 17.1 | 17.0 | 23.4 |
| Disagree | 33.7 | 32.3 | 26.6 | 27.4 | 22.8 | 17.5 | 13.8 | 13.3 | 9.7 |
| Strongly disagree | 16.7 | 12.8 | 6.1 | 10.9 | 12.8 | 7.0 | 3.6 | 2.7 | 2.9 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| n | 264 | 436 | 379 | 293 | 337 | 355 | 362 | 377 | 308 |

Table 2.4 Responses to the statement, 'Students should not be expected to take on debts to finance their living expenses' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly agree | 46.5 | 45.0 | 30.7 | 44.8 | 50.3 | 36.0 | 33.3 | 26.5 | 30.8 |
| Agree | 34.2 | 31.6 | 36.7 | 28.4 | 29.6 | 27.8 | 34.4 | 36.8 | 30.8 |
| Neutral | 9.3 | 13.2 | 17.9 | 14.9 | 12.3 | 20.3 | 17.4 | 20.6 | 20.8 |
| Disagree | 5.9 | 8.9 | 13.4 | 9.5 | 7.2 | 14.9 | 12.9 | 14.6 | 14.9 |
| Strongly disagree | 4.1 | 1.4 | 1.3 | 2.4 | 0.6 | 1.1 | 1.9 | 1.6 | 2.6 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| N | 269 | 440 | 387 | 296 | 334 | 356 | 363 | 378 | 308 |

Table 2.5: Crosstabulation of whether student has applied for a student loan by opinion on whether students should be expected to take on debts

| Applied for student <br> loan this year? | "Students should not be expected to take on debts |  |  |
| :--- | ---: | ---: | ---: | ---: |
| to finance their living expenses" |  |  |  |

Table 2.6: Responses to the statement, 'It is right that students should contribute to their living expenses, because most graduates eventually earn above average salaries' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly agree | 0.7 | 1.4 | 4.2 | 1.0 | 1.5 | 3.1 | 3.6 | 2.9 | 4.9 |
| Agree | 11.9 | 18.4 | 23.1 | 22.2 | 19.1 | 28.2 | 30.3 | 24.5 | 18.0 |
| Neutral | 25.0 | 27.2 | 28.8 | 23.2 | 29.3 | 28.2 | 28.7 | 35.4 | 38.4 |
| Disagree | 39.2 | 36.7 | 35.1 | 37.9 | 37.9 | 34.1 | 29.8 | 30.9 | 26.2 |
| Strongly disagree | 23.1 | 16.3 | 8.8 | 15.7 | 12.2 | 6.5 | 7.7 | 6.4 | 12.5 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| N | 269 | 440 | 385 | 293 | 335 | 355 | 363 | 376 | 305 |

Table 2.7: Students should pay tuition fees on a means-tested basis whilst they are at university (This system that was operating for students who started before September 2006) (percentages)

|  | 2005 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: |
| Strongly agree | 11.1 | 11.8 | 19.1 | 12.3 |
| Agree | 38.0 | 35.1 | 29.5 | 22.9 |
| Neutral | 21.4 | 22.5 | 26.6 | 32.1 |
| Disagree | 21.7 | 20.8 | 16.0 | 17.7 |
| Strongly disagree | 7.8 | 9.9 | 8.8 | 15.0 |
| TOTAL | 100 | 100 | 100 | 100 |
| N | 334 | 365 | 376 | 293 |

Table 2.8: All students should pay tuition fees of around $£ 3,200$, paid back through a loan after they have left university (the system that is currently operating for new students who started in or after 2006/7) (percentages)

|  | 2005 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: |
| Strongly agree | 2.7 | 2.7 | 4.8 | 4.0 |
| Agree | 8.1 | 10.1 | 18.3 | 24.9 |
| Neutral | 18.3 | 17.2 | 19.1 | 29.0 |
| Disagree | 37.4 | 36.2 | 30.8 | 23.6 |
| Strongly disagree | 33.5 | 33.8 | 27.1 | 18.5 |
| TOTAL | 100 | 100 | 100 | 100 |
| N | 334 | 367 | 377 | 297 |

Table 2.9 It is right that students should contribute to their tuition fees, because most graduates eventually earn above average salaries (percentages)

|  | 2005 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: |
| Strongly agree | 1.2 | 1.4 | 1.8 | 1.7 |
| Agree | 18.9 | 18.3 | 16.4 | 14.8 |
| Neutral | 22.8 | 26.2 | 25.3 | 23.2 |
| Disagree | 40.1 | 33.9 | 33.5 | 34.2 |
| Strongly disagree | 17.1 | 20.2 | 23.0 | 26.2 |
| TOTAL | 100 | 100 | 100 | 100 |
| N | 334 | 366 | 379 | 298 |

Table 2.10: Students should pay back their tuition fees as a graduate tax (percentages)

|  | 2010 |
| :--- | :---: |
| Strongly agree | 4.0 |
| Agree | 12.4 |
| Neutral | 38.3 |
| Disagree | 23.2 |
| Strongly disagree | 22.1 |
| TOTAL | 100 |
| N | 298 |

### 2.2 Financial gifts

Table 2.11: Financial gifts from family members since the beginning of the course (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% receiving <br> financial gifts | 36.7 | 44.0 | 42.4 | 40.2 | 46.0 | 47.8 | 48.3 | 64.4 | 52.8 | 62.4 |
| n |  |  |  |  |  |  |  |  |  |  |

Table 2.12: Gifts of money given to students by family members since the beginning of the course (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Less than $£ 100$ | 7.3 | 8.8 | 7.4 | 5.2 | 3.3 | 1.5 | 2.4 | 2.6 | 3.6 | 3.3 |
| £100-£499 | 49.0 | 44.4 | 45.9 | 37.4 | 11.1 | 22.3 | 27.8 | 27.6 | 28.6 | 41.7 |
| £500-£999 | 21.9 | 16.5 | 19.7 | 20.9 | 24.4 | 16.2 | 14.3 | 19.8 | 30.4 | 15.0 |
| £1000-£1999 | 14.6 | 13.2 | 12.3 | 13.0 | 24.4 | 19.2 | 23.0 | 19.0 | 21.4 | 16.7 |
| £2000 or more | 7.3 | 17.6 | 14.8 | 23.5 | 36.7 | 40.8 | 32.5 | 31.0 | 16.1 | 23.3 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| n | 96 | 91 | 122 | 115 | 90 | 131 | 126 | 116 | 56 | 60 |

Table 2.13: Parents' monthly contributions to students' accommodation costs (percentages)

|  | 2005 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: |
| Less than $£ 100$ | 9.6 | 10.3 | 12.7 | 12.5 |
| $£ 100-£ 199$ | 13.9 | 17.1 | 16.4 | 20.8 |
| $£ 200-£ 249$ | 17.4 | 14.5 | 17.9 | 16.7 |
| $£ 250-£ 299$ | 31.3 | 25.6 | 4.5 | 4.2 |
| $£ 300-£ 349$ | 20.9 | 26.5 | 24.6 | 12.5 |
| £350 or more | 7.0 | 6.0 | 23.9 | 33.3 |
| TOTAL | 100 | 100 | 100 | 100 |
| n | 115 | 117 | 134 | 96 |

Table 2.14: Parents' total contributions combined contributions to students' accommodation costs and other financial gifts (percentages)

|  | 2005 | 2006 | 2008 | 2010 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Less than $£ 100$ | - | 1.1 | 1.3 | 1.6 | 1.5 |
| £100-£499 | 8.8 | 11.7 | 7.6 | 9.7 | 9.9 |
| $£ 500-£ 999$ | 6.3 | 9.4 | 6.4 | 12.1 | 11.5 |
| $£ 1000-£ 1999$ | 15.0 | 14.4 | 17.2 | 14.5 | 15.3 |
| $£ 2000-£ 2999$ | 8.1 | 3.3 | 5.1 | 10.5 | 9.9 |
| $£ 3000-£ 3999$ | 12.5 | 12.2 | 14.0 | 12.1 | 12.2 |
| $£ 4000-£ 4999$ | 24.4 | 22.2 | 3.2 | 3.2 | 3.1 |
| $£ 5000-£ 5999$ | 12.5 | 14.4 | 21.0 | 5.6 | 6.9 |
| £6000 and more | 12.5 | 11.1 | 24.2 | 30.7 | 29.8 |
| TOTAL | 100 | 100 | 100 | 100 | 100 |
| $n$ | 160 | 180 | 233 | 124 | 131 |

Table 2.15: Crosstabulation of receipt of regular financial support from parents by age of student

| Age | Receive gifts or regular contributions from parents? |  |  |
| :--- | ---: | ---: | ---: |
|  | Yes | No | Total |
| $\mathbf{1 8 - 2 0}$ | 109 | 51 | 160 |
|  | $68.1 \%$ | $31.9 \%$ | $100.0 \%$ |
| $\mathbf{2 1 - 2 5}$ | 75 | 32 | 107 |
|  | $70.1 \%$ | $29.9 \%$ | $100.0 \%$ |
| 26+ | 8 | 15 | 23 |
|  | $34.8 \%$ | $65.2 \%$ | $100.0 \%$ |
| Total | 192 | 98 | 290 |
|  | $66.2 \%$ | $33.8 \%$ | $100.0 \%$ |
| $\chi^{2}=11.137, \mathrm{p}=0.004$ |  |  |  |

Table 2.16: Crosstabulation of receipt of regular financial support from parents by receipt of Maintenance Grant

| Received Maintenance Grant | Receive regular contributions from parents? |  |  |
| :--- | :---: | :---: | ---: |
| Yes | Yes | No | Total |
|  | 89 | 106 | 195 |
|  | $45.6 \%$ | $54.4 \%$ | $100 \%$ |
|  | 63 | 31 | 94 |
| Total | $67.0 \%$ | $33.0 \%$ | $100 \%$ |
|  | 152 | 137 | 289 |
|  | $52.6 \%$ | $47.4 \%$ | $100 \%$ |

$\chi^{2}=11.628, p=0.001$

Table 2.17 Crosstabulation of receipt of financial support from parents by parents' education

| 1 or more parents attended $H E$ | Receive regular contributions from parents? |  |  |
| :--- | :---: | ---: | ---: |
| Yes | Yes | No | Total |
|  | 53 | 62 | 115 |
|  | $46.1 \%$ | $53.9 \%$ | $100 \%$ |
| Total | 98 | 78 | 176 |
|  | $55.7 \%$ | $44.3 \%$ | $100 \%$ |
| $\chi^{2}=2.565, p=.109$ | 151 | 140 | 291 |
|  | $51.9 \%$ | $48.1 \%$ | $100 \%$ |

Table 2.18: Crosstabulation of receipt of a regular financial contribution from parents by employment status

| Regular part-time job? | Receive regular contribution from parents? |  |  |
| :--- | :---: | :---: | ---: |
|  | Yes | No | Total |
| Yes | 68 | 70 | 138 |
|  | $49.3 \%$ | $50.7 \%$ | $100 \%$ |
| No | 88 | 72 | 160 |
|  | $55.0 \%$ | $45.0 \%$ | $100 \%$ |
| Total | 156 | 142 | 298 |
|  | $52.3 \%$ | $47.7 \%$ | $100 \%$ |
| $\chi^{2}=.973, \mathrm{p}=.324$ |  |  |  |

Table 2.19: Amounts of money parents lent to students' (percentages)

|  | 2010 |
| :--- | ---: |
| Less than $£ 100$ | 1.7 |
| £100-£499 | 60.3 |
| £1000-£999 $£ 1999$ | 19.0 |
| £2000 or more | 10.3 |
| TOTAL | 8.6 |
| n | 100 |

### 2.3 Savings

Table 2.20: Use of savings (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% using savings | 57.5 | 54.3 | 50.8 | 48.4 | 47.4 | 44.0 | 45.5 | 62.8 | 60.2 | 56.5 |
| n | 301 | 267 | 419 | 367 | 283 | 336 | 354 | 344 | 367 | 299 |

[^1]Table 2.21: Savings used since the beginning of the course (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Less than $£ 500$ | 27.3 | 29.9 | 23.9 | 16.2 | 13.2 | 13.3 | 14.0 | 13.7 | 11.7 | 13.5 |
| $£ 500-£ 999$ | 29.1 | 20.5 | 23.9 | 20.6 | 22.6 | 24.2 | 23.1 | 20.5 | 22.3 | 18.0 |
| £1000-£1999 | 28.5 | 25.2 | 27.7 | 41.2 | 29.2 | 33.3 | 24.0 | 29.5 | 27.7 | 31.6 |
| £2000 or more | 15.1 | 24.4 | 24.5 | 22.1 | 34.9 | 29.2 | 38.8 | 36.3 | 38.3 | 36.8 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| $n$ | 165 | 127 | 159 | 136 | 106 | 120 | 121 | 190 | 188 | 133 |

## 3 Employment

### 3.1 Participation in term-time employment

Table 3.1: Regular term-time employment (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Percentage with term- <br> time job |  |  |  |  |  |  |  |  |  |  |
| N | 30.3 | 33.8 | 36.4 | 45.4 | 50.9 | 53.7 | 53.4 | 48.2 | 53.9 | 46.3 |

Table 3.2: Crosstabulation of having a regular job by course

|  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |

$\chi^{2}=19.270, p=0.013$

Table 3.3: Crosstabulation of having a regular job by living arrangements (with parents or not)

| Live with parents? |  | Regular job? |  |
| :--- | ---: | ---: | ---: |
|  | Yes | No | Total |
| Yes | 30 | 15 | 45 |
|  | $66.7 \%$ | $33.3 \%$ | $100 \%$ |
| No | 115 | 153 | 268 |
|  | $42.9 \%$ | $57.1 \%$ | $100 \%$ |
| Total | 145 | 168 | 313 |
|  | $46.3 \%$ | $53.7 \%$ | $100 \%$ |
| $\chi^{2}=8.745, \mathrm{p}=0.003$ |  |  |  |

Table 3.4: Main reason for not having a job

| Reasons | n | $\%$ |
| :--- | :---: | :---: |
| I could not find any work | 31 | 18.7 |
| I don't need to work | 7 | 4.2 |
| I wanted to concentrate on my studies | 102 | 61.4 |
| I cannot work because of childcare responsibilities | 7 | 4.2 |
| Other reason | 19 | 11.4 |
| TOTAL | 166 | 100 |

Table 3.5: Number of hours per week worked by students in term-time employment (percentages)

| Hours worked | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Up to 8 | 31.5 | 37.8 | 37.0 | 24.7 | 18.5 | 19.9 | 18.2 | 22.3 | 20.9 | 27.0 |
| $9-16$ | 57.3 | 44.5 | 42.6 | 44.3 | 50.0 | 51.1 | 56.7 | 51.4 | 50.7 | 44.7 |
| $17-24$ | 7.9 | 14.4 | 14.8 | 24.7 | 23.3 | 20.9 | 19.8 | 17.1 | 21.4 | 19.9 |
| 25 or more | 3.3 | 3.3 | 5.6 | 6.3 | 8.2 | 8.1 | 5.3 | 9.1 | 7.0 | 8.5 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| $n$ | 94 | 91 | 162 | 174 | 146 | 186 | 187 | 175 | 201 | 173 |

Table 3.6: Average hours worked in regular paid employment by course and percent with a part-time job

| Course | Mean (including |  | Mean (excluding | \% with a regular |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | those not working) | N | those not working) | N | job | N |
| Nursing | 10.3 | 13 | 16.8 | 8 | 61.5 | 13 |
| Business/Finance | 8.1 | 48 | 13.8 | 28 | 58.3 | 48 |
| PE QTS | 5.3 | 64 | 12.2 | 28 | 45.3 | 64 |
| Geography/Environment | 3.6 | 48 | 11.4 | 15 | 31.2 | 48 |
| History of Design/ |  |  |  |  |  |  |
| Visual Culture | 2.6 | 13 | 8.6 | 4 | 30.8 | 13 |
| Engineering | 7.8 | 20 | 14.1 | 11 | 55.0 | 20 |
| Social Science | 8.4 | 35 | 17.4 | 17 | 51.4 | 35 |
| Architecture | 1.5 | 19 | 9.5 | 3 | 15.8 | 19 |
| Service Management | 8.4 | 53 | 15.4 | 29 | 54.7 | 53 |
| Total | 6.4 | 313 | 13.9 | 143 | 46.3 | 313 |

$\mathrm{H}=24.463, \mathrm{p}=0.002$ (including those without a job).
$\%$ with a job $\left(\chi^{2}=19.270, p=0.013\right)$.

Table 3.7: Average hours worked in regular paid employment by site

|  | Mean (including <br> those not working) | Mean (excluding |  |
| :--- | ---: | ---: | ---: | ---: |
| Site | 7.1 | N | those not working) |

The difference is not statistically significant.

Table 3.8: Average hours worked in regular paid employment by age

|  | Mean (including <br> those not working) | N | Mean (excluding <br> those not working) | N |
| :--- | ---: | ---: | ---: | ---: |
| Age | 5.6 | 166 | 12.8 | 73 |
| $18-20$ | 7.1 | 140 | 15.1 | 66 |
| $21+$ (mature students) | 6.4 | 306 | 13.9 | 139 |
| Total | $\mathrm{U}=1925.5, \mathrm{p}=0.041$ | $\mathrm{U}=10768.5, \mathrm{p}=.277$ |  |  |
| Mann Whitney U Test |  |  |  |  |

Table 3.9 Crosstabulation of hours worked in regular employment (including non-employed) by faculty

|  | Up to 15 hours | $>15$ hours | Total |
| :--- | ---: | ---: | ---: |
| Health | 28 | 13 | 41 |
|  | $68.3 \%$ | $31.7 \%$ | $100 \%$ |
| MIS | 27 | 4 | 31 |
|  | $87.1 \%$ | $12.9 \%$ | $100 \%$ |
| Education and Sport | 83 | 19 | 102 |
|  | $81.4 \%$ | $18.6 \%$ | $100 \%$ |
| Science and | 52 | 5 | 57 |
| Engineering | $91.2 \%$ | $8.8 \%$ | $100 \%$ |
| Arts | 31 | 0 | 31 |
|  | $100.0 \%$ | $.0 \%$ | $100 \%$ |
| Total | 221 | 41 | 262 |
|  | $84.4 \%$ | $15.6 \%$ | $100 \%$ |
| $\chi^{2}=16.666, p=0.002$ |  |  |  |

$\chi^{2}=16.666, p=0.002$

Table 3.10 Crosstabulation of hours worked in regular employment (including non-employed) by course

|  | Up to 15 hours | $>15$ hours | Total |
| :--- | ---: | ---: | ---: |
| Nursing | 8 | 3 | 11 |
| Business/Finance | $72.7 \%$ | $27.3 \%$ | $100 \%$ |
| PE qts | 27 | 4 | 31 |
|  | $87.1 \%$ | $12.9 \%$ | $100 \%$ |
| Geography/Env | 54 | 6 | 60 |
|  | $90.0 \%$ | $10.0 \%$ | $100 \%$ |
| History of Desing/Visual Culture | 42 | 3 | 45 |
| Engineering | $93.3 \%$ | $6.7 \%$ | $100 \%$ |
|  | 13 | 0 | 13 |
| Social Science | $100 \%$ | $.0 \%$ | $100 \%$ |
|  | 10 | 2 | 12 |
| Architecture | $83.3 \%$ | $16.7 \%$ | $100 \%$ |
|  | 20 | 10 | 30 |
| Service Management | $66.7 \%$ | $33.3 \%$ | $100 \%$ |
|  | 18 | 0 | 18 |
| Total | $100 \%$ | $.0 \%$ | $100 \%$ |
| $\chi^{2}=25824$, p=0.001 | 29 | 13 | 42 |
|  | $69.0 \%$ | $31.0 \%$ | $100 \%$ |
|  | 221 | 41 | 262 |
|  | $84.4 \%$ | $15.6 \%$ | $100 \%$ |

$\overline{\chi^{2}=25.824, p=0.001}$

Table 3.11: Students' weekly earnings from term-time employment (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Less than $£ 30$ | 19.5 | 26.7 | 21.7 | 16.4 | 11.8 | 5.4 | 7.5 | 8.0 | 4.7 | 4.4 |
| £30-f59 | 51.7 | 45.6 | 46.0 | 38.0 | 28.5 | 34.8 | 29.0 | 24.7 | 23.8 | 19.9 |
| £60-£89 | 19.5 | 16.7 | 16.8 | 25.1 | 38.9 | 34.3 | 32.8 | 31.6 | 31.1 | 30.9 |
| £90 or more | 9.2 | 11.1 | 15.5 | 20.5 | 20.8 | 25.5 | 30.6 | 35.6 | 40.4 | 44.9 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| $n$ |  |  |  |  |  |  |  |  |  |  |
|  | 87 | 90 | 161 | 171 | 144 | 184 | 186 | 174 | 193 | 136 |

Table 3.12: Crosstbulation of average weekly earnings from regular employment by course

| Course | Mean $£$ (including those not working) | N | Mean $£$ (excluding those not working) | N | Mean $£$ per hour |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Nursing | 68.63 | 13 | 111.52 | 8 | 6.99 |
| Business/Finance | 53.63 | 46 | 94.88 | 26 | 6.98 |
| PE QTS | 33.26 | 62 | 82.48 | 25 | 7.26 |
| Geography/Env | 22.33 | 48 | 71.47 | 15 | 6.31 |
| History of Design/ |  |  |  |  |  |
| Visual Culture | 17.46 | 13 | 56.75 | 4 | 7.54 |
| Engineering | 54.95 | 19 | 104.40 | 10 | 6.94 |
| Social Science | 59.00 | 33 | 121.69 | 16 | 6.85 |
| Architecture | 9.74 | 19 | 61.67 | 3 | 6.35 |
| Service Management | 57.74 | 53 | 105.52 | 29 | 7.37 |
| Total | 42.34 | 306 | 95.27 | 136 | 7.02 |
| Kruskal Wallis H Test | $\mathrm{X}^{2}=25.297, p=0.001$ |  | $x^{2}=13.976, p=0.082$ |  | $\mathrm{X}^{2}=1.950, p=0.983$ |
| Mature students | 50.80 | 136 | 109.66 | 63 | 7.48 |
| Students aged 18-20 | 34.74 | 163 | 82.07 | 69 | 6.68 |
| Mann Whitney U Test | U=10001.00 | . 109 | $\mathrm{U}=1533.00$ | . 003 | $\mathrm{U}=1803.00, p=0.091$ |

Table 3.13: Average weekly earnings from regular employment by site (including non-employed).

| Main site of study | Mean | N |
| :--- | ---: | ---: |
|  |  |  |
| Eastbourne | 46.7 | 127 |
| Falmer | 49.7 | 25 |
| Grand Parade | 17.5 | 13 |
| Hastings | 81.7 | 9 |
| Moulsecoomb | 36.1 | 132 |
| Total | 42.2 | 306 |

The difference is not statistically significant

Table 3.14: Statistical test results comparing for having a regular part-time job by mean financial contribution from parents

| Regular part-time job at <br> the moment | N | Mean Rank <br> (financial cont.) | Sum of Ranks |
| :--- | ---: | ---: | ---: |
| Yes | 29 | 40.24 | 1167.00 |
| No | 61 | 48.00 | 2928.00 |
| Total | 90 |  |  |
|  |  |  | Z |

Table 3.15: Type of regular term-time employment undertaken (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Shop/sales | 21.3 | 27.5 | 25.3 | 35.5 | 29.9 | 47.3 | 44.9 | 42.0 | 41.8 | 45.1 |
| Bar/catering | 40.5 | 31.9 | 30.9 | 21.8 | 20.4 | 21.5 | 29.9 | 30.1 | 26.4 | 16.0 |
| Administration | 8.5 | 4.4 | 9.9 | 9.1 | 23.9 | 11.3 | 8.0 | 11.4 | 12.4 | 5.6 |
| Caring | 8.5 | 9.9 | 10.5 | 10.9 | 4.1 | 5.9 | 3.7 | 5.1 | 5.5 | 9.7 |
| Manual | 8.5 | 5.5 | 2.5 | 5.7 | 6.1 | 5.4 | 1.1 | 1.7 | 1.5 | 2.1 |
| Youth | 0 | 3.3 | 3.1 | 0 | 2.0 | 0.5 | 2.1 | 3.4 | 1.5 | 0.7 |
| Domestic | 5.3 | 3.3 | 3.7 | 1.0 | 0.7 | 1.6 | 2.1 | 1.7 | 0.5 | 1.4 |
| Leisure/Arts | - | - | - | - | - | - | - | - | - | 6.9* |
| Other | 7.4 | 14.3 | 14.2 | 16.0 | 12.9 | 6.5 | 7.5 | 4.5 | 3.0 | 13.0 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| n | 94 | 91 | 161 | 175 | 147 | 186 | 225 | 176 | 201 | 144 |

*Previously coded as 'other'

Table 3.16: Types of ad hoc term-time employment undertaken (percentages)

| Type of work | 2008 | 2010 |
| :--- | :---: | :---: |
| Youth /university work | 34.6 | 27.8 |
| Caring | 11.5 | 5.6 |
| Administration | 9.6 | 1.9 |
| Bar/catering | 9.6 | 16.7 |
| Shop/sales | 17.3 | 14.8 |
| Manual | 5.8 | 1.9 |
| Leisure /arts | 3.8 | 7.4 |
| Domestic | 0.0 | 0.0 |
| Other | 7.7 | 24.1 |
| TOTAL | 100 | 100 |
| N | 52 | 54 |

Table 3.17: All term-time employment (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Regular job only | 26.0 | 26.5 | 28.8 | 36.6 | 41.9 | 44.5 | 43.4 | 41.1 | 45.2 | 46.2 |
| Ad hoc employment only | 13.7 | 13.4 | 14.0 | 12.7 | 12.0 | 10.4 | 12.0 | 10.2 | 9.0 | 17.6 |
| Regular job and ad hoc <br> employment | 4.3 | 7.1 | 7.2 | 8.8 | 8.6 | 8.8 | 9.9 | 6.7 | 6.6 |  |
| All term-time <br> employment | 44.0 | 47.0 | 50.0 | 58.1 | 62.5 | 63.7 | 65.3 | 58.0 | 60.8 | 65.1 |

### 3.2 Attitudes to term-time employment

Table 3.18: Responses to the statement, 'My term-time job has had a detrimental effect on the time I have available to study' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly agree | 31.1 | 30.3 | 32.4 | 40.0 | 39.7 | 17.7 | 33.9 | 20.7 | 18.5 |
| Agree | 27.9 | 33.7 | 34.2 | 27.3 | 30.6 | 38.6 | 35.5 | 37.9 | 37.6 |
| Neutral | 17.2 | 20.2 | 13.0 | 20.0 | 19.1 | 20.9 | 16.9 | 21.2 | 24.2 |
| Disagree | 18.0 | 12.5 | 18.1 | 12.1 | 9.6 | 20.5 | 10.9 | 17.2 | 16.6 |
| Strongly disagree | 5.7 | 3.4 | 2.3 | 0.6 | 1.0 | 2.3 | 2.7 | 3.0 | 3.2 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| N | 122 | 208 | 216 | 165 | 209 | 220 | 183 | 203 | 157 |
| H=12.382, $=0.002 . ~$ |  |  |  |  |  |  |  |  |  |

$\mathrm{H}=12.382, \mathrm{p}=0.002$.

Table 3.19: Responses to the statement, 'Because of my term-time job, the quality of my academic work has suffered' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly agree | 11.8 | 17.4 | 19.5 | 30.9 | 28.8 | 17.7 | 25.5 | 20.4 | 18.6 |
| Agree | 25.2 | 31.9 | 34.4 | 29.1 | 28.4 | 28.6 | 28.3 | 29.9 | 23.1 |
| Neutral | 32.8 | 25.6 | 20.5 | 23.0 | 24.0 | 26.8 | 25.5 | 14.4 | 28.8 |
| Disagree | 24.4 | 19.3 | 22.3 | 15.2 | 17.8 | 23.2 | 17.4 | 29.9 | 23.1 |
| Strongly disagree | 5.9 | 5.8 | 3.3 | 1.8 | 1.0 | 3.6 | 3.3 | 5.5 | 6.4 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| n | 119 | 207 | 215 | 165 | 208 | 220 | 184 | 201 | 156 |
| $H=9.562, \mathrm{p}=0.008$ |  |  |  |  |  |  |  |  |  |

Table 3.20: Responses to the statement, 'The combination of academic work and paid work during term-time means I am often very tired' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly agree | 37.5 | 37.0 | 40.5 | 52.1 | 47.4 | 35.1 | 45.1 | 35.5 | 35.1 |
| Agree | 39.2 | 37.0 | 32.1 | 33.3 | 33.0 | 38.3 | 37.0 | 40.9 | 34.4 |
| Neutral | 10.8 | 14.0 | 14.9 | 8.5 | 11.0 | 12.6 | 7.1 | 12.3 | 14.3 |
| Disagree | 10.0 | 10.1 | 11.6 | 6.1 | 8.6 | 12.6 | 9.2 | 9.9 | 13.4 |
| Strongly disagree | 2.5 | 1.9 | 0.9 | 0 | 0 | 1.4 | 1.6 | 1.5 | 2.6 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| n | 120 | 208 | 215 | 165 | 209 | 222 | 184 | 203 | 154 |

( $\mathrm{H}=6.489, \mathrm{p}=0.039$ ).

Table 3.21: Responses to the statement, 'My term-time job has reduced the time I have available for social activities' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly <br> agree | 22.7 | 20.0 | 17.4 | 36.8 | 40.2 | 24.0 | 38.6 | 28.1 | 30.8 |
| Agree | 38.7 | 43.4 | 37.6 | 36.8 | 34.0 | 47.5 | 37.5 | 42.9 | 31.4 |
| Neutral | 16.8 | 16.6 | 21.8 | 13.2 | 11.5 | 14.0 | 7.6 | 10.3 | 14.7 |
| Disagree | 15.1 | 17.1 | 21.4 | 12.6 | 13.4 | 14.0 | 12.5 | 15.8 | 18.6 |
| Strongly | 6.7 | 2.9 | 1.8 | 0.6 | 1.0 | 0.5 | 3.8 | 3.0 | 4.5 |
| disagree | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL | 119 | 205 | 229 | 166 | 209 | 221 | 184 | 203 | 156 |
| n |  |  |  |  |  |  |  |  |  |

Table 3.22: Responses to the statement, 'I would like to do more paid work in term-time but my academic work prevents this' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly agree | 16.9 | 14.4 | 13.1 | 15.5 | 20.3 | 15.8 | 22.0 | 17.2 | 23.1 |
| Agree | 30.0 | 36.8 | 39.3 | 29.2 | 31.4 | 30.7 | 29.0 | 36.0 | 37.8 |
| Neutral | 23.1 | 17.2 | 14.0 | 18.4 | 15.0 | 18.0 | 15.1 | 17.2 | 14.7 |
| Disagree | 23.9 | 23.0 | 26.2 | 32.1 | 25.1 | 27.2 | 26.3 | 26.1 | 19.9 |
| Strongly disagree | 6.1 | 5.6 | 7.4 | 4.8 | 8.2 | 8.3 | 7.5 | 3.4 | 4.5 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| $n$ | 141 | 209 | 229 | 168 | 207 | 228 | 186 | 203 | 156 |

Table 3.23: Responses to the statement, 'I would like to do more academic work in term-time but my paid work prevents this' (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Strongly agree | 14.1 | 17.4 | 17.2 | 26.2 | 29.1 | 16.9 | 30.1 | 22.3 | 17.0 |
| Agree | 28.1 | 25.6 | 31.5 | 28.6 | 29.6 | 26.2 | 25.1 | 25.7 | 30.2 |
| Neutral | 28.1 | 22.2 | 27.6 | 21.4 | 20.9 | 20.9 | 21.9 | 20.3 | 18.9 |
| Disagree | 24.2 | 25.6 | 20.3 | 20.2 | 17.0 | 30.7 | 18.0 | 22.3 | 22.0 |
| Strongly disagree | 5.5 | 9.2 | 3.4 | 3.6 | 3.4 | 5.3 | 4.9 | 9.4 | 11.9 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| $n$ | 128 | 207 | 232 | 168 | 206 | 225 | 183 | 202 | 155 |

Table 3.24: Responses to the statement, 'My term-time job has given me useful work experience' (percentages)

|  | 2010 |
| :--- | ---: |
| Strongly agree | 21.9 |
| Agree | 34.2 |
| Neutral | 16.1 |
| Disagree | 18.1 |
| Strongly disagree | 9.7 |
| TOTAL | 100 |
| n | 155 |

Table 3.25: Responses to the statement, 'I would only take a paid job in term-time if I could fit it in around my academic timetable' (percentages)

|  | 2010 |
| :--- | ---: |
| Strongly agree | 24.7 |
| Agree | 41.6 |
| Neutral | 14.9 |
| Disagree | 13.0 |
| Strongly disagree | 5.8 |
| TOTAL | 100 |
| n | 154 |

Table 3.26: Responses to the statement, 'My paid work has led me to miss taught sessions' (percentages)

|  | 2010 |
| :--- | :---: |
| Strongly agree | 9.7 |
| Agree | 17.5 |
| Neutral | 14.3 |
| Disagree | 29.9 |
| Strongly disagree | 28.6 |
| TOTAL | 100 |
| n | 154 |

Table 3.27: Mean hours worked by agreement with statements regarding impact of term-time work

|  | Agree | Neutral | Disagree | Kruskal Wallis |
| :---: | :---: | :---: | :---: | :---: |
| My term-time job has given me useful work experience | 14.2 | 14.1 | 14.2 | $\chi^{2}=.153, \mathrm{p}=.926$ |
| My term-time job has had a detrimental effect on the time I have available to study | 16.2 | 11.4 | 11.7 | $\chi^{2}=12,382, p=0.002$ |
| I would like to do more paid work in term-time but my academic work prevents this | 14.0 | 15.6 | 13.6 | $\chi^{2}=2.999, \mathrm{p}=0.223$ |
| I would only take a paid job in term-time if I could fit it in around my academic timetable | 13.2 | 14.7 | 16.2 | $\chi^{2}=3.114, p=0.211$ |
| The combination of academic and paid work during term-time means that I am often very tired | 15.3 | 13.7 | 10.8 | $\chi^{2}=6.489, p=0.039$ |
| Because of my term-time job, the quality of my academic work has suffered | 16.6 | 14.3 | 11.6 | $\chi^{2}=9.562, p=0.008$ |
| My term-time job has reduced the time I have available for social activities | 15.1 | 12.0 | 14.3 | $\chi^{2}=3.651, \mathrm{p}=0.161$ |
| My paid work has led me to miss taught sessions | 17.8 | 12.9 | 13.1 | $\chi^{2}=9.427, p=0.009$ |
| I would like to do more academic work in term-time but my paid work prevents this | 16.0 | 13.7 | 11.9 | $\chi^{2}=8.539, p=0.0151$ |

### 3.3 Vacation employment

Table 3.28: Vacation employment (percentages)

|  | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Year 1, Christmas | 43.7 | 41.1 | 44.9 | 52.7 | 50.8 | 56.3 | 52.5 | 50.5 | 52.5 |
| Year 1, Easter | 37.5 | 39.1 | 44.5 | 55.1 | 45.4 | 52.9 | 51.4 | 40.5 | 51.6 |
| Summer | 89.8 | 77.8 | 76.6 | 83.6 | 79.3 | 79.4 | 78.0 | 73.2 | 72.9 |
| Year 2, Christmas | 33.3 | 32.2 | 44.5 | 52.5 | 44.7 | 48.9 | 45.8 | 46.1 | 52.9 |
| n | 301 | 270 | 447 | 385 | 295 | 341 | 359 | 380 | 314 |

Table 3.29: Reasons for working in the vacation (percentages)

| Need money for basic living costs | 84.4 |
| :--- | :---: |
| Extra money so I can afford clothes, music, phone | 56.6 |
| Extra money to go out socialising | 55.8 |
| Avoid getting into debt | 53.0 |
| To pay for books and other items required on the course | 46.6 |
| Extra money for a holiday | 43.8 |
| Looks good on my CV | 40.2 |
| To gain work experience | 33.9 |
| To pay off current debt | 31.5 |
| So I can save | 29.1 |
| Reducing the money I owe when I graduate | 24.7 |
| To pay for tuition fees | 14.7 |
| I have a family to support | 251 |

3.4 Future plans

Table 3.30: Plans upon graduation

|  | 2008 | 2010 |
| :--- | :---: | :---: |
| Own business | 1.9 | 1.7 |
| Employment | 39.8 | 64.7 |
| Postgraduate education | 15.6 | 6.9 |
| Gap year | 10.9 | 9.9 |
| Undecided | 30.4 | 16.2 |
| Other | 1.4 | 0.7 |
| TOTAL | 100 | 100 |
| N | 359 | 303 |

## 4 Expenditure

Table 4.1: Weekly accommodation costs (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nothing | 5.7 | 10.0 | 10.0 | 9.5 | 13.8 | 12.3 | 15.6 | 12.9 | 11.0 | 12.5 |
| Less than $£ 50$ | 58.4 | 60.2 | 56.0 | 56.5 | 35.3 | 15.0 | 7.6 | 2.8 | 3.8 | 3.0 |
| £50-59 |  |  |  |  |  | 29.3 | 15.6 | 3.9 | 5.4 | 1.6 |
| £60-69 | $(35.4)^{2}$ | $(27.9)^{2}$ | $(34.0)^{2}$ | $(34.0)^{2}$ | $(53.4)^{2}$ | 31.7 | 39.1 | 32.5 | 7.8 | 2.3 |
| £70-79 |  |  |  |  |  | $11.7^{3}$ | $22.1{ }^{3}$ | $47.9^{3}$ | 32.5 | 21.1 |
| £80-89 |  |  |  |  |  |  |  |  | $39.5{ }^{4}$ | 32.9 |
| £90-99 |  |  |  |  |  |  |  |  |  | 15.8 |
| £100-109 |  |  |  |  |  |  |  |  |  | 7.6 |
| £110 or more |  |  |  |  |  |  |  |  |  | 3.3 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| n | 298 | 269 | 423 | 377 | 290 | 333 | 353 | 363 | 372 | 304 |

[^2]Table 4.2: Crosstabulation of cost of accommodation by site of study

|  | $<£ 80$ per week $>=£ 80$ per week | Total |  |
| :--- | ---: | ---: | ---: |
| Eastbourne | 73 | 53 | 126 |
| Falmer | $57.9 \%$ | $42.1 \%$ | $100 \%$ |
|  | 6 | 18 | 24 |
| Grand Parade | $25.0 \%$ | $75.0 \%$ | $100 \%$ |
|  | 1 | 12 | 13 |
| Hastings | $7.7 \%$ | $92.3 \%$ | $100 \%$ |
|  | 4 | 7 | 11 |
| Moulsecoomb | $36.4 \%$ | $63.6 \%$ | $100 \%$ |
|  | 39 | 91 | 130 |
| Total | $30.0 \%$ | $70.0 \%$ | $100 \%$ |
|  | 123 | 181 | 304 |
|  | $40.5 \%$ | $59.5 \%$ | $100 \%$ |

$\chi^{2=} 30.131, p<0.0005$

Table 4.3: Crosstabulation of cost of accommodation by age

|  | Under $£ 90$ | $>=£ 90$ | Total |
| :--- | ---: | ---: | ---: |
| $18-20$ | 129 | 35 | 164 |
|  | $78.7 \%$ | $21.3 \%$ | $100 \%$ |
| mature | 91 | 45 | 136 |
| students (21+) | $66.9 \%$ | $33.1 \%$ | $100 \%$ |
| Total | 220 | 80 | 300 |
|  | $73.3 \%$ | $26.7 \%$ | $100 \%$ |

$\chi^{2}=5.246, p=0.022$
Table 4.4: Estimated weekly expenditure on electricity, gas $^{5}$ and water ${ }^{6}$ (percentages)

|  | Electricity | Gas | Water |
| :--- | :---: | :---: | :---: |
| Nothing | 16.7 | 20.4 | 26.5 |
| Less than $£ 10$ | 42.4 | 37.7 | 37.6 |
| $£ 10-14$ | 24.3 | 25.0 | 21.5 |
| £15 or more | 16.7 | 16.9 | 14.3 |
| TOTAL | 100 | 100 | 100 |
| n | 288 | 284 | 279 |

[^3]Table 4.5: Estimated weekly expenditure on food (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nothing |  |  |  |  |  |  |  |  |  | 2.7 |
| Less than $£ 15$ | 20.6 | 37.2 | 26.6 | 21.8 | 25.8 | 18.6 | 23.7 | 18.6 | 9.3 | 19.0 |
| £15-£24 | 49.8 | 32.2 | 34.9 | 40.4 | 42.6 | 52.4 | 43.7 | 39.1 | 39.3 | 39.5 |
| £25-£29 | 10.7 | 12.6 | 13.6 | 15.3 | 12.4 | 15.0 | 12.3 | 17.5 | 22.3 | 12.9 |
| £30-£39 | $(18.9){ }^{7}$ | $(18.0)^{7}$ | $(25.1)^{7}$ | $(22.3)^{7}$ | $(19.2)^{7}$ | $(14.0)^{7}$ | 12.0 | 17.2 | 19.5 | 14.3 |
| £40 or more |  |  |  |  |  |  | 8.3 | 8.7 | 9.6 | 11.6 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| N | 291 | 261 | 418 | 370 | 291 | 328 | 350 | 355 | 364 | 294 |

7 These figures refer to expenditure of $£ 30$ or more. No breakdown of this category is available prior to 2004.

Table 4.6: Estimated weekly expenditure on social activities (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nothing | 12.3 | 12.9 | 19.3 | 18.8 | 14.7 | 9.3 | 7.5 | 12.4 | 5.2 | 2.4 |
| Less than $£ 10$ | 21.0 | 13.3 | 11.8 | 6.5 | 6.5 | 6.5 | 3.3 | 6.1 | 1.8 | 10.2 |
| $£ 10-£ 19$ | 30.7 | 31.8 | 26.0 | 18.0 | 16.8 | 13.9 | 14.1 | 14.7 | 11.0 | 35.5 |
| £20-49 | 28.0 | 31.4 | 30.6 | 42.2 | 35.1 | 38.4 | 41.7 | 35.2 | 46.6 | 49.1 |
| £50 or more | 8.0 | 10.6 | 12.3 | 14.5 | 26.5 | 31.9 | 33.3 | 31.7 | 35.3 | 2.7 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| $n$ | 300 | 264 | 415 | 372 | 279 | 323 | 333 | 347 | 326 | 293 |

Table 4.7: Estimated weekly expenditure on photocopying, mobile phone and broadband/TV/phone (percentages)

|  | Clothes | Photocopying | Mobile phone | Broadband/TV/phone |
| :--- | :---: | ---: | ---: | ---: |
| Nothing | 20.4 | 43.6 | 11.3 | 21.2 |
| Less than $£ 10$ | 34.7 | 44.0 | 51.5 | 56.1 |
| $£ 10-£ 15$ | 14.4 | 6.0 | 15.4 | 12.6 |
| $£ 15-£ 19$ | 10.2 | 2.5 | 5.5 | 4.3 |
| $£ 19-£ 24$ | 8.4 | 1.8 | 5.9 | 3.2 |
| $£ 25-£ 29$ | 3.5 | 0.7 | 3.4 | 0.7 |
| $£ 30-£ 34$ | 2.1 | 0.4 | 4.1 | 0.7 |
| $£ 35$ or more | 4.3 | 1.1 | 100 | 1.1 |
| TOTAL | 100 | 285 | 293 | 100 |
| $n$ |  |  |  | 278 |

Table 4.8: Expenditure on course books during the academic year (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nothing | 17.0 | 13.4 | 18.6 | 9.0 | 15.2 | 7.0 | 9.9 | 11.0 | 15.8 | 20.8 |
| Less than $£ 20$ | 6.7 | 4.5 | 3.8 | 2.9 | 3.2 | 2.4 | 1.8 | 1.4 | 3.0 | 13.5 |
| £20-£49 | 22.7 | 30.1 | 24.8 | 19.7 | 18.4 | 21.3 | 18.4 | 15.9 | 14.9 | 18.5 |
| £50-£99 | 29.7 | 27.1 | 31.1 | 35.3 | 21.9 | 24.0 | 28.7 | 21.8 | 23.3 | 20.8 |
| £100 or more | 24.0 | 24.9 | 21.7 | 38.2 | 41.3 | 45.3 | 41.2 | 49.9 | 43.0 | 26.4 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| N | 300 | 269 | 424 | 376 | 283 | 329 | 342 | 353 | 335 | 303 |

Table 4.9: Estimated expenditure on computer equipment, compulsory course cost (e'g trips) and additional costs during the academic year (percentages)

|  | Computer <br> equipment | Compulsory <br> course costs | Additional <br> costs |
| :--- | ---: | ---: | ---: |
| Nothing | 26.4 | 40.1 | 44.1 |
| Less than $£ 20$ | 18.2 | 10.5 | 19.6 |
| £20-£49 | 16.9 | 8.5 | 11.8 |
| $£ 50-£ 99$ | 13.9 | 6.5 | 5.9 |
| $£ 100-£ 499$ | 14.2 | 23.8 | 15.7 |
| $£ 500$ or more | 10.5 | 10.5 | 2.9 |
| TOTAL | 100 | 100 | 100 |
| N | 296 | 296 | 102 |

Table 4.10: Estimated weekly expenditure (banded) on course-related costs by course

|  | Books | Computers and computer equipment | Compulsory course costs | Other additional costs |
| :---: | :---: | :---: | :---: | :---: |
| Nursing | 2.08 | 2.42 | 1.25 | 2.00 |
| Business/Finance | 4.89 | 3.09 | 2.18 | 1.77 |
| PE QTS | 2.73 | 3.21 | 3.61 | 3.50 |
| Geography/Env | 3.13 | 2.55 | 5.10 | 2.33 |
| History of Design/ Visual Culture | 3.67 | 2.75 | 2.42 | 2.67 |
| Engineering | 2.53 | 3.25 | 2.47 | 2.00 |
| Social Science | 3.38 | 3.00 | 1.68 | 2.06 |
| Architecture | 3.78 | 4.17 | 5.11 | 4.08 |
| Service Management | 2.38 | 2.94 | 1.48 | 1.72 |
| Total | 3.19 | 3.03 | 2.95 | 2.41 |
| Kruskal Wallis H Test | $\mathrm{X}^{2}=61.711, \mathrm{p}<0.0005$ | $\mathrm{X}^{2}=12.332, \mathrm{p}=.137$ | $\mathrm{X}^{2}=136.459, \mathrm{p}<0.0005$ | $\mathrm{X}^{2}=23.740, p=0.003$ |

1=Nothing, $2=$ Less than $£ 20,3=£ 20-£ 49,4=£ 50-£ 99,5=£ 100-£ 499,6=£ 500$ or more

Table 4.11: The extent to which students agree 'The university experience has provided value for money' (percentages)

|  | 2010 |
| :--- | :---: |
| Strongly agree | 3.9 |
| Agree | 24.3 |
| Neutral | 28.5 |
| Disagree | 25.6 |
| Strongly disagree | 17.7 |
| TOTAL | 100 |
| N | 305 |

Table 4.12: Crosstabulation of agreement that the university provides value for money by faculty (percentages)

|  | Agree or <br> strongly agree | Neutral | Disagree or strongly <br> disagree | Total |
| :--- | :---: | :---: | :---: | :---: |
| Health and Social Science | 38.3 | 23.4 | 38.3 | 100 |
| Management and | 23.4 | 34.0 | 42.6 | 100 |
| Information Science | 20.2 | 27.2 | 52.6 | 100 |
| Education and Sport | 45.5 | 28.8 | 25.8 | 100 |
| Science and Engineering | 12.9 | 32.3 | 54.8 | 100 |
| Arts | 27.8 | 29.2 | 43.1 | 100 |
| Total |  |  |  |  |

Table 4.13: Car and computer ownership (percentages)

|  | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% with regular use of a car | 45 | 52 | 46 | 49 | 49 | 50 | 58 |
| \% with regular use of a computer | 68 | 74 | 80 | 90 | 94 | 97 | 99 |
| \% with access to broadband at home ${ }^{8}$ |  |  |  |  | 80 | 88 | 97 |
| n | 390 | 285 | 330 | 356 | 363 | 360 | 305 |

Table 4.14: Estimated weekly expenditure on travel to the university (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nothing | 22.9 | 43.1 | 29.5 | 30.2 | 28.0 | 26.4 | 29.1 | 30.8 | 24.3 | 33.0 |
| Less than $£ 10$ | 53.5 | 34.2 | 42.6 | 41.0 | 40.6 | 41.5 | 30.6 | 26.3 | 21.8 | 21.4 |
| £10-£19 | 15.3 | 13.0 | 19.1 | 15.8 | 18.1 | 19.1 | 23.0 | 29.1 | 31.3 | 22.8 |
| £20 or more | 8.3 | 9.7 | 8.8 | 12.9 | 13.3 | 13.0 | 17.4 | 13.5 | 22.6 | 22.8 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| N | 288 | 269 | 434 | 380 | 293 | 330 | 357 | 364 | 367 | 294 |

8 This question was not asked until the 2006 survey

Table 4.15: Crosstabulation of weekly travel expenditure by site of study

|  | Less than $£ 10$ | $>=£ 10$ | Total |
| :--- | ---: | ---: | ---: |
| Eastbourne | 65 | 55 | 120 |
| Falmer | $54.2 \%$ | $45.8 \%$ | $100.0 \%$ |
|  | 6 | 18 | 24 |
| Grand Parade | $25.0 \%$ | $75.0 \%$ | $100.0 \%$ |
|  | 10 | 2 | 12 |
| Hastings | $83.3 \%$ | $16.7 \%$ | $100.0 \%$ |
|  | 3 | 7 | 10 |
| Moulsecoomb | $30.0 \%$ | $70.0 \%$ | $100.0 \%$ |
|  | 76 | 52 | 128 |
| Total | $59.4 \%$ | $40.6 \%$ | $100.0 \%$ |
| $\chi^{2}=16.093, \mathrm{p}=0.003$ | 160 | 134 | 294 |
|  | $54.4 \%$ | $45.6 \%$ | $100.0 \%$ |

Table 4.16: Mode of transport most often used to travel to the university (percentages)

|  | 1992 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Car | 38.0 | 35.2 | 34.4 | 40.0 | 41.4 |
| Train | 16.0 | 13.0 | 12.9 | 11.6 | 7.4 |
| Bus | 5.3 | 16.9 | 15.4 | 20.3 | 9.1 |
| Walk | 26.0 | 31.5 | 32.0 | 23.8 | 37.9 |
| Cycle | 9.3 | 2.0 | 4.4 | 3.6 | 2.9 |
| Other | 5.3 | 1.4 | 0.8 | 0.8 | 1.3 |
| TOTAL | 100 | 100 | 100 | 100 | 100 |
| $N$ | 300 | 355 | 363 | 370 | 309 |

Table 4.17: Crosstabulation of mode of transport by location of study

|  | Car |  |  |  |  | Public transport | Walk or cycle | Total |
| :--- | ---: | ---: | ---: | ---: | :---: | :---: | :---: | :---: |
| Eastbourne/Hastings | 85 | 7 | 46 | 138 |  |  |  |  |
|  | $61.6 \%$ | $5.1 \%$ | $33.3 \%$ | $100 \%$ |  |  |  |  |
| Brighton | 43 | 44 | 80 | 167 |  |  |  |  |
|  | $25.7 \%$ | $26.3 \%$ | $47.9 \%$ | $100 \%$ |  |  |  |  |
| Total | 128 | 51 | 126 | 305 |  |  |  |  |
|  | $42.0 \%$ | $16.7 \%$ | $41.3 \%$ | $100 \%$ |  |  |  |  |

$\chi^{2}=47.471, p<0.0005$

Table 4.18: Crosstabulation of main site of study and regular use of a car

|  | Use of a car |
| :--- | ---: |
| Eastbourne | 80 |
| Falmer | $63.5 \%$ |
|  | 12 |
| Grand Parade | $48.0 \%$ |
|  | 5 |
| Hastings | $41.7 \%$ |
|  | 10 |
| Moulsecoomb | $90.9 \%$ |
|  | 69 |
| Total | $52.7 \%$ |
| $\chi^{2}=10.287, \mathrm{p}=0.036$ | 176 |

## 5 Credit and debt

Table 5.1: Current financial situation (percentages)

|  | 1992 | 1994 | 1996 | 1998 | 2000 | 2002 | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| In credit | 42.9 | 50.9 | 45.6 | 33.0 | 28.5 | 30.3 | 31.5 | 33.3 | 50.4 | 56.9 |
| Up to $£ 1000$ in debt | 40.0 | 27.0 | 24.9 | 25.4 | 30.6 | 22.7 | 14.1 | 22.4 | 21.5 | 16.8 |
| $£ 1001-£ 2000$ in debt | 10.0 | 7.9 | 7.6 | 13.5 | 12.0 | 19.1 | 18.4 | 20.7 | 17.0 | 14.2 |
| Over $£ 2000$ in debt | 7.1 | 14.2 | 21.9 | 28.1 | 28.9 | 27.9 | 35.8 | 23.6 | 11.0 | 12.0 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| $n$ | 310 | 267 | 410 | 370 | 284 | 330 | 352 | 348 | 335 |  |

Table 5.2: Crosstabulation of receipt of regular contributions or gifts from family members by state of finances

|  | Credit | Debt | Total |
| :--- | ---: | ---: | ---: |
| Receive | 102 | 71 | 173 |
| contribution | $59.0 \%$ | $41.0 \%$ | $100 \%$ |
| No contribution | 49 | 40 | 89 |
|  | $55.1 \%$ | $44.9 \%$ | $100 \%$ |
| Total | 151 | 111 | 262 |
|  | $57.6 \%$ | $42.4 \%$ | $100 \%$ |

$\chi^{2}=.367, p=.545$

Table 5.3: Outstanding credit or store ${ }^{9}$ card debt (percentages)

|  | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: |
| Less than $£ 100$ | 8.6 | 10.4 | 8.6 | 12.2 |
| $£ 100-£ 499$ | 31.2 | 37.3 | 34.5 | 46.3 |
| £500-£999 | 28.0 | 17.9 | 22.4 | 9.8 |
| £1000-£1999 | 20.4 | 20.9 | 27.6 | 17.1 |
| £2000 or more | 11.8 | 13.4 | 6.9 | 14.6 |
| TOTAL | 100 | 100 | 100 | 100 |
| n | 93 | 67 | 58 | 41 |

${ }^{9}$ Previous questionnaires only asked about credit card (not store card)

Table 5.4: Crosstabulation of gender by outstanding balance on a credit or store card

|  | Outstanding <br> balance | No outstanding <br> balance | Total |
| :--- | ---: | ---: | ---: |
| Male | 25 | 84 | 109 |
|  | $22.9 \%$ | $77.1 \%$ | $100.0 \%$ |
| Female | 24 | 161 | 185 |
|  | $13.0 \%$ | $87.0 \%$ | $100.0 \%$ |
| Total | 49 | 245 | 294 |
|  | $16.7 \%$ | $83.3 \%$ | $100.0 \%$ |

$\chi^{2}=4.902, p=0.027$

Table 5.5 Amount of overdraft used (percentages)

|  | 2004 | 2006 | 2008 | 2010 |
| :--- | :---: | :---: | :---: | :---: |
| Less than $£ 100$ | 0.5 | 17.4 | 22.0 | 27.8 |
| $£ 100-£ 499$ | 14.2 | 19.9 | 14.2 | 17.9 |
| $£ 500-£ 999$ | 21.1 | 13.1 | 21.6 | 16.9 |
| £1000-£1999 | 54.4 | 44.9 | 38.4 | 35.0 |
| £2000 or more | 9.8 | 4.7 | 3.9 | 2.7 |
| TOTAL | 100 | 100 | 100 | 100 |
| n | 204 | 236 | 232 | 223 |

Table 5.6: Percentage of overdraft used

|  | 2010 |
| :--- | :---: |
| $0 \%$ | 26.1 |
| $25 \%$ | 13.5 |
| $50 \%$ | 7.8 |
| $75 \%$ | 17.4 |
| $100 \%$ | 32.2 |
| TOTAL | 100 |
| $n$ | 230 |

Table 5.7: How worried are students about debt now (percentages)

|  | 2010 |
| :--- | :---: |
| Very worried | 16.8 |
| Fairly worried | 43.9 |
| Not at all worried | 39.3 |
| TOTAL | 100 |
| N | 285 |

Table 5.8: How worried are students about debt on graduation (percentages)

|  | 2010 |
| :--- | :---: |
| Very worried | 27.6 |
| Fairly worried | 47.0 |
| Not at all worried | 25.4 |
| TOTAL | 100 |
| N | 314 |

Table 5.9: Crosstabulation of state of finances now by worry over debt now

|  | Very worried | Fairly worried | Not at all worried | Total |
| :--- | ---: | ---: | ---: | ---: |
| In credit | 14 | 60 | 69 | 143 |
|  | $9.8 \%$ | $42.0 \%$ | $48.3 \%$ | $100 \%$ |
| In debt | 31 | 56 | 29 | 116 |
|  | $26.7 \%$ | $48.3 \%$ | $25.0 \%$ | $100 \%$ |
| Total | 45 | 116 | 98 | 259 |
|  | $17.4 \%$ | $44.8 \%$ | $37.8 \%$ | $100 \%$ |

$\chi^{2}=20.293, p<0.0005$

Table 5.10: Crosstabulation of state of finances by worry over debt on graduation

| State of finances | Very worried | Fairly worried | Not at all worried | Total |
| :--- | ---: | ---: | ---: | ---: |
| In credit | 35 | 64 | 42 | 141 |
|  | $24.8 \%$ | $45.4 \%$ | $29.8 \%$ | $100.0 \%$ |
| In debt | 35 | 58 | 22 | 115 |
|  | $30.4 \%$ | $50.4 \%$ | $19.1 \%$ | $100.0 \%$ |
| Total | 70 | 122 | 64 | 256 |
|  | $27.3 \%$ | $47.7 \%$ | $25.0 \%$ | $100.0 \%$ |

$\chi^{2}=3.945, p=.139$

Table 5.11: Sources of debt advice accessed by those in debt

| Source | $\%$ |
| :--- | ---: |
| Family | $58.9 \%$ |
| Bank | $42.9 \%$ |
| Friends | $37.5 \%$ |
| CAB | $12.5 \%$ |
| Student Services | $10.0 \%$ |
| Other | $1.8 \%$ |
| $\mathrm{~N}^{10}$ | 54 |

${ }^{10} 25 \%$ of students in debt who had taken advice


[^0]:    10 questionnaires from Nursing Diploma students were also collected but these were omitted.

[^1]:    ${ }^{1} 18.5 \%$ of all students

[^2]:    2 These figures refer to expenditure of $£ 50$ or more. No breakdown of this category is available prior to 2002.
    3 These figures refer to expenditure of $£ 70$ or more
    4 This figure refers to expenditure of $£ 80$ or more

[^3]:    ${ }^{5}$ The gas and electricity question was combined in previous surveys
    ${ }^{6}$ A question on expenditure on water was not asked in previous surveys

