CENTRE FOR HIGHER EDUCATION RESEARCH & INFORMATION

LONDON SOUTH BANK UNIVERSITY

Survey of higher education students' attitudes to debt and term-time working and their impact on attainment

A report to Universities UK and HEFCE by the Centre for Higher Education Research and Information (CHERI) and London South Bank University

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Executive Summary

Introduction

This study aimed to investigate full-time higher education students' attitudes to debt and term-time working and their impact on academic studies and attainment. It was commissioned by Universities UK and the Higher Education Funding Council for England (HEFCE). The study was undertaken in 2002 by John Brennan, Alejandro Duaso and Brenda Little of the Open University's Centre for Higher Education Research and Information (CHERI), and Claire Callender and Ruth Van Dyke of London South Bank University.

The findings are based on a postal survey of final year, full-time home undergraduates in seven universities across the UK and on focus groups with students and university staff.

The postal survey was undertaken during the period March-April 2002, and 1,500 valid questionnaires were returned.

It should be recognised that the policy context in Scotland and in England and Wales was markedly different and has diverged further since this study was undertaken.

Students' attitudes to debt

The majority of students in the survey (almost two thirds) seemed to take a pragmatic view of debt – it was a normal part of today's lifestyle. The student groups most tolerant of debt were:

- younger students;
- white students; and
- those from the highest social class.

Three quarters of students, nevertheless, had concerns about debts building up and paying debt off. The groups more likely to be worried about debts building up, and thinking that financial difficulties had negatively affected how well they did at university were:

- older students;
- single parent students;
- those from lower social classes; and
- those who worked during term-time.

Less than one quarter were not worried about debt because they knew they would get a well-paid job when they graduated (male students, and those from the highest social class were more likely to agree with this sentiment, and older students and those with dependent children were less likely to agree).

At the same time, almost three quarters of students agreed that borrowing money for a university education was a good investment (but students from lower social classes, Muslim students, and those with dependent children were less likely to agree with this view).

Students' financial situation

The majority of students in the sample (90 per cent) had taken out a loan from the Student Loans Company (SLC), but minority ethnic students, Muslim students and single parent students were slightly less likely to do so.

The average amount of student loan debt was £9,620. But there were variations in the amount students had borrowed from the Student Loans Company. Higher levels of student loan were associated with students who:

- were from the lower social classes;
- had dependent children;
- lived in their own home (rather than parental home); and
- worked during term-time.

The majority of students (75 per cent) thought they would have no savings at all by the time they finished university. Students without savings were more likely to be:

- older students;
- those with dependent children;
- those who had entry qualifications other than A levels; and
- those from the lower social classes.

Only 12 per cent of students were keeping up with all their bills and credit commitments without any difficulties, and a further five per cent could rely on the family to cover all their expenses.

Almost seven out of 10 (69 per cent) were struggling to meet their financial commitments, and a further 12 per cent were seriously behind with meeting their commitments. The groups most likely to be experiencing serious financial problems were:

- those with dependent children;
- from the lowest social class; and
- Muslim students.

Paid work during term-time

Slightly more than half the students had worked during term-time in their final two years of study, and the majority (68 per cent) worked in both years. Students working during term-time were more likely to be:

- women;
- minority ethnic students;
- from lower social classes;
- living with their parents, or living with their partner and/or children; and
- those with entry qualifications other than A levels.

There was little variation in the overall proportion of students doing term-time work between 'old' and 'new' universities. There were, however, significant differences in the patterns of student term-time employment between institutions. Some institutions had a much higher incidence of term-time working

than others, particularly among students in their final year (ranging from a high of 69 per cent to a low of 27 per cent).

A need for money was the key reason why students worked, and it was to pay for things they needed to survive. The other key reason was because students' families could not help them financially. Older students and those from the lower social classes were much more likely to cite this reason.

A significant minority of students working during term-time (28 per cent) were working to reduce the amount of loan borrowed from the Student Loans Company. Sixteen per cent were working to avoid taking out a student loan altogether. Reducing the amount of loan via this method was a much more important reason for minority ethnic students, Muslim students, students living with their family, and those studying in London. Such students seemed to be trading time for money.

Other reasons for working during term-time included:

- wanting the work experience (38 per cent indicated important);
- to help get a job on graduation (25 per cent indicated important); and
- as a distraction from study (cited several times in focus group discussions).

Just less than half the working students were working up to 15 hours per week each week they worked. Three in ten were averaging more than 20 hours work per week.

There was a tendency for some of the academically weakest students (as measured by A level scores) to work the longest hours during term-time.

There were large differences between institutions in the sample in the proportion of students working more than 15 hours per week. At two of the 'old' universities only one third of students worked more than 15 hours per week. At two of the 'new' universities, more than three in five students were averaging more than 15 hours per week on term-time jobs.

Although a majority of students (62 per cent) agreed that their term-time job helped them develop useful skills, overall students reported more negative than positive aspects of working during term-time.

Students tended to work in low-paid jobs, primarily in the retail/sales and the catering sectors, and for the majority (70 per cent), their term-time job was unrelated to their studies.

The average weekly income from term-time work was about £75, and the average income from term-time work over the academic year was £2,000. Sixty per cent of students spent a half or most of this income on essential items such as food and rent.

Reasons for not working during term-time

The most important reasons for not working were academic ones.

Being unable to juggle studies, work and family responsibilities was also an important reason for not working, particularly for older students.

More than half of those not working during term-time said they preferred to take out a loan rather than work. Younger students, and those without dependent children, were more likely to do so.

About one third of students did not need to work because their family gave them all the money they needed or they could manage with their student loan. Students from higher social classes were much more likely to obtain money from their parents as an alternative to term-time work (41 per cent compared to just 15 per cent of those from routine and manual classes).

Impact of working during term-time on academic studies

Term-time work adversely affected the academic studies of some students. A sizeable minority say they produced poorer quality assignments (51 per cent), missed lectures (42 per cent) or classes (35 per cent) and had difficulty accessing university libraries or computer facilities (36 per cent) because of term-time work. The greater the number of students' average hours of term-time work, the greater the likelihood that they reported that they produced poor quality assignments and coursework and that they missed lectures and seminars.

Term-time work reduced the time students allocated to their academic studies. More than 80 per cent said they spent less time studying independently and reading, and 72 per cent said they spent less time preparing assignments because of term-time work. More than half the students said they spent less time on revising for exams and using library and computer facilities.

Students' social class, age, ethnicity and religion were associated with the varying degrees to which their term-time work affected the amount of time they said they devoted to their studies. Students from lower social groups were the most seriously affected, having less time for independent study, for revising for exams and for using library facilities. Older students' time for reading, preparing and writing assignments was curtailed by their term-time work.

The majority of students working during term-time (85 per cent) had never missed deadlines for assignments and coursework because of their term-time work.

These working students had less time for leisure activities, seeing their families and sleeping. The majority (62 per cent) agreed that they constantly felt overloaded because of their job and the demands of academic work.

There were significant institutional differences within the sample in the impact of term-time work on the amount of time students could devote to their academic studies and other activities.

Students’ perceptions of the impact of term-time work on their academic performance

Many students who worked during term-time believed that term-time employment had had an adverse impact on their academic performance. A significant minority thought that they obtained lower coursework and examination marks, especially students working the longest hours.

There were considerable institutional differences in students' perceptions of the impact of term-time work on their academic performance. In part, this related to the intensity of term-time work at their institution.

Students' perceptions of the impact of their term-time jobs on their academic performance were well-founded. Those who thought that their exam marks in 2001-02 were significantly lower because of their term-time work, in fact, obtained lower degrees than other students who worked during term-time but did not hold such views.

The impact of term-time work on students' actual academic attainment

There is a negative relationship between term-time working and attainment, as measured by average end of year marks, even after taking into account other factors (institution attended, qualification on entry, gender, subject of study, age on entry).

There is a negative relationship between term-time working and attainment, as measured by final degree results, even after taking into account other factors.

Other things being equal, the greater the number of hours students worked during term-time, the lower their academic attainment (as measured by either average end of year marks or final degree results). This negative association is irrespective of the type of university students attended.

For a student working 16 hours a week the odds of getting a good degree (i.e. 2(i) and above) to not getting a good degree are about 60% of the odds for a similar non-working student.

There could be an additional effect on attainment for very high levels of term-time working (above about 20 hours per week), but the data were insufficient to show clear evidence of this.

There is some indication that there is a small positive effect for low levels of term-time working (about one to five hours), but there is no statistical evidence for this.

Final degree results are as good as, or better than, average end of year marks, in showing an association between term-time working and attainment.

It should be noted that the statistical techniques used to analyse this data on student attainment cannot necessarily prove that it is term-time working per se that is causing the negative relationship between term-time work and performance. Nevertheless, the strong association found from the analysis of achievement data, together with our survey findings relating to the impact of term-time working on academic studies suggest strongly that term-time working is at least a part of the reason why, other things being equal, students who worked during term-time tended to get poorer results than comparable students who had not worked during term-time.

Implications of the findings

Since this study was conducted, the 2004 Higher Education Act has been passed, introducing changes to student finances in England which will be fully implemented from 2006-07 onwards. These include the introduction of deferred-payment variable tuition fees up to £3,000 per year, a new means-tested higher education maintenance grant of up to £2,700, and bursaries financed by higher education institutions from within the additional income they receive from higher tuition fees. It is difficult to predict the impact of these changes in England on students' propensity for undertaking paid term-time employment in the future, and this makes the determination of what the findings mean for the future somewhat uncertain. However, it seems most likely that term-time work will remain part of the higher education landscape, and the implications of the findings set out here assume that that is the case.

The findings of this study suggest that:-

- The academic attainment of students at universities which have a higher incidence and intensity of term-time working may be depressed relative to those institutions where lower numbers of students work during term-time or who work fewer hours. In this case, poorer academic attainment may be related to the characteristics of the student population and their propensity to work, rather than quality of education provision itself. This has implications for quality measures and measures of institutional performance.

- The methods for calculating degree results vary both between and within HE institutions. How final degree results are computed is likely to affect academic performance as measured by degree results and may have implications for quality measures and measures of institutional performance.

- There is a need for more regular and systematic monitoring of the extent of term-time working among students. By linking such information to data already held on the Higher Education Statistics Agency (HESA) student record, more detailed investigations of the relationship between term-time working and academic attainment could be undertaken.

- Given the majority of students engage in term-time work for financial reasons (including inadequacies of student loans, and the desire to limit the amounts borrowed), there is a need to monitor the effects (if any) that changes to student funding policies might have on the incidence and intensity of term-time working.

- Institutions should be mindful of the possible impact of student finances in general and term time working in particular when devising policies on student welfare, especially with respect to: counselling in money management, the distribution of hardship funds, jobs policy, and guidance in study strategies. In addition, institutions may also need to take account of term-time working in developing teaching and learning strategies.

- The Government's planned review of the first three years of the new arrangements for tuition fees, grants and bursaries introduced with the 2004 Higher Education Act will need to include an assessment of the impact of these arrangements on students' experience and their achievement following entry to higher education.

1 Introduction

This report is about full-time undergraduate students' attitudes to debt, and the impact of term-time working on academic achievement. It is based on research carried out in 2002 by John Brennan, Alejandro Duaso, and Brenda Little of the Open University's Centre for Higher Education Research and Information (CHERI) and Claire Callender and Ruth Van Dyke of London South Bank University. This study was undertaken alongside a separate study (by the same research team) investigating school leavers' and further education students' attitudes to debt and their impact on participation in higher education (Callender, 2003). The research was commissioned by Universities UK and the Higher Education Funding Council for England (HEFCE).

1.1 Background

1.1.1 Changes in student financial support in higher education

There have been radical changes to the system of student financial support for full-time students over the past fifteen years. The most far-reaching are the introduction of student loans following the 1990 Education (Student Loan) Act; the complete replacement of maintenance grants with student loans following the 1998 Teaching and Higher Education Act; and the introduction of means-tested contributions to tuition fees following the 1998 Act.

Since 1998-99, new entrants to full-time undergraduate higher education have had to contribute towards the costs of their tuition. Their contributions are means-tested, and the maximum fee payable was initially set at £1,000. However, 40 per cent of students means-tested do not have to make any contribution. Students entering higher education from 1999-00 onwards (together with those who started the previous year) receive support for living costs solely through publicly subsidised student loans, a quarter of which is income-assessed.

Since the 1998 Teaching and Higher Education Act, the repayments on these loans have been linked more directly to students' income once they graduated, but the income threshold – the point at which students have to start repaying their loans - is £10,000. This is considerably lower than the previous threshold of 85 per cent of the national average earnings, which in 1998-99 was £17,784.

Thus the first cohort of students (in England, Wales and Northern Ireland) who were liable for tuition fees and had to rely exclusively on student loans throughout their time at university were those who graduated in 2002. This cohort makes up most of the students included in the survey that informs this study.

Since the field work was completed, further changes to the contribution made by students (and their families) to tuition fees were introduced, or are planned to be introduced through the 2004 Higher Education Act. These further changes include the reintroduction of maintenance grants for students from low income families and, from 2006-07, the abolition of up-front fixed rate tuition fees and the introduction of variable tuition fees of up to £3,000 per annum, re- payable after graduation. In

considering the policy implications of this study it is important to take these further changes into account. This changing context is discussed further in chapter 9.

1.1.2 Research on higher education students' attitudes to debt

Student loan take up has risen steadily from 28 per cent in 1990/91 to 81 per cent in 2003/04 while the average size of the loan also has increased from £390 to £3,190 over the same period (DfES, 2004), in line with government policy. According the DfES funded Student Income and Expenditure Survey (SIES), the average debt of students graduating in 2003 was £8,700 - 85 per cent of which was owed to the Student Loan Company. This was two and half times the amount owed by students graduating in 1998, and three and half times more than those graduating in 1996 (Callender and Wilkinson, 2003; Callender and Kemp, 2003).

There is, however, a dearth of studies that have focused on prospective and current students' attitudes towards debt and its effect on participation in higher education, although questions about student debt feature in many student surveys. Some of the findings from these studies are outlined below.

There is a consensus among current students that debt deters entry to higher education (Callender and Kemp, 2000; NUS, 1998; Hesketh, 1999) especially among students from less well-off backgrounds (Marks, 2001). The students coming from groups that are most under-represented in the university population are those most likely to agree that debt deters entry. One study of students at a particular university shows that the proportion of students agreeing that student loans may deter some from entering higher education has fluctuated over time and rose dramatically following the introduction of the 1998 Teaching and Higher Education Act (Shorley et al., 2001).

More than four in ten students rate debt as one of the worst aspects of university life and the proportions citing this have risen over time (Unite/Mori, 2003).

Some studies suggest that students respond differently to debt and those with similar incomes but different characteristics may adopt different attitudes towards their financial affairs and debt (Hesketh, 1999; Scott et al., 2001). For instance, Hesketh's small scale study conducted in the early 1990s found that the majority of students were largely confident in their money matters, particularly middle class students. Their confidence stemmed from the fact that they had the necessary resources to survive, but more importantly, they could secure additional funds if required. Less confident students were predominantly working class. They not only had less money, but were less confident that they could secure the resources needed – both because they were suffering from shortfalls in the assessed contribution from their families, but also because they were reluctant to take out loans, primarily because of a negative family attitude towards debt. The most anxious students were those that through financial necessity had taken out loans, but had not come to terms with the debt they had incurred.

Lea et al (in Scott et al, 2001) conclude, from an economic psychological perspective, that current higher education students are more tolerant towards debt than either intending students or recent graduates. They suggest that tolerant attitudes towards credit and debt are a consequence rather than a cause of increased credit use. In other words, the experience of using credit, which is a common feature of student life, helps create more tolerant attitudes towards debt. However, Lea et al (2001)

found no significant differences in individual attitudes by key demographic variables – the differences related to economic circumstances.

These findings help to explain those of other research. For instance, Callender and Kemp (2000) found that students who had taken out student loans were significantly more likely than those who had not taken them out to have commercial loans such as overdrafts, of over £500. Similarly, Scott and Lewis (in Scott et al, 2001) found that the only significant factor predicting students' acceptability of credit and debt was student loans. This leads them to conclude that:

> '…the student loan scheme might inadvertently lead to an increased propensity for graduates to take on new borrowings in the future…and the loan scheme…instead of breaking the dependency culture of reliance on the Government (it) has simply transferred this dependency to form a new dependency on banks and financial institutions.' (Scott and Lewis, 2001, p.57-58)

We do not have enough information to assess whether and how students' attitudes towards debt have changed over time. Nor can we ascertain whether the changes, if any, reflect broader trends in society's attitudes to credit and debt, or result from the introduction of student loans and other reforms of student funding arrangements.

The steady rise in the take-up of student loans and the sums borrowed do, however, signal a change in behaviour and suggest changes in attitudes towards debt. Other less robust evidence suggests students increasingly are more resigned to student loans (Barclays, 2001). However, other research observes that this overall rise in loan take-up means that students have increasingly negative attitudes towards the loan system, and student loans in principle (Shorley et al, 2001).

Changing student behaviour towards loans is illustrated by the Student Income and Expenditure Surveys (Callender and Kemp,2000).. They show that in 1998-99, the take-up of student loans was similar among young and old students, and between men and women, while in the 1995-96 survey (Callender and Payne, 1997) older students and women were significantly less likely than younger students and men to take out loans. Yet the very low take-up of loans among Asians and minority ethnic students in 1998-99 was consistent with the findings of the1995-96 study.

A key reason students do not take out student loans is concern about debt. Callender and Kemp (2000) found that nearly one in three students who had taken out a loan claimed that they did not need one. However, 56 per cent of students were without one because of their, or their family's, concerns about debt and borrowing. Students from the poorest backgrounds and those most under-represented in the student population were the most debt-averse.

We also lack a detailed understanding of the motivations for borrowing among current students. Decisions whether to borrow, be it in the form of a student loan or commercial credit, are unlikely to be exclusively driven by financial need or perceptions of financial advantage. However, the extent to which students go into debt purely to finance a particular lifestyle and consumption goods is unclear. An examination of students' spending patterns provides few clues because their spending behaviour tends to reflect the spending behaviour of other low-income young people in the population at large (Callender and Kemp, 2000). What is clear is that the distinction between borrowing to finance current consumption and borrowing to invest in the future appears to have become blurred. The expanded

provision of loans as part of Government student support policies, therefore, may be fostering a student culture unworried by debt.

Some data are available on the short-term impact of debt on students' well-being, especially on levels of stress and depression (eg Stradling in Scott et al, 2001). However, we have no information on the longer-term consequences of student debt on an individual's life chances and opportunities.

1.1.3 Existing research on term-time work undertaken by students enrolled in higher education

Changes in student funding arrangements have implications beyond participation in higher education. With students and their families responsible for an increasing proportion of the cost of higher education, students have turned to paid work as a source of money to fund higher education. Smith and Taylor (1999) wrote:

> 'The student worker is a new phenomenon, a product of political decisions of the 1990s which transferred the costs of financing higher education from the state to students and their families.'

Connor et al's study (2001) suggests that many applicants to higher education expect to engage in paid work while studying. Connor reported that of the potential entrants to higher education surveyed, nearly all planned to combine studies with part-time work and saw this as the main way to support themselves. Students' expectations appear to be translated into reality, as over 40 per cent of the entrants to higher education that Connor et al studied, had term-time employment two-thirds of the way into their first year, and a further 20 per cent intended to work in the future.

This new phenomenon spurred an interest in the incidence and impact of students' term-time working on their higher education experiences. A number of studies have been undertaken since the mid–1990s (usually on an individual institution basis, and sometimes within an individual department) to ascertain the extent to which undergraduates were working whilst studying, and to gauge full-time students' perceptions about the impact of working on their studies (Ford et al, 1995; Lucas and Ralston, 1997; Taylor, 1998; Walker, 1999; Smith and Taylor, 1999; Price et al, 2000; Barke et al, 2000; Metcalf, 2001;Curtis and Williams, 2002;Watts, 2002; Hunt et al, 2002).

Extent of term-time work

A significant number of students now engage in term-time work at some point during their studies. Evidence from the 1998-99 Student Income and Expenditure Survey (SIES) indicates that around 47 per cent of the students worked at some point during term-time (Callender and Kemp, 2000). Metcalf (2001) found a similar proportion of final year students engaged in paid work (46 per cent) in the four institutions studied in spring 2000. However, Callender's more recent Student Income and Expenditure Survey showed a dramatic increase in term-time employment so that by 2002-03 the proportion of students working had risen to 58 per cent (Callender and Wilkinson, 2003). Similarly, Hunt et al's (2002), large-scale survey of students at the University of Northumbria found an increasing proportion of students engaged in term-time work over time. In 1999 38 per cent of students surveyed were employed. By 2000, this figure had increased to 41 per cent of those surveyed, but jumped to 49 per cent by 2001.

Term-time work is not evenly spread across the university sector. Metcalf (2001) identified substantial differences in student employment between universities. In one university only 27 per cent of third year students worked, compared to 53 to 60 per cent of third years at three other universities.

While the proportion of students engaged in some term-time work has increased since the end of the 1990s, following the reforms of student funding introduced by the Labour government, other evidence suggests that the pattern of student employment may vary within and between years of study. Students may increase or decrease the number of hours worked, or the number of weeks worked per term. In addition, they may decide not to work in some of the years while studying. For example, a recent MORI/UNITE survey reports that 26 per cent of the undergraduates in the study undertook part-time work during their first year, but this rose to 35 per cent during the second year and fell to 30 per cent during the third and subsequent years (2001). It may be that students' employment patterns are shaped by the demands of their courses and the way in which degree results are calculated. Students may seek to reduce their work commitments around exams or in their final year when their marks make a bigger contribution to the final degree award.

Measuring the number of hours worked per week by a student is not a simple process, as students tend not to work the same number of hours each week and in every term. Data from the 2002-03 Student Income and Expenditure Survey show that the average number of hours worked for those weeks that were worked was around 14 hours, the median was 12. Moreover, the average number of hours worked over all term weeks was nine and a half hours a week and the median was eight hours or less (Callender and Wilkinson, 2003).

Metcalf (2001) reported that half of those working in spring 2000 usually worked up to 12 hours per week, and three quarters worked up to 16 hours per week. Hunt et al's (2002) survey of University of Northumbria students suggests that the number of hours spent in employment has increased over time. The median hours of paid work was 12 hours in 1998-99 and had increased to 15 hours by 2000-01.

A sizeable minority of students work long hours, more than 20 hours per week in their term-time job. Based on average hours worked in weeks worked, Callender (2001) found that of the students working in 1998-99: just under one in 10 students (eight per cent) were either not working or working under five hours; around a quarter of students (33 per cent) were working between five and 10 hours; and a further quarter (26 per cent) 10 to 15 hours. Of greatest concern was the 22 per cent working more than 20 hours a week, of which eight per cent were working more than 30 hours a week. Metcalf (2001) also found a substantial minority working long hours, more than 16 hours per week. Metcalf also noted institutional differences, with students averaging slightly fewer hours of work at 'higher status' universities.

Both Callender and Kemp (2000) and Metcalf (2001) noted that some students did not work every week during the term or semester. Thus there are weeks when some students undertake little or no part-time work which suggests that they have more time during this period to devote to their studies. Nevertheless, Metcalf's study indicated that students spend the majority of their term/semester juggling paid work and academic work as 84 per cent stated they worked during all or most weeks. What these studies do not tell us is if students were able to negotiate time off work in order to concentrate on their studies at crucial times. While the evidence indicates that students have to work, it also suggests students may adopt strategies to help them juggle their academic and paid work commitments.

Characteristics of students engaged in term-time work

Term-time employment is not spread evenly across the student population. Callender (2001) found the following factors appeared to influence whether students worked or not:

- gender: women were more likely than men to work during term-time;
- place of residence*:* students living with their parents were more likely to work than those living independently; and
- region of study*:* students studying in London and in Scotland were more likely to work than students in other areas.

Hunt et al (2002) also found that students living with their parent/guardian were much more likely than those living away from home to be engaged in term-time work, 71 per cent and 37 per cent respectively.

According to Callender (2001) working during term-time also appeared to be influenced by students' financial situation, as less-well off students worked more than those who were better-off (measured by whether students received a grant or not), and whether they were in debt or not, and whether they were in financial difficulty or not.

However, term-time working was not significantly associated with:

- parents' socio-economic status (indicated by occupation and employment status);
- family type (ie single students, lone parents, married students with or without children);
- ethnicity;
- year of study; or
- whether or not the student took out a loan.

However, other studies have found that students from lower income groups are more likely to work than students from wealthier backgrounds. For example, Connor et al (2001) found that a higher proportion of students from lower social classes were working during term-time (50 per cent) than those from higher classes (44 per cent). Similarly, Barke et al[1] (2000), found that while 37 per cent of students had term-time jobs at the point of the survey, that it was students from less well-off backgrounds (as indicated by grant and fee status and self-reported social class) who were more likely to engage in term-time work and to work longer hours than students from better-off families. The large-scale study at the University of Northumbria over three years also confirmed that social class had an impact on student employment behaviour (Hunt et al, 2002). Although the proportion of students engaged in term-time work from professional classes increased from 20 per cent in 1998-99 to 36 per cent in 2000-01, they were still significantly less likely to participate than those who came from lower social classes, where more than 50 per cent were in paid work.

Metcalf (2001) also explored the factors that might influence the propensity to engage in term-time work. She found that students from families with a history of higher education participation were less likely to work during term-time, as were more highly qualified students. The same applied to students

[1] A postal survey which had 879 respondents, sampled from full-time undergraduate students at the University of Northumbria in 1999.

whose motivation to go into higher education was based on future employment prospects. Women, and especially minority ethnic women, were found to be more likely to enter term-time employment. All these facts, claims Metcalf:

'…suggest that term-time working does, to some extent reinforce disadvantage.' (2001, p.10)

Term-time jobs

Three sectors employ the vast majority of students: retail sales, clerical and administrative, and personal and protective. Forty-five per cent of working students at the University of Northumbria were employed in sales occupations, 40 per cent in personal and protective services (including catering work), and 13 per cent in clerical and administrative (Hunt et al, 2002). Business studies students at Manchester Metropolitan University who worked were similarly employed in these sectors - 36 per cent of the students surveyed worked in bars and restaurants, and 35 per cent in retailing (Curtis and Shani, 2002).

The growth in the flexible labour market has provided increased opportunities for students to engage in part-time work. Smith and Taylor (1999) found that students made a substantial contribution to the labour force in the retail sector, especially in supermarkets and fast-food outlets.

The jobs that students undertake while studying are primarily low paid. Callender and Kemp (2000) noted that students in 1998-99 were concentrated in lower-paid jobs, and their wages were well below the national average gross hourly earning by age group: moreover, a quarter were earning below the minimum wage. More recently Callender up-rated student earnings from SIES, in line with the Average Earnings Index. She calculated that students' average hourly pay was around £5 per hour and their wages averaged £86 per week (2002).

Reasons for undertaking paid work during term-time

Some of the studies investigating term-time work asked students why they worked. Reasons for working include:

- financial necessity – students need an additional income in order to meet their basic needs;
- to obtain money to meet other expenses;
- to gain work experience;
- to avoid taking out a student loan;
- to reduce borrowing; and
- to obtain financial support that for some students is provided by families.

Curtis and Shani state that students:
'…need to work during vacations and also during term-time to earn money for living expenses' (2002, p 130). They point to the NUS Hardship Survey conducted in 1999 which found a gap between the total income available to students and the actual cost of undertaking a degree. Smith and Taylor (1999) concur. They state that:

> 'Over the last 20 years the experience of students in higher education has been transformed. One defining point of contrast is that large numbers of students now have to work whilst in full-

time education. Income from paid part-time employment is no longer a supplementary source, but indispensable, as many students could not complete their studies without it.'

They based this conclusion on a large-scale survey of student part-time employment[2] at two Scottish universities. Financial necessity was the main reason students worked - a motivation confirmed by other studies (Curtis and Williams, 2002; Barke et al, 2000). Other reasons were to obtain extra cash for fun, clothes and going out, or to gain work experience. Smith and Taylor go on to argue that while students cite work experience, gaining transferable skills and a social life at work as reasons for working, these are secondary to financial necessity.

Curtis and Williams were surprised by the large minority of business students (45 per cent) who had taken jobs to gain work experience. It may be that the nature of the course made employment more relevant as it 'helps relate theory to practice' (Curtis and Williams, 2002, p.8). Twenty-four per cent of students indicated they also worked for social reasons.

Term-time working appeared to be a response to debt aversion by some students at the University of Northumbria. Students worked to reduce the amount they borrowed or to avoid taking out a student loan. Half of the 2000-01 sample said they were working 'as an alternative to additional borrowing' (Hunt et al, 2002, p 4). Students from lower socio-economic classes who did not take out a student loan were more likely to undertake term-time work than those from professional classes, 59 per cent compared to 29 per cent respectively. The data suggest that students from lower socio-economic backgrounds may be seeking to 'pay as you go' for their education rather than get into debt. Thus, a reason for working might be to avoid taking out a student loan.

Hunt et al (2002) also found that students who were working were less likely to be receiving a financial contribution from their parents than those who were not working, 50 per cent compared to 71 per cent respectively. This finding suggests that a reason for working is because some students have to seek alternative sources of income since their parents are not making a financial contribution. Metcalf's conclusion corroborates this suggestion. Her study demonstrated a link between financial pressures and term-time work; in particular, students whose families did not provide financial support were more likely to work (2001).

Christie et al (2001)[3] describe how the extent of parental support affected students' motivation to work or the way students used their income from paid work. The authors found that the larger the parental contribution to students' maintenance funds, the more likely it was that students would view work as a way to finance certain optional extras or simply gain a degree of financial independence. Those who received less financial help from their parents (of whom there were a significant minority) however

[2] While Smith and Taylor argue that their study is 'based on the most comprehensive UK-based institutional-level surveys of student employment patterns', there are limitations to the data, not least of all because it was based exclusively in Scotland, where Callender and Kemp showed participation in term-time work is higher than in most places. However, the sample is relatively large 628 (Glasgow Caledonian University), and 741 (University of Glasgow) – with a combined total of 882 respondents participating in some form of part-time employment. The major weakness is the low response rate (around 20 per cent) which is likely to be biased in favour of those students who were working.

[3] The article is based on 49 semi-structured interviews with individual students. Respondents were drawn from two Scottish universities, namely Edinburgh (geographers) and Napier (sociologists). The interviews were conducted in the third term of the third year of study (out of a four-year course).

were more likely to depend on their wages for essential needs. Amongst those with no or little parental support there were students who 'thought it inconceivable to be without work'.

Benefits of term-time work

Some studies have sought to discover the benefits that students derive from term-time work, in addition to money (eg Taylor, 1998; Lucas and Ralston, 1997; Curtis and Shani, 2002).

Lucas and Ralston (1997) report that students derive some satisfaction from working, but Smith and Taylor (1999) argue many students may feel the need to find something positive to say about an experience they are forced into as a result of financial necessity.

Curtis and Shani (2002) reported that slightly more than a third of their business students indicated that paid work enhanced certain 'employability skills'. For instance, their employment improved their ability to deal with people and their communication skills and helped build their confidence. One-third also specified a course related advantage that might be seen as putting theory into practice: 'It helps me understand how a business is run.' However, few students indicated that paid work helped them organise their time more effectively.

Callender and Kemp (2000) found that 10 per cent of students who worked felt it was beneficial since it was related to their studies.

1.1.4 Evidence on the impact of term-time work on academic studies

A number of studies have investigated the impact of term-time work on students and their academic experience. They have identified a number of effects. Students have reported:

- missing lectures and classes;
- spending less time studying, reading or preparing their assessments;
- making less use of library facilities;
- performing less well on assignments and examinations; and
- increased levels of stress and tiredness.

In Curtis and Williams' (2002) study, three-quarters of the 368 business studies students working during term-time believed it did not help with their academic study because it had 'no connection with university' or 'reduces time to prepare for assignments' (2002, p 8). Smith and Taylor (1999) found that the majority of students who were in work, said they 'had' to get employment, but that working had adversely affected their academic performance. Sixty-eight per cent of students at the University of Glasgow and 79 per cent at Glasgow Caledonian University indicated that part-time work had adversely affected their academic performance. It did so by decreasing the time they had to study and by lowering their marks. Two-thirds of the students stated that term-time work made it more difficult to find time to study, 56 per cent felt that their exam marks would have been better if they had not been working, and two fifths felt their final class of degree would be affected. Just over half (52 per cent) the sample at the University of Glasgow reported that they were 'always' or 'often' stressed by the pressures of balancing work and study and 44 per cent said they were 'always' or 'often' too tired to concentrate on their studies because of the hours that they worked.

In Smith and Taylor's (1999) study students who worked long hours were also more likely to miss lectures and classes. About 60 per cent reported missing lectures, whereas one-third reported missing classes at Glasgow University but this went up to 56 per cent at Glasgow Caledonian University. Few students however reported missing examinations (Smith and Taylor, 1999).

Curtis and Shani (2002) report similar findings. More than 40 per cent of students working more than 10 hours per week felt they would have achieved a better grade if they had not been working. More than one-fifth said they had missed classes in order to work. Other negative effects from working were lack of time to study, tiredness affecting ability to concentrate on academic studies, and increased stress.

Curtis and Shani (2002) also mention the cumulative effect of working during term-time and the Christmas vacation on academic studies. Students who worked during the vacation only were much less likely to comment that working had affected their academic study whereas those working continuously were very negative in their comments. It led the authors to suggest that 'perhaps a backlog of work is built up which becomes increasingly difficult to cope with' (p 134).

In a study of undergraduate students at the University of Northumbria, Barke et al (2000), found that 43 per cent of students felt that their term-time job had a detrimental effect on their academic performance. This proportion rose to 54 per cent among students working more than the median of 12 hours per week. Hunt et al state that the adverse effect reported by students at the University of Northumbria has increased over the years. In 2000-01, 49 per cent of students working less than 14 hours per week believed their academic performance was hampered, but this rose to 75 per cent among students working 14 and more hours per week.

Callender (2001) also argues that there is 'strong evidence that a sizeable minority of students perceived term-time employment as having a detrimental impact on academic performance'. Almost half (45 per cent) of all full-time students who worked during term-time believed it had negatively affected their coursework, primarily because they could not devote enough time to their academic work, and they got very tired and stressed because of trying to combine work and study. This feeling tended to grow stronger the longer the hours that students worked. Around a third (31 per cent) of students who worked less than five hours a week thought it had a negative impact; roughly half (between 47 and 51 per cent) of students who worked between five and 20 hours a week thought the same. Close to two-thirds (63 per cent) of students who worked between 20 and 25 hours thought it had a negative impact. Unsurprisingly, the biggest jump and least content group of students were those working between 25 and 30 hours a week - almost nine out of every 10 in this category reported that work was negatively impacting on study.

Metcalf (2001) calculated that 30 per cent of all third year students at the four universities studied had difficulties balancing the demands of employment and study. Of those who worked during term-time 64 per cent reported experiencing difficulties, 78 per cent said work affected how much time they spent studying.

In addition, Metcalf shows that employment affected a number of activities:

- non-specific study time (71 per cent of respondents in term-time employment)
- time devoted to assignments and project-work (50 per cent)
- use of library (39 per cent)
- use of computer facilities (25 per cent)
- use of other facilities (16 per cent).

However, Metcalf found that only a minority of students reported that their attendance at lectures or classes was adversely affected by term-time work. Yet, paid work affected other aspects of the student experience. Seventy-eight per cent per reported that their social activities were affected, and half stated they had had to reduce their time sleeping. Not surprisingly, Metcalf found that students working longer hours had more difficulty combining work and study.

Thus, students' hours of employment appear to be correlated with its impact on academic studies. But other aspects of work have been identified as needing further study. Ford et al (1995) suggested that the pattern of term-time work – time of day and days of week, as well as vulnerability to employers' demands might affect academic studies. Smith and Taylor (1999) also discussed how the pattern of work might have a direct or indirect impact on academic studies. The pattern of hours, they noted could directly intrude on formal teaching or with rest and sleep. Night work, on the other hand, might have an indirect effect, making students more likely to miss early morning lectures and classes, or being too tired to concentrate. In addition they argued that weekend work might disrupt the concentrated period that students have to engage in independent study.

1.1.5 Evidence on the impact of term-time work on academic performance

Studies have looked at the impact of term-time work on academic performance in two ways. They have measured students' perceptions of the effect of term-time work on marks, and they have looked at the actual marks students obtained and sought to identify a link between achievement and work behaviour. As discussed earlier, in several studies students have stated that term-time work has had a deleterious effect on their marks but was this the case in reality?

There is some evidence that term-time work adversely affects students' marks. Barke et al (2000) found that the mean percentage grade for employed students at University of Northumbria was 1.7 percentage points below that of non-working students. The effect was stronger for male students (2.7 percentage points) than for female students (1.4 percentage points), and most pronounced on 'stage/year two' students, where working students lost on average 4.3 percentage points compared to those who were not employed.

Hunt et al (2002), reporting on the academic performance of University of Northumbria students over several years, drew similar conclusions. Because of the size of their sample, Hunt et al were able to disaggregate by subject group and thus control for differences in marking conventions between subjects. In three subject groups there were modest effects (an average difference of 1.3 percentage points), but in three others there was a more substantial impact. Non-working students obtained significantly higher marks - they gained on average 3 additional percentage points. Since there was a clustering of grades around the upper second class/lower second class boundary, the researchers felt that the lower grades obtained by students engaged in term-time work would pull their degree results

down. As a result, they would be more likely to end up with a lower second class degree whereas those who did not work would be more likely to end up with an upper second.

In the largest subject group, with 544 students, the negative effect of employment on academic achievement was more apparent. The median grade for students not engaged in term-time work was 60 compared to 56 for those who worked. As a result, a significantly greater proportion of students who did not work would get an upper second class degree, whereas those who worked were more likely to get a lower second class degree. In this subject group term-time work had a significant impact on academic outcomes and would lead to lower degree awards for working students.

Hunt et al (2002) also found that the negative effect of term-time work on marks were 'larger for those working longer hours' (p 13) The median grade for non-working students was 60, for those who worked less than 14 hours per week it was 56.8, but dropped to 54.5 among those working more than 14 hours per week.

They concluded that for some groups of students, the 'proper balance' of work and study has not been achieved as work had a negative impact on academic studies. In addition, they concluded that the short-term financial gains that students accrued from part-time work harmed their academic achievement and 'by implication future productivity gains and earning power' (2002, p2).

The main drawback with these studies on the link between student attainment and term-time employment is that they fail to control for students' academic ability – a flaw that the current study rectifies.

1.1.6 Evidence about the relationship between students and their employers

Some studies have investigated how students manage their job against the demands of their course. Students' responses indicate that some employers are sympathetic to the needs of students while others are not.

Smith and Taylor stated that some employers clearly made it more difficult for students to juggle their studies and paid work. One in five students reported that their employer would not allow them time off to prepare for examinations, and a further 10 per cent reported that were not allowed to swap shifts to take an examination (Smith and Taylor, 1999).

It is against this background that Universities UK with support from HEFCE commissioned this study on university students' attitudes to debt and term-time working and their impact on academic performance.

1.2 Aims and objectives of the study

The overall aims of the study were to examine current university students' attitudes to debt, and to explore the nature and impact of paid work during term-time.

In particular, the study set out to:

- Explore students' attitudes to debt and levels of debt.

- Identify the characteristics of current university students engaged in term-time employment, the reasons why they work, and its impact on their academic performance.

- Explore universities' attitudes to student term-time employment and its effects on the student experience.

1.3 Research methods

The research consisted of:

- A literature review of existing research and studies on attitudes to debt and on term-time working among university students.

- A survey of current full-time university students on first degree programmes in their final year of study.

- Focus groups with university students and with university staff.

1.3.1 Literature review

Extensive trawls of a wide variety of electronic databases were undertaken as well as searches in library catalogues. Some of the key findings of the review have already been discussed.

1.3.2 Survey of current university students

At the outset, it was agreed the study would concentrate on a small number of institutions, rather than attempting to undertake a nationally representative survey of university undergraduates. In selecting a small number of universities the intention was to allow some measure of contextualisation of findings by looking at variations between individual institutions and undertaking institutionally-based focus group discussions. Seven universities were selected for inclusion in the study; criteria for selection included type of institution (old/new), type of first degree provision (subject spread and vocational/ non-vocational mix), and type of location and region (inner London; urban areas; rural areas) and included universities in England, Wales and Scotland. It is important to bear in mind, however, the different student support system and arrangements for contributions to graduate endowments that exist in Scotland.

Table 1.1 shows the distribution of universities included in the study.

Table 1.1: Type and distribution of universities in the study

Institution	Type of university, old/new	Type of location and region
University A	Old	Urban/ inner London
University B	New	Rural/regional
University C	Old	Urban/regional
University D	New	Rural/regional
University E	New	Urban/regional
University F	New	Urban/inner London
University G	Old	Rural/regional

Given the context of the study (viz. the radical changes to the system of student financial support for full-time students) it was decided to limit the study to full-time 'home' undergraduates only. Further, given the focus of the study (students' attitudes to debt, levels of debt and the incidence and impact of term-time employment) it was agreed to involve only final year students, as they would be best placed to estimate levels of debt and savings by the time they complete university. Furthermore, they would also complete their first degree programme during the period of this study, and it was hoped that, with the explicit permission of the universities and the individual students, the research team would be able to access data relating to students' academic achievements.

The study involved a postal survey of a random sample of final year full-time 'home' undergraduates in each of the seven institutions, together with focus group discussions with students and with staff at some of the institutions. With the students' explicit permission, data on academic performance was also requested from each of the institutions. (For further details of methods see technical appendix).

Altogether, some 6,800 self-completion questionnaires were distributed in the universities on behalf of the researchers during March and April 2002. Over 1,700 completed questionnaires were returned, of which 1,500 were valid.

1.3.3 Focus groups

A total of seven focus groups with students and four focus groups with staff were undertaken. The aim of the student focus groups was to gain deeper insights into the reasons for term-time working and students' perceptions of the impact (if any) of such activities on their own academic performance. The aim of the staff focus groups was to elicit views from staff on their perceptions of how term-time working impacted on the student experience, and the ways in which their own institutions accommodated students' term-time working.

Focus groups with students (comprising a mix of those who had worked during term-time, and those who had not) were conducted in all but one of the seven universities in the sample. Focus groups with staff (both academic and administrative) were conducted in four of the sample institutions.

Tables 1.2 and 1.3 summarise the composition of the student and staff focus groups.

Table 1.2: Composition of the student focus groups

Student focus group	Age	Subject mix
University A	Young/mature	Social Sciences
University B	Young	Social Sciences
University C	Young/mature	Social Sciences
University D	Young	Business Studies/Sciences
University D	Young/mature	Social Sciences/Sciences
University E	Young/mature	Business Studies/ Social Sciences

Table 1.3: Composition of the staff focus groups

Staff focus groups	Functional mix
University A	Administrative
University B	Academic/Administrative
University C	Administrative
University E	Academic/Administrative

1.4 Structure of the report

This report starts by presenting a picture of students' finances and their attitudes to debt (chapter two). It then looks at the extent of paid work over the whole academic year and during term-time, and the characteristics of students undertaking paid work (chapter three). Attitudes towards term-time working are considered in some detail in chapter four. The nature of term-time work, and the extent of term-time work patterns are described in chapter five. Chapter six looks at student incomes derived from term-time working and their use. Chapter seven explores the benefits and disadvantages of term-time work, and students' perceptions of its impact on studying and on other aspects of student life. Chapter eight then considers the actual relationship between term-time work and academic results. The concluding chapter, chapter nine draws out the main findings of the study and considers the implications for students, their advisors, higher education institutions and Government.

1.5 The students surveyed

1.5.1 Students in the sample

Table 1.4 outlines the key socio-economic characteristics of the final year students surveyed, while Table 1.5 gives details of the type of university they attended, their highest qualification on entry, their A level point score (for those whose highest qualification was A levels), their type of entry to university, and subject studied.

Table 1.4: The socio-economic characteristics of the student sample and the overall final year*

Characteristic	%, sample	%, overall population (from HESA)
GENDER		
Male	34	44
Female	65	56
Not stated	1	-
AGE		
Under 25 years of age	83	89
25 and over	13	9
Not stated	4	-
ETHNIC ORIGIN		
White	85	82
Minority ethnic	14	14
Not stated	1	5
SOCIAL CLASS		
Managerial/Professional	39	45
Intermediate	26	20
Routine/manual	27	9
Never worked/long-term unemployed	4	16
Missing	4	retired, unemployed, unknown 11 other occupations
RELIGION		
None	42	
Christian	46	
Hindu	3	Not available
Muslim	3	
Other	5	
Not stated	1	
FAMILY TYPE		
Single, no children	91	
Couple, no children	1	Not available
Single living with children	5	
Couple living with children	2	
LIVING ARRANGEMENTS		
With parents/family in their house	21	17
With other students/friends or alone	65	62, own home
With partner and /or dependent children	12	(20, not stated)

Base: all respondents (N=1500)

* full-time, home student population in 2002, where available (overall population statistics obtained from HESA)

Table 1.5: Details of the university, entry qualifications and route, and subjects studied*

Characteristic	%, sample	%, overall population (from HESA)
TYPE OF UNIVERSITY		
Old	43	Not available
New	57	
HIGHEST QUALIFICATION ON ENTRY		
A levels/ Scottish Highers	81	78
GNVQ/other vocational	12	7
Access course	3	3
Other	5	12
A LEVEL POINT SCORE		
280 + (B B C +)	36	Not available
less than 280	64	
ENTRY ROUTE		
UCAS application	77	{85}
Clearing	13	
Direct application	9	15
SUBJECT STUDIED		
Vocational Science	18	26
Non-vocational Science	9	13
Vocational Arts	28	23
Non-vocational Arts	45	39

*type of university attended, highest level of entry qualification, A level point score (for those with A levels), their entry route, and subject studied for sample, and for the overall final year, full-time, home student population in 2002, where available (overall population statistics obtained from HESA)

As can be seen from the tables, the majority of students in the survey were young, white, single and currently living with other students/ friends or alone.

However, a fifth (21 per cent) were living with their parents and those from the lowest social class backgrounds were much more likely to do so (35 per cent compared to 19 per cent of students from the highest social class). Minority ethnic students were also more likely to be living at home with their parents (44 per cent compared to 18 per cent of white students). (See Table TA2 and Table TA3 in Appendix A for further breakdown of characteristics of students in the sample.)

Almost all the younger students (99 per cent) had no dependent children but half of the students aged 25 or over had dependent children, and of these students, three quarters were single parents.

The majority of students in the sample had entered university with A levels or Scottish Highers. Older students were much less likely to have such entry qualifications (33 per cent compared to 89 per cent of students aged under 25).

There were also differences in subject studied by gender, age and ethnicity. Female students were less likely to be studying vocational sciences (13 per cent compared to 27 per cent of males) and more likely to be studying non-vocational arts (49 per cent compared to 35 per cent of males). Older students were also more likely to be studying vocational sciences (28 per cent compared to 16 per cent of students aged

under 25). Minority ethnic students were more likely to be studying vocational sciences (37 per cent compared to 15 per cent of white students) and less likely to be studying non-vocational arts.

1.5.2 Student characteristics by university

As can be seen from Table TA4 in Appendix A, the student characteristics in our sample varied quite widely between universities. Thus we see that students from University A and University F were much more likely than average to be minority ethnic students, and to be living with their parents/family. Students from University B and University F were more likely to be aged 25 and over and less likely to have A levels/Scottish Highers as entry qualifications. Students from University B, University D, University E and University F were much less likely to have high A level point scores. Students from University B were more likely to be from the two lowest social classes.

1.5.3 Typicality of sample with national picture

Although this study did not set out to undertake a nationally representative survey, the students in this sample do, in a number of respects (ethnic origin, entry qualifications, living arrangements), reflect the general characteristics of the national population of full-time, home students in their final year of first degree studies in 2001-02. In the case of social class, the categories used by HESA are not directly comparable to those used in the sample.

1.5.4 Typicality of sample by university

As can be seen from Table TA5 in Appendix A, the student characteristics of the sample, compared to the institution's population of full-time home students in their final year of first degree studies in 2001-02, reflect some of the biases found in the whole sample. Additionally, those achieving a good class of degree (first class or upper second) were slightly over-represented in the sample.

2 Students' finances and their attitudes to debt

2.1 Introduction

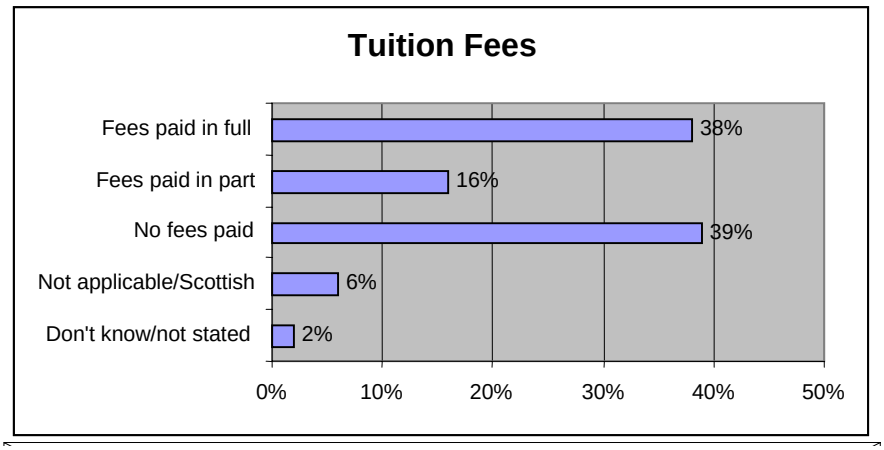
As we have noted, this cohort (graduating in 2002) was the first to be liable for means-tested tuition fees and to rely exclusively on student loans throughout their time at university. As seen in chapter one, since student loans were first introduced, both their take-up and the sums borrowed have increased. Student loans also form a larger share of students' total income. For instance, in 1992-93 student loans represented eight per cent of younger students' total income, but by 1998-99 this figure had risen to a quarter (Callender, ibid). Consequently, by 1998-99, just over one in 10 students were debt free compared with 25 per cent in 1995-96 (Callender and Kemp, 2000 quoted in Callender, 2001).

2.2 Tuition fees

2.2.1 Overall proportion paying tuition fees

Almost two in five students (38 per cent) had been assessed on the basis of their parental income as being required to pay the full contribution to their tuition fees and a similar proportion (39 per cent) had not been required to pay fees. A further 16 per cent had paid tuition fees in part, and tuition fees were not applicable to six per cent of the sample because they were Scottish students.

Chart 2a: Tuition fees



2.2.2 Variations in tuition fee payment by students' socio-economic characteristics

Given the means-tested nature of contributions towards tuition fees, it is not surprisingly to find that payment of tuition fees in full was associated with particular student characteristics.

Those who had paid fees in full were more likely to be:

- from professional/managerial backgrounds (55 per cent, compared to 38 per cent overall);
- aged under 25 (42 per cent compared to 17 per cent students aged 25 and over);
- white students (39 per cent compared to 30 per cent minority ethnic students);
- have no dependent children (40 per cent compared to 16 per cent those with dependent children); and
- family type other than single parent student (39 per cent compared to 15 per cent single parent).

As noted above, almost two in five students had not been required to pay tuition fees. Those who had not paid tuition fees were more likely to be:

- from the lowest social classes (51 per cent compared to 39 per cent overall);
- older students (65 per cent compared to 34 per cent students aged under 25);
- minority ethnic students (48 per cent compared to 37 per cent white students);
- have dependent children (65 per cent compared to 37 per cent students without dependent children); and
- single parent students (61 per cent compared to 37 per cent all other family types).

2.2.3 Variation in tuition fee payment by institution attended, entry qualification, subject of study

Given the variations in tuition fee payment by socio-economic characteristics, variations by institution attended are also found. There was no variation between students at 'old' and 'new' universities in terms of who had been required to pay tuition fees in full, but proportions at individual institutions ranged from a low of 28 per cent students at University F, to a high of 47 per cent at University A and 46 per cent at University D.

Students who had paid tuition fees in full were more likely to:

- have A levels/Scottish Highers (41 per cent compared to 24 per cent students with other entry qualifications); and
- study subjects other than vocational sciences (41 per cent compared to 26 per cent).

There was no variation by A level point score.

Students who had not paid tuition fees were more likely to:

- have entry qualifications other than A levels/Scottish Highers (57 per cent compared to 35 per cent);
- be studying vocational sciences (53 per cent compared to 36 per cent those following other subjects); and
- be studying at new universities (42 per cent compared to 34 per cent of those at old universities).

Again, there was no variation by A level point score.

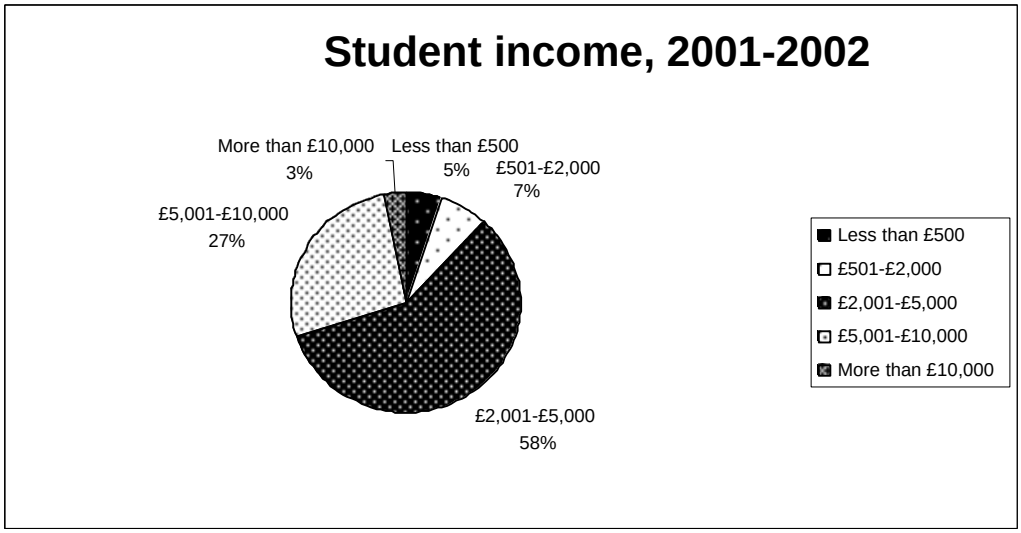
2.3 Student income

Students were asked to estimate their total income for the academic year 2001-02: their estimate was to include money received from their family, social security benefits, student loans, income from paid work, other allowances and grants from the student support system, hardship funds and other bursaries. Many of these are means–tested, and in the case of student loans, will depend on students' living arrangements and where they are living (London or elsewhere). The average overall income for 2001-02 was £4,901.

Chart 2b shows that:

- The majority (six out of ten) estimated their income was £2,001- £5,000.
- A further quarter thought their income was £5,001- £10,000.
- Overall, seven in ten students had an annual income amounting to £5,000 or less.

Chart 2b: Distribution of estimated income for 2001-02



2.3.1 Variation in income by socio-economic characteristics

There was no variation in estimated annual income by gender and little variation by social class.

However, students with higher levels of income (£5,001 - £10,000) were more likely to be:

- older students (44 per cent compared to 25 per cent students aged under 25);
- have dependent children (53 per cent compared to 25 per cent students without dependent children); and
- single parent students (54 per cent compared to all other family types).

Students at the lower income levels (up to £2,000) were more likely to be minority ethnic students (22 per cent compared to 10 per cent white students), probably because such students were less likely to take out a student loan.

2.3.2 Variation in income by institution attended, entry qualification and subject of study

Given the variation in income levels by socio-economic characteristics, there was also some variation in the spread of student income levels between individual institutions. The two London universities in the sample seemed to have higher proportions of students in both the lower income band (up to £2,000), and in the higher income band (more than £5,000) than the overall averages. This variation can be explained partly by the fact of the higher London allowances built in to the student support system, and partly by the inter-related characteristics of students studying in London – they are more likely to live with their parents (especially minority ethnic students and those from lower income families) (Callender and Kemp, 2002).

Students with higher levels of income (£5,001 - £10,000) were more likely to:

- have Access courses or other entry qualifications (37 per cent compared to 25 per cent students with A levels/Scottish Highers or vocational qualifications); and
- be studying subjects other than non-vocational sciences (28 per cent compared to 18 per cent students studying non-vocational sciences).

2.3.3 Variation in income by student loan take-up

Almost all of the students in the survey (90 per cent) had taken out a student loan from the Student Loans Company (SLC). However, those who had not taken out a student loan were:

- less likely to have income levels in the higher ranges; and
- almost three times more likely to have an income amounting to £2,000 or less (27 per cent compared to 10 per cent of those with a student loan).

2.4 Student loans and debt

2.4.1 Variation in student loan take-up

As noted above, 90 per cent of students in the survey had taken out a loan from the Student Loans Company (SLC) while at university: this is an increase on the loan take-up rate of 81 per cent reported for 2000-01 (DfES, 2002). There was no variation in the national take-up of student loans by gender, and little variation by social class, by age, by entry qualification, by institution or by living arrangement. However, loan take-up rates did vary slightly by:

- ethnicity;
- religious beliefs; and
- family type.

Those less likely to take-out a student loan tended to be:

- minority ethnic students (83 per cent compared to 91 per cent of white students);

- Muslim students (79 per cent compared to 90 per cent students with other religious beliefs or none); and
- single parent students (82 per cent compared to 90 per cent overall).

2.4.2 Size of student loan

The overall average size of student loans (by the time students finished university) was £9,620. There was some variation in the size of loan by particular student characteristics as Table 2.1 indicates. However, in considering variations in the size of student loan, it must be remembered that 25 per cent of the loan is means-tested, and that the amount of loan depends on students' living arrangements (at home or away from home) and location (London, or elsewhere).

Table 2.1: Size of student loan

Student characteristic		Average size of student loan, £
Social class -	Managerial/professional	9,368
	Intermediate	9,926
	Routine/manual	10,176
	Never worked/long-term unemployed	10,966
Dependent children –	none	9,704
	Child/ren under 5	10,576
	Child/ren aged 5-10	12,719
	Child/ren aged 11-16	9,605
	Child/ren aged 17+	11,420
Living arrangement –	in parental home	7,639
	in own home	10,367

There were also differences in the size of student loan by whether or not students had undertaken paid employment during their time at university. As Table 2.2 shows, students who had worked had higher levels of student loans than those who had not worked.

Table 2.2: Variations in average size of student loan by incidence of paid employment

Incidence of paid employment	Average size of student loan, £
Never worked	8,627

Worked at some stage (vacation; term-time)	9,919
No term-time work	9,231
Term-time work in second year only	9,523
Term-time work in both second and final year	10,060
Term-time work in final year only	10,199

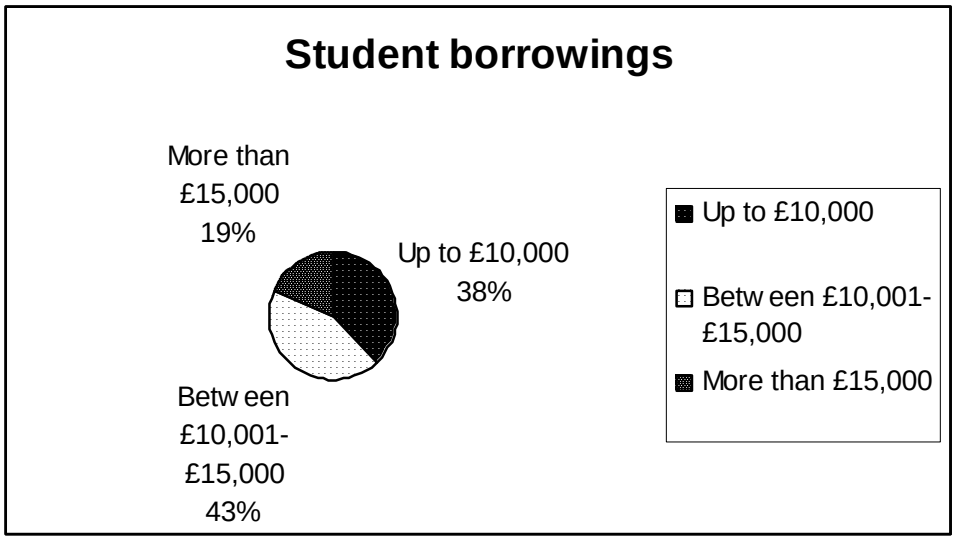
2.4.3 Total student borrowings

The students were asked to estimate how much money they thought they would owe as a result of being at university. In estimating such borrowings, they were asked to include all loans from the SLC, bank/building society overdrafts, outstanding payments on credit cards and bank loans but to exclude money owed on a mortgage.

Very few students (six per cent) indicated they would have no debts at all: this suggests a worsening of the position. In 1998-99, a national study found just over one in 10 students were debt free (Callender and Kemp, 2000).

As can be seen from chart 2c, of the majority with debts, about two in five (38 per cent) had debts of up to £10,000; two in five (43 per cent) had debts between £10,001- £15,000; and one in five (19 per cent) had debts amounting to more than £15,000 (excluding mortgages).

Chart 2c: Student borrowings



Students with high levels of debt (over £15,000) were more likely to be:

- older students (33 per cent compared to 14 per cent students under 25 years of age); and

- from lower social classes (23 per cent compared to 14 per cent students from managerial/professional social class).

The average size of debt for all students with debts was £11,700. If those students with no debts are taken into account, the average level of debt for all students in the sample was £10,492.

2.4.4 Students' savings

The majority of students, almost three quarters (74 per cent), believed that they would have no savings at all by the time they finished university. One in eight had savings up to £1,000, one in 10 had savings in the range £1,001 to £5,000, and a very few (some four per cent) had savings in excess of £5,000: thus the average level of savings for the minority of students with savings was £2,567.

Students with no savings were more likely to be:

- older students (81 per cent compared to 71 per cent those aged under 25);
- those with dependent children (83 per cent compared to 73 per cent those without children);
- have entry qualifications other than A levels (81 per cent compared to 71 per cent); and
- from lower social classes (78 per cent compared to 70 per cent from highest social class).

In terms of institution attended, there was some variation ranging from almost nine out of ten students (86 per cent) at University B having less than £500 in savings, compared to only two thirds of students at University A being in this position.

2.4.5 Student final debt (debt minus savings)

When levels of savings and levels of debt are taken into account, we find that the average final 'net' debt (debt minus savings) was £9,785: this is in line with other national studies (eg NatWest, 2002).

But for one in six students in the sample, the final 'net' debt was in excess of £15,000.

Students with high levels of final 'net' debt (over £15,000) were more likely to be:

- older students (32 per cent compared to 14 per cent students aged under 25); and
- from lower social classes (22 per cent compared to 13 per cent those from professional/managerial social class).

2.4.6 Student loans as a proportion of students' final debt

As we have noted, very few students (six per cent) had no debts at all. For the remainder, their overall debt included monies owing on student loans and other items. But whereas the average size of student loan was £9,620, the majority of students (more than eight in ten) owed less than £1,000 on each of the following outstanding items: credit cards, store cards; bank loans; on hire purchase, catalogues; unpaid bills. Almost nine out of ten students owed less than £3,000 on bank/building society overdrafts.

Thus, when students' levels of debt and levels of savings are taken into account student loans accounted for the majority (91 per cent) of students' final debt.

2.5 Attitudes to debt

As Table 2.3 shows, students in the survey were most likely to agree that 'student debt puts off people going to university' (86 per cent), while they were least likely to agree that 'there is no excuse for borrowing money' (3 per cent).

Table 2.3: Students' attitudes to money and debt

Statement	Strongly agree/ agree %	Disagree/ strongly disagree %	Neither agree/ disagree %
Student debt puts off people going to university	86	6	7
I am seriously worried about the debts I am building up while at university	73	15	12
Borrowing money for a university education is a good investment	73	11	15
Once you are in debt it is very difficult to get out of it	67	14	18
It is okay to be in debt if you can pay it off	65	15	19
Students have to go into debt	64	21	14
Debt is a normal part of today's lifestyle	63	17	19
Financial difficulties have negatively affected how well I do at university	49	31	19
Student loans are a cheap/tax efficient way to borrow money	49	28	22
You should always save up first before buying something	46	21	32
I would rather be in debt than change my lifestyle	31	43	25
I am not worried about my debt at university because I know I will get a well-paid job when I graduate	23	49	28
Owing money is basically wrong	18	49	32
It is better to have something now and pay for it later	10	55	34
There is no excuse for borrowing money	3	82	13

Question: To what extent do you agree with each of the following statements?
Base: All respondents (N=1500)

The majority of students seem, however, to be taking a pragmatic approach to debt. Although they are worried about the debts they are building up while at university and believe that once you are in debt it is difficult to get out of it, they consider students have to go into debt and that debt is a normal part of today's lifestyle and borrowing money for university is a good investment

The vast majority (82 per cent) do not agree that there is no excuse for borrowing money. Almost half (49 per cent) think student loans are a cheap/tax efficient way to borrow money.
Almost three quarters of students (73 per cent) are seriously worried about the debts they are building up. Perhaps not surprisingly, worries about debts building up are not nearly so prevalent among students who had not taken out a student loan (a low of 29 per cent compared to 78 per cent students with a loan from

the SLC). Students from professional/managerial backgrounds were also slightly less likely to express such concerns (67 per cent compared to 79 per cent students from the lower social classes). Given the different student profiles at different institutions, it is also not surprising that there are variations by institution, ranging from a low of 64 per cent of students at University A being seriously worried about their levels of debt, to a high of 84 per cent of students at University F expressing such concerns.

By way of contrast, less than a quarter of students agreed that they were not worried about their debts at university because they knew they would get a well-paid job on graduation. Students from the highest social class were more likely to agree with this statement (28 per cent compared to only 19 per cent students from all other social classes) as were male students (28 per cent compared to 20 per cent females). Again, there were some interesting variations by institution, ranging from a high of over one third of students (36 per cent) at University C agreeing they were not worried about debts because they knew they would get a well-paid job later, to a low of just 14 per cent of students at University B holding such positive views.

Attitudes to student loans also vary by student characteristics: students from the highest social class were much more likely to agree that such loans are a cheap way to borrow money (55 per cent compared to 42 per cent students from the lower social classes), as were male students (57 per cent compared to 45 per cent females), and those without dependent children (50 per cent compared to 38 per cent students with dependent children). Muslim students were much less likely to agree with this view (31 per cent compared to 50 per cent students with other religious beliefs or none).

Almost half the students in the sample consider that financial difficulties have negatively affected how well they do at university. Older students were more likely to agree with this (63 per cent compared to 46 per cent students aged under 25), as were students with dependent children (68 per cent compared to 47 per cent those without), and students from the lower social classes (57 per cent compared to 42 per cent of students from professional/managerial backgrounds). Again these differences by student characteristics lead to variations by institution attended. More than two thirds of students at University F think financial difficulties have had a negative impact on their university achievements compared to just over one third of students at University C.

2.4.7 Attitudes to debt by different student characteristics

In the previous section variations in attitudes held by different students to specific facets of debt were considered. Previous studies have shown differences in attitudes to debt by different student characteristics. In this section the focus is on how attitudes to debt vary by:

- age;
- family type;
- ethnicity and religion;
- social class;
- propensity to work; and
- term-time working.

Attitudes to debt by age

In general young students (those aged under 25 years of age) were more tolerant of debt than older students. In particular, younger students were more likely to agree that:

- Debt is a normal part of today's lifestyle (64 per cent compared to 54 per cent).
- It is okay to be in debt if you can pay it off (67 per cent compared to 58 per cent).
- I would rather be in debt than change my lifestyle (34 per cent compared to 16 per cent).

By way of contrast, older students were more concerned about financial difficulties. In particular, they were much more likely to agree that:

- Financial difficulties have negatively affected how well I do at university (63 per cent compared to 46 per cent).
- I am seriously worried about the debts I am building up while at university (78 per cent compared to 71 per cent).

Older students were also more likely to disagree that they were not worried about their debt at university because they know they will get a well-paid job on graduation (57 per cent compared to 47 per cent).

Attitudes to debt by family type

The majority of young students in the sample (99 per cent) have no dependent children. However, half of the older students (aged 25 or over) do, and of these, three quarters are single parent students. This study has already shown that older students in general are less tolerant of debt than their younger counterparts. They are also more concerned about financial difficulties.

As single parent students are generally also the older students their attitudes to debt will accord with those of older students generally. As with older students more generally, single parent students were much more likely to agree that financial difficulties have negatively affected how well they have done at university (64 per cent compared to 48 per cent). Similarly, they were far more likely to disagree that they were not worried about the debts they were building up while at university because they know they will get a well-paid job when they graduate (61 per cent compared to 48 per cent).

Single parent students were also more likely to disagree that:

- I would rather be in debt than change my lifestyle (59 per cent compared to 42 per cent).
- Debt is a normal part of today's lifestyle (26 per cent compared to 17 per cent).

On the other hand, they were more likely to agree that:

- I am seriously worried about the debts I am building up while at university (80 per cent compared to 72 per cent).
- Once you are in debt it is very difficult to get out of it (76 per cent compared to 67 per cent).

Although seemingly less accepting of debt, single parent students were less likely to agree that you should always save up first before buying something (38 per cent compared to 47 per cent other students).

Attitudes to debt by ethnicity and religion

In general white students seem more tolerant of debt than minority ethnic students. In particular, white students are more likely to agree that:

- Students have to go into debt (66 per cent compared to 47 per cent).
- Debt is a normal part of today's lifestyle (65 per cent compared to 51 per cent).
- I would rather be in debt than change my lifestyle (33 per cent compared to 20 per cent).

White students are also more likely to disagree that:

- There is no excuse for borrowing money (84 per cent compared to 72 per cent).
- Owing money is basically wrong (51 per cent compared to 40 per cent).

White students seem slightly less likely than minority ethnic students to have their concerns about debt alleviated by anticipation of a well paid job on graduation: half of white students disagreed that they were not worried about debt at university because they know they will get a well-paid job when they graduate (compared to 41 per cent minority ethnic students). This slightly lower level of concern about debt expressed by minority ethnic students in this sample could be related to the fact that they were more likely to be studying vocational sciences (and less likely to be studying non-vocational arts).

Not surprisingly there are also variations in attitudes to debt by whether students are Muslims, or have other religious beliefs (or none). In particular, Muslim students are less likely to agree that:

- Students have to go into debt (48 per cent compared to 65 per cent).
- I would rather be in debt than change my lifestyle (15 per cent compared to 32 per cent).
- It is okay to be in debt if you can pay it off (52 per cent compared to 66 per cent).
- Student loans are a cheap/tax efficient way to borrow money (31 per cent compared to 50 per cent).
- Borrowing money for a university education is a good investment (63 per cent compared to 73 per cent).

These variations need to be treated with some caution, as case numbers for Muslim students are small (N=52): nevertheless they tend to show that Muslim students are more debt averse than those of other religious beliefs (or none).

Attitudes to debt by social class

When the attitudes of students from managerial/professional family backgrounds are compared with those of other students, those from the highest social class tend to have a more tolerant view of debt and hold more positive views about borrowing money. Students from the highest social class are more likely than other students to agree that:

- It is okay to be in debt if you can pay it off (73 per cent compared to 61 per cent).
- I would rather be in debt than change my lifestyle (38 per cent compared 27 per cent).
- Borrowing money for a university education is a good investment (78 per cent compared to 70 per cent).
- Student loans are a cheap/tax efficient way to borrow money (55 per cent compared to 46 per cent).

Such students were also less likely to be seriously worried about the debts they are building up while at university (67 per cent compared to 76 per cent); and were more likely to disagree that financial difficulties have negatively affected how well they do at university (39 per cent compared to 26 per cent).

As we have noted, students from the highest social class were more likely to agree they were not worried about debt at university because they know they will get a well-paid job on graduation (28 per cent compared to 19 per cent), as indeed they are (Elias et al, 1999).

Attitudes towards debt by propensity to work

Table 2.4 below compares the attitudes of those students who have never worked at all during the last two years of study with those who have worked.

Table 2.4: Students' attitudes to money and debt by whether they had worked or not*

Statement	Worked, % agreeing	Never worked, % agreeing	All, % agreeing
Student debt puts off people going to university	87	84	86
I am seriously worried about the debts I am building up while at university	75	66	73
Borrowing money for a university education is a good investment	73	73	73
Once you are in debt it is very difficult to get out of it	68	63	67
It is okay to be in debt if you can pay it off	65	64	65
Students have to go into debt	65	59	64
Debt is a normal part of today's lifestyle	65	56	63
Financial difficulties have negatively affected how well I do at university	53	36	49
Student loans are a cheap/tax efficient way to borrow money	48	54	49
You should always save up first before buying something	47	45	46
I would rather be in debt than change my lifestyle	30	33	31
I am not worried about my debt at university because I know I will get a well-paid job when I graduate	21	28	23
Owing money is basically wrong	17	20	18
It is better to have something now and pay for it later	9	12	10
There is no excuse for borrowing money	3	5	3

Base: All respondents (N=1500)

* percentages agreeing with statements

There is little difference overall in students' attitudes to money and debt by whether or not they have done any paid work.

Those who have never worked were less likely to:

- be seriously worried about the debts they are building up whilst at university (66 per cent compared to 75 per cent); and
- consider that financial difficulties have negatively affected how well they do at university (36 per cent compared to 53 per cent).

On the other hand, students who have never worked seem more likely to agree that they were not worried about debt because they know they will get a well-paid job on graduation.

Attitudes to debt by propensity to work term-time

The next chapter (chapter three) outlines that working term-time was associated with certain student characteristics. Table 2.5 below compares the attitudes of those students who worked during term-time in the last two years of study with those who had not worked during term-time.

Table 2.5: Students' attitudes to money and debt by whether they had worked term-time or not*

Statement	Worked term-time, % agreeing	Never worked term-time, % agreeing	All, % agreeing
Student debt puts off people going to university	89	84	86
I am seriously worried about the debts I am building up while at university	77	67	73
Borrowing money for a university education is a good investment	71	75	73
Once you are in debt it is very difficult to get out of it	70	64	67
It is okay to be in debt if you can pay it off	64	66	65
Students have to go into debt	66	61	64
Debt is a normal part of today's lifestyle	65	60	63
Financial difficulties have negatively affected how well I do at university	58	39	49
Student loans are a cheap/tax efficient way to borrow money	47	51	49
You should always save up first before buying something	43	47	46
I would rather be in debt than change my lifestyle	30	33	31
I am not worried about my debt at university because I know I will get a well-paid job when I graduate	18	28	23
Owing money is basically wrong	16	20	18
It is better to have something now and pay for it later	9	11	10
There is no excuse for borrowing money	3	4	3

Base: All respondents (N=1500)

*Percentage agreeing with the statements

In general, student attitudes to money and debt did not vary greatly between those who had worked during term-time and those who had not.

However, students who had worked during term-time were much more likely to agree that:

- I am seriously worried about the debts I am building up while at university (77 per cent compared to 67 per cent).
- Financial difficulties have negatively affected how well I do at university (58 per cent compared to 39 per cent).

Students working during term-time were also much less likely to agree that 'I am not worried about my debt at university because I know I will get a well-paid job when I graduate' (18 per cent compared to 28 per cent students).

2.6 Term-time working and levels of debt

There was little difference between those who have worked and those who have never worked in terms of having a student loan; payment of tuition fees; and whether they have savings or not but those who have never worked were slightly more likely to have no debts at all (13 per cent compared to just 6 per cent overall).

Later in this report the issue of how students have sought to alleviate financial difficulties through certain activities (namely through undertaking paid work during term-time) and the extent to which such activities impinge on academic achievements is considered in detail. At this stage, it is interesting to look at two aspects of debt in relation to students' attitudes to term-time working.

Section 2.4.2 revealed that students who had worked during their time at university had higher levels of student loans than those who had not worked. But as will be seen later (in chapter four), for one in eight students who worked during term-time, trying to reduce the amount borrowed from the Student Loans Company (SLC) was a very important factor in deciding to undertake term-time work. Table 2.6 shows quite clearly that those who were trying to reduce their student loan through term-time working did indeed have a much lower level of student loan than other students who were working during term-time.

Table 2.6: Importance of reducing amount borrowed from SLC in decision to work during term-time

Importance of factor	Average amount of student loan, £
Very important	7,646
Fairly important	9,150
Not very important	10,318
Not at all important	10,909

In terms of intensity of term-time working, it will be seen later (in chapter five) that for one third of working students, the size of their debt was a very important factor in determining how many hours they worked

each week. Table 2.7 shows that for certain elements of students' overall debt, higher levels of debt were associated with size of debt being a very important factor in determining hours worked.

Table 2.7: Importance of size of debt in determining hours worked by elements of overall debt

Importance of factor	Average amount of student loan, £	Average amount owed in bank/building society overdraft, £	Average amount owed in unpaid bills, £
Very important	10,610	1,751	605
Fairly important	10,025	1,375	235
Not very important	9,358	1,348	206
Not at all important	9,172	1,394	126

2.7 Money management

2.7.1 Students' views on managing their finances

As can be seen from Table 2.8:

- Less than one in eight of the final year students in the sample (12 per cent) said they had no difficulties keeping up with all their bills and credit commitments.
- Five per cent indicated they were able to rely on their family to cover all their expenses.
- For the large majority of students (69 per cent) keeping up with bills and credit commitments involved a struggle and for almost half of these students it was a constant struggle.

Table 2.8: How well students are managing their money

Statement	% students
I am keeping up with all my bills and credit commitments without difficulty	12
I am keeping up with all my bills and credit commitments, but struggle from time to time	37
I am keeping up with all my bills and credit commitments, but it is a constant struggle	32
I am falling seriously behind with some of my bills and credit commitments	7
I am having real financial problems and have fallen behind with many bills and credit commitments	5
My parents/guardians/ other family cover all my expenses	5

Question: Which of the following statements best describes how you are managing financially at the moment? (tick one only)
Base: All respondents (N=1500)

Of those students managing their finances without difficulty, there was little variation by socio-economic characteristics, but some variation by institution attended, ranging from only one in 12 students (8 per cent) managing without difficulty at two of the new universities, to twice that proportion (16 per cent) at two of the old universities. Students who had not taken out a student loan were more than twice as likely as those

with such loans to be managing without difficulty (28 per cent compared to 10 per cent of those with student loans).

More than two thirds of students did struggle to meet financial commitments. Just over one third (37 per cent) were keeping up with their bills and credit commitments but struggled from time to time. There was little variation in this proportion by different student characteristics.

Almost one third of students (32 per cent) were constantly struggling to meet all their bills and credit commitments. Despite working during term-time, such students were more likely than others to be struggling to pay-off bills and credit commitments (37 per cent compared to 27 per cent). There was also some variation by institution - two in five students at University F were finding it a constant struggle, compared to a low of one quarter of students at University A.

Students who were less likely to find meeting all bills and credit commitments a constant struggle tended to be:

- minority ethnic students (24 per cent compared to 34 per cent white students);
- Muslim students (21 per cent compared to 33 per cent students with other religious beliefs or none); and
- students who had not taken out a student loan (15 per cent compared to 34 per cent students with a loan).

A further 7 per cent of students were falling seriously behind with paying some of their bills and credit commitments. Students with dependent children and single parent students were more likely to be in this position (in each case, 12 per cent compared to 6 per cent of other students), even though these were the very students who had the larger student loans.

Five per cent of students were having real financial problems and had fallen behind with many bills and credit commitments. There was little variation by whether or not students had taken out a student loan, or by whether or not they had paid tuition fees. Students who were in this unfortunate position were more likely to be:

- from the lowest social class (16 per cent compared to 4 per cent all other classes);
- Muslim students (12 per cent compared to 5 per cent of those with other religious beliefs or none); and
- those with dependent children and single parent students (in each case, 12 per cent compared to 4 per cent of other students).

There was also some variation by institution attended, ranging from a tiny minority (1 per cent) of students at University C having real financial problems to a high of 11 per cent of students at University F.

Finally, 5 per cent of students in the sample were in the fortunate position of having parents/guardians who covered all their expenses. Students in this position were more likely to:

- have not taken out a student loan (17 per cent compared to only 4 per cent those with a student loan); and
- have not done any paid employment (11 per cent compared to 4 per cent those who had done vacation and/or term-time work).

2.7.2 Reasons for student difficulties in managing their finances

Focus group discussions with various staff groups elicited contrasting views about why students might be having difficulties managing their finances. Some considered younger students in particular had poor money-management skills, and would 'blow' their student loan early in the year and spend 'up' to the limit of their student loan and other incomes. However, the survey findings do not indicate any significant differences between younger and older students in their own perceptions about how well they are managing financially.

Other staff groups acknowledged that they often had debates about whether students really did face financial hardship and whether such hardships (if they existed) were the result of 'bad planning':

> 'One of the things that is suggested is that students don't actually know how to budget.. that it's not impossible for them to live on the money they've got, it's just that they don't live on the money...they spend it badly, they spend too much of it too soon, they don't budget and plan, and therefore they then get into debt, they need to work and so on……..'

However, this view of students' poor budgeting was countered by an alternative view of students budgeting well, but for purposes other than 'surviving' whilst at university:

> '…..from the students I know, it's completely the reverse ..it is budgeting, but it's budgeting for the Euro trips, the Camp America stuff, knowing that they're going to have to cover these things in the vacation period, when you or I, as students, may have been working ..but instead there's a great deal more ambition now, wider horizons……there's also societal pressures on material goods……'

Such a view might imply that many students may have been working during term-time to supplement their income and then not working during vacation periods. The findings of this survey do not support this view: as seen in chapter three only a very small proportion of students worked only in term-time in either academic year.

From discussions with students it was clear that they viewed their income from term-time working as a regular, weekly source of income in addition to the 'lump sum' provided by the student loan each term. But the survey findings indicate that those students working during term-time were in fact more likely to be finding keeping up with bills and credit commitments a constant struggle (37 per cent compared to 27 per cent those not working during term-time).

2.7.3 Relationship between how well students perceive they are managing their finances and attitudes to debt

For the purposes of considering the relationship between how well students perceive they are managing financially and their attitudes to debt students were grouped into two categories. Those who considered they were managing (either because their family covered all their expenses, or they had indicated they were keeping up with all their bills without difficulty) were compared with those who were struggling (either from time to time; constantly; falling seriously behind with some bills; or having real financial problems).

Table 2.9: Relationship between how well students perceive they are managing financially, and their attitudes to debt

Statement	Strongly agree/agree %			Disagree/strongly disagree %		
	Managing	Struggling	All	Managing	Struggling	All
Student debt puts off people going to university	82	88	86	9	5	6
I am seriously worried about the debts I am building up while at university	35	81	73	41	9	6
Borrowing money for a university education is a good investment	77	72	73	9	11	11
Once you are in debt it is very difficult to get out of it	49	71	67	10	12	14
It is okay to be in debt if you can pay it off	68	65	65	12	15	15
Students have to go into debt	42	69	64	38	18	21
Debt is a normal part of today's lifestyle	51	66	63	23	16	17
Financial difficulties have negatively affected how well I do at university	16	56	49	63	24	31
Student loans are a cheap/tax efficient way to borrow money	59	47	49	17	30	28
You should always save up first before buying something	52	45	46	21	21	21
I would rather be in debt than change my lifestyle	27	32	31	50	42	43
I am not worried about my debt at university because I know I will get a well-paid job when I graduate	32	21	23	28	53	49
Owing money is basically wrong	14	19	18	53	49	49
It is better to have something now and pay for it later	10	10	10	59	55	55
There is no excuse for borrowing money	4	3	3	73	84	82

Table 2.9 highlights some sharply contrasting attitudes to money and debt between those who were managing financially and those who were struggling. Those students who were managing were much less likely to agree that:

- Financial difficulties have negatively affected how well I do at university.
- I am seriously worried about the debts I am building up while at university.

In terms of their general attitudes towards debt, they were much less likely to agree that:

- Students have to go into debt.
- Once you are in debt it if very difficult to get out of it.
- Debt is a normal part of today's lifestyle.

Those students who were managing financially were also more likely to agree that:

- I am not worried about my debt at university because I know I will get a well-paid job when I graduate.
- Student loans are a cheap/tax efficient way to borrow money.

Those students who were managing were less accepting of debt generally and (not surprisingly) they had less concerns about their own finances. Only one in six thought their financial situation had negatively affected how well they did at university (compared to more than half of those students who were struggling financially).

2.8 Summary

Ninety per cent of students in the survey sample had taken out a student loan: this is an increase on the 81 per cent loan take-up rate reported for 2000-01 (DfES, 2002). The overall average size of student loan was £9,620. Higher levels of student loan are associated with students who:

- are from lower social classes;
- have dependent children;
- live in their own home (rather than parental home); and
- work during term-time.

Only six per cent of students had no debt at all: this is smaller than the proportion reported debt free (just over one in 10) in 1998-99. The average size of overall debt for all students was £10,492. Higher levels of debt are associated with:

- older students; and
- those from lower social classes.

Almost three quarters of students will have no savings on finishing university. Students without savings are more likely to be:

- older students;
- those with dependent children;
- those who have entry qualifications other than A levels; and
- those from the lower social classes.

Student loans account for 91 per cent of students' final debt.

Attitudes to debt can be characterised as one of pragmatic acceptance. The majority of students are seriously worried about debts building up, but believe students have to go into debt – it is a normal part of today's lifestyle. A minority of students (less than one quarter) are not worried about debts, believing that they will get a well-paid job on graduation.

Attitudes to debt vary by students':

- age;
- family type;
- ethnicity and religion; and
- social class.

The groups more tolerant of debt are:

- younger students;
- white students; and
- those from the highest social class.

Concerns about financial difficulties also vary by students':

- age;
- family type;
- social class; and
- propensity to undertake term-time work.

The groups more likely to be worried about debts building up, and thinking that financial difficulties have negatively affected how well they do at university are:

- older students;
- single parent students;
- from lower social classes; and
- those who have been working during term-time.

The majority of students are struggling to keep up with bills and credit commitments. The groups most likely to be facing serious financial problems are:

- those with dependent children;
- from the lowest social class; and
- Muslim students.

3 The extent of paid work

3.1 Introduction

This chapter explores the extent to which undergraduate students undertake paid work (excluding work placements as part of the academic programme), and the pattern of employment for those that work. It also identifies the factors that influence propensity to engage in term-time work.

Changes in the extent and pattern of student employment have been noted. Term-time working has been identified as a growing phenomenon, which has replaced the more traditional pattern of vacation only work. Recent studies suggest that as many as 47 per cent of undergraduate students engage in term-time employment at some point in their academic career (Callender and Kemp, 2000; Metcalf, 2001). Studies which have investigated student employment among the full-time student population also suggest that term-time employment is not spread evenly across the student population or within the higher education sector (Callender and Kemp, 2000, Metcalf, 2001).

3.2 Paid work over the academic year

Students participating in this study were asked to specify their working behaviour during their final two academic years; 2000-01 and 2001-02. Their responses were used to identify the proportion of students who: never engaged in paid work; worked during vacations only; worked during term-time only; or worked during term-time and vacations. As there was evidence that students' patterns of term-time work changed whilst they were at university, variations in term-time work in the two years were also investigated.

3.2.1 Overall patterns of work during 2000-01 and 2001-02

A quarter of students did not undertake any paid work and a further quarter only worked during vacation periods in 2000-01. However, in their final year, a much higher proportion of students (two in five) indicated they had done no paid work at all and a further one in seven had worked only in the vacation period. So between the second and final year of study there was a slight increase in the proportion of students who did not work or who only worked during vacations – from 52 per cent to 56 per cent.

Chart 3a: Patterns of paid work, academic year 2000-01

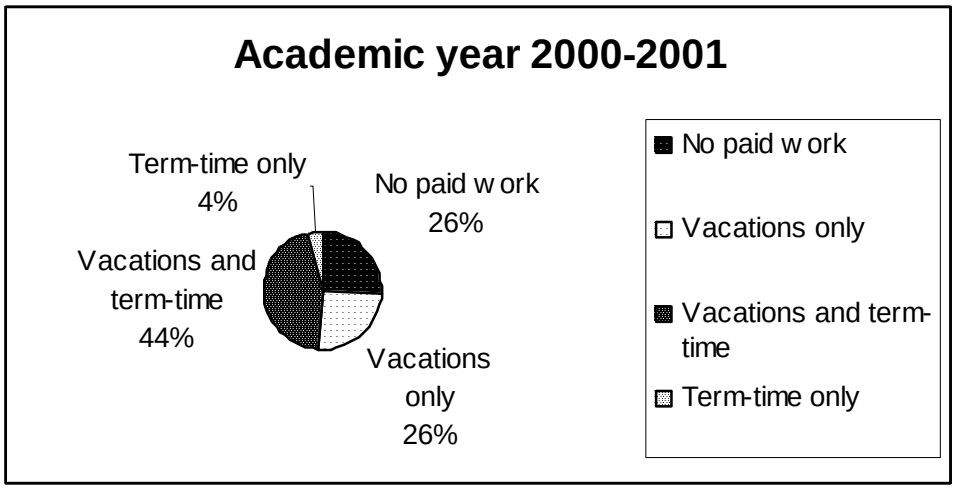
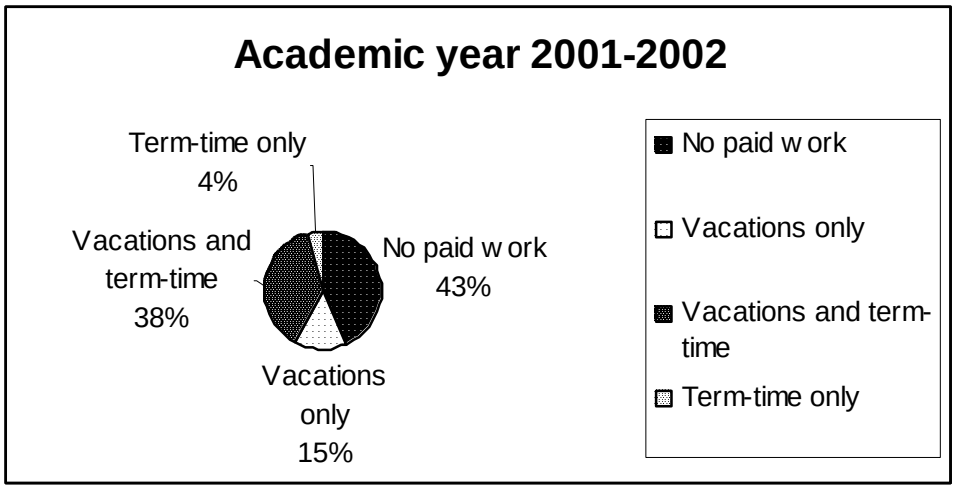


Chart 3b: Patterns of paid work, academic year 2001-02



3.2.2 Characteristics of students who did not work in either 2000-01, or 2001-02

Just under one quarter of the sample had not undertaken any paid work during 2000-01, but this proportion rose to two in five students in 2001-02. There was little variation by gender, ethnicity, or type of institution. Students who had never worked were more likely to be:

- older students (36 per cent compared to 21 per cent students aged under 25); and
- studying vocational sciences (37 per cent compared to 23 per cent overall).

On the other hand, Scottish students (ie those with Scottish Highers as entry qualifications) were much less likely not to have worked (10 per cent compared to 23 per cent overall).

3.2.3 Characteristics of students who only worked during vacations

A quarter of the sample worked during vacations only in 2000-01, and this proportion fell to only 15 per cent in 2001-02 (when a higher proportion undertook no paid work at all). Students who worked during vacations only were more likely to be:

- young;
- white;
- from professional and managerial backgrounds; and
- living independently.

There were also institutional differences in the proportion of students working in vacation only. Thirty-five per cent of students at University C and 31 per cent of students at University D worked during vacations only. This compares to the small proportions of students working during vacations only at the two London universities; at University A just 14 per cent of students and at University F just 11 per cent.

3.3 Paid work during term-time

3.3.1 The extent of term-time work

Just over half the students (53 per cent) undertook paid work at some point during term-time in 2000-01 or 2001-02. While this is only a slightly higher proportion of students engaged in term-time work than the 47 per cent reported by Callender and Kemp (2000) and Metcalf (2001), it does suggest that over half of full-time university students are now engaged in term-time employment.

Of those who worked during term-time, 68 per cent worked in both 2000-01 and 2001-02. Twenty-one per cent of students worked in 2000-01 only, a much smaller proportion (11 per cent) worked in 2001-02 only. Two-thirds of students who work during term-time were engaged in paid work in both academic years. About one-fifth of students gave up their term-time work in their final year. Students from professional and managerial backgrounds were more likely to give up term-time work in their final year than students from routine and manual backgrounds. Thirty-eight per cent of students from the higher social classes worked during term-time in the final year, compared to 49 per cent of those from routine/manual backgrounds.

3.3.2 Characteristics of students working during term-time

The likelihood of a student working during term-time was significantly associated with the following:

- institution;
- subject of study – social science, mass communication, education and leisure students were more likely to work;
- entry qualifications – students with qualifications other than A levels were more likely to work;
- gender – women were more likely to work than men;
- ethnicity – minority ethnic students were more likely to work than white students;
- social class – students from routine and manual backgrounds were more likely to work than those from higher socio-economic classes;

- tuition fees – students who did not pay tuition fees were more likely to work than those who paid fees in full;
- living arrangements – students living with their parents, or with their partner and/or dependent children were more likely to work than those living independently;
- final debt – those with more debts (once their savings were taken into account) were more likely to work; and
- financial difficulties – students who were most concerned about their finances were most likely to work during term-time.

These findings generally replicate those of Callender (2001).

Institutions and term-time work

Table 3.1 shows that the proportion of students who engaged in term-time work differed significantly between institutions. The proportion of students who undertook any term-time work during 2000-01 or 2001-02 ranged from a high of 78 per cent of those attending University F to a low of only 42 per cent of students at University C.

Table 3.1: Proportion of students who undertook paid work at some point during term-time

Worked during term-time	Univ. F	Univ. G	Univ. A	Univ. B	Univ. D	Univ. E	Univ. C
Yes	78	63	62	59	46	43	42
No	22	38	38	41	54	57	58

Base: N=1500

However, looking at the incidence of term-time working in the final year only, starker differences between institutions emerge. Table 3.2 shows that 69 per cent of students at University F and 53 per cent of students at University A and University G were engaged in term-time work in their final year. However only 37 per cent of students at University D, 36 per cent at University E, and 27 per cent of students at University C, worked during term-time in their final year. These figures also indicate that the decrease in incidence of term-time work in the final year was not evenly spread, but was differentiated between institutions.

Table 3.2: Proportion of students who undertook term-time work during their final year

Worked during term-time, final year	Univ. F	Univ. G	Univ. A	Univ. B	Univ. D	Univ. E	Univ. C
Yes	69	53	53	49	37	36	27
No	30	42	46	50	61	63	71

Base: N=1500

Subject of study and term-time work

Subject of study had a significant impact on students' participation in term-time work. As Table 3.3 shows, students were least likely to work if they studied medicine and dentistry, and most likely to work if they studied education and leisure; at 22 per cent and 80 per cent respectively. About two-thirds of students studying social sciences and mass communication worked during term-time, compared to less than half the students in biological sciences, physical sciences, humanities, subjects allied to medicine and mathematical sciences. It is likely that the different patterns of timetabled lectures/seminars/ laboratory–based work associated with different subjects will govern to some extent how much leeway students have to choose how they use their time at university. This will account for some of the variation in incidence of term-time work by subject.

Table 3.3: Proportion of students who undertook term-time work, by subject of study

Subject studied	Worked during term-time	
	No	Yes
Medicine and dentistry	78	22
Subjects allied to medicine	60	40
Humanities	54	46
Biological sciences	54	46
Mathematical sciences and informatics	53	47
Physical sciences	51	49
Business and administrative studies	44	55
Combined studies	43	57
Law	42	58
Engineering and technology	41	59
Creative arts	40	60
Social sciences	38	62
Mass communication and documentation	31	69
Education and leisure	20	80

Base: N = 1500

Entry qualifications and term-time work

Entry qualifications had a significant effect on propensity to work during term-time. Seventy-four per cent of students with Scottish Highers worked compared to 61 per cent with a BTEC national diploma and 56 per cent with GNVQ/AVCE qualifications. A level students and students with Access qualifications were least likely to work, at 51 per cent and 49 per cent respectively.

Personal characteristics and term-time work

Women were more likely to engage in term-time work than men, at 57 per cent and 48 per cent respectively. Minority ethnic students were more likely to work than white students, at 60 per cent and 53 per cent respectively. Muslim students appear to have a greater tendency to work during term-time than those from other religious backgrounds (65 per cent compared to 53 per cent), but the differences are not statistically significant, probably due to the small number of Muslim students in the survey. Students' age did not affect their propensity to work.

The differences in term-time working behaviour were especially marked between students from lower and higher social classes. Sixty-one per cent of students from routine and manual households worked compared to 51 per cent of those from intermediate and 50 per cent of those from managerial and professional households. These social class distinctions were corroborated by evidence based on payment of tuition fees. Fifty-eight per cent of students who did not pay tuition fees worked, compared to only 48 per cent of those who paid fees in full. Students from 'poorer' households were significantly more likely to engage in term-time work.

Students' living arrangements and term-time work

Students who lived with their parents or with their partner and/or children were significantly more likely to engage in term-time work than those that lived independently. Seventy-one per cent of those who lived in the parental home worked. Sixty-one per cent of those who lived with their partner and/or children worked but only 47 per cent of those who lived independently worked.

Students' financial situation and term-time work

Students' financial situation had a significant impact on their engagement in term-time work. Fifty-eight per cent of students who said they would have debts of more than £10,000 (once their savings were taken into account) by the time they completed their degree, worked. Students with lower levels of debt were less likely to work during term-time. Fifty per cent of students who had debts of less than £10,000, and 41 per cent of those who had no debts worked during term-time. Students who said that it was a constant struggle to keep up with bills, that they were seriously falling behind with some bills, or were having real financial problems were significantly more likely to undertake term-time work. About 60 per cent of students who were in financial difficulty engaged in term-time work, compared to 52 per cent who struggled from time-to-time and 32 per cent whose family covered all their expenses.

3.4 Summary

The majority of undergraduate students in the sample survey participated in paid work, but there was a decrease in the proportion of students in paid work in their final year of study.

A minority of students in the sample survey engaged in vacation work only, although the proportion increases in the final year. Students who work in the vacation only are more likely to be young, white and from higher socio-economic classes. Some universities have a higher proportion of students working during vacations only.

Slightly more than half of all the students engaged in term-time work in the final two years of their studies. The majority work continuously during this period.

There were significant differences in the patterns of student employment between the institutions in the sample survey. Some institutions had a much higher incidence of term-time working than others, particularly among students in their final year of study.

The likelihood of students who participated in this study working during term-time was associated with subject of study, entry qualifications, gender, ethnicity, social class and living arrangements.

Students who undertook term-time work had higher levels of debt and were struggling financially.

Three-quarters of students who participated in this study engaged in paid work and slightly more than half worked during term-time. Two-thirds of students who engaged in term-time work worked continuously over two years. The study showed that term-time work was a more common form of work than vacation only work.

In part the institutional differences in incidence of term-time work reflected different patterns of student recruitment related to age, ethnicity, and social class. Consequently, those institutions recruiting greater numbers of older, minority ethnic and students from lower social classes will be more affected by the impact (if any) of term-time work undertaken by students.

4 Attitudes to term-time work

4.1 Introduction

The chapter explores students' attitudes to term-time work from several perspectives. Firstly, it examines the reasons why the students surveyed did or did not engage in term-time work. Secondly, it looks at whether different groups of students had different reasons for working or not working. Finally, those students who undertook term-time work were asked to respond to a series of statements about the positive and negative aspects of term-time work.

Students were asked to specify how important (from not at all to very important) a range of predetermined factors were in their decision not to work or to work during term-time. They were also given the opportunity to provide other factors that affected their decision but few did.

Previous studies found financial hardship dominates the reasons for term-time work (eg Smith and Taylor, 1999). The reasons why students do not engage in term-time work have received less attention.

4.2 Reasons for not working during term-time

Just less than half of all students in the sample survey did not work during term-time. As can be seen from Table 4.1, the key reasons (mentioned by the majority) for not working were:

- Work would interfere with students' academic studies.
- In some cases, work would interfere with their ability to fulfil family responsibilities.
- Taking out a student loan was a preferred means of obtaining additional income.

As Table 4.1 shows, the reasons for not working rated as important by the vast majority of students were academic ones. Ninety per cent of students who did not work during term-time said that they wanted to concentrate on their studies and 86 per cent felt that their academic work would suffer if they had a term-time job.

Table 4.1: Reasons why students did not work during term-time

Statement	Very important/ important,%	Not very important/ not at all important,%	Not applicable and Don't Know,%
I want to concentrate on my studies	90	2	9
My academic work would suffer if I had a term-time job	86	2	9
I cannot cope with juggling my studies, work, and family responsibilities	69	17	14
I prefer to take out a student loan than work during term-time	56	21	23
I prefer to do other things with my time	46	32	22
I am under a lot of pressure from my family to do well	40	35	24
I can manage financially on my student loan	36	32	31
I do not need to work because my family gives me all the money I need	31	26	44
I do not need the money because I can rely on my savings	17	37	47
I have been unable to find a job or a suitable job	16	33	51
I have already done or am currently doing a work placement as part of my studies	15	12	74

Base: N = 694

Sixty-nine per cent of students indicated that the reason they did not work was because they could not juggle their studies, work and family responsibilities.

Taking out a student loan was the preferred means of obtaining money to live on for the majority of students. Fifty-six per cent said they preferred to take out a loan rather than work.

Only one-third of students said they did not need to work because their family gave them all the money they needed or they could manage with their student loan.

However, a small proportion of students decided not to engage in term-time work because they could rely on savings, were undertaking a work placement or were unable to find a job.

4.2.1 Variations in reasons for not working, by student characteristics

There were some significant variations in the reasons for not working between groups of students, by:

- age;
- dependent children;
- social class; and
- entry qualifications;

as well as between institutions.

4.2.2 Age of student and responsibility for children

There were significant differences between younger (under 25) and older students (25 and over) in the importance they attached to reasons for not working (Table 4.2). While academic reasons remained the most important reason why both younger and older students did not work, a smaller proportion of older students attached importance to these reasons. Eighty-three per cent of older students (compared to 92 per cent of younger students) indicated concentrating on studies was an important reason for not working during term-time: and 75 per cent of older students (compared to 88 per cent of younger students) felt their academic work would suffer if they had a term-time job. In fact for older students, the importance they attached to the two reasons: (i) their academic studies might suffer, and (ii) not being able to cope with juggling work, academic studies and family studies, were of a similar magnitude.

There are significant differences between these two groups in the importance attached to other pre-determined reasons for not engaging in term-time work. Almost 60 per cent of younger students indicated they did not need to work because they preferred to take out a student loan, compared to only 40 per cent of older students. Older students appear to be expressing more debt averse behaviour which is not surprising since they were more likely to be less tolerant of debt (see section 2.5.6), as also found in other studies (Callender and Kemp, 2000; and Callender, 2003).

Forty-eight per cent of younger students prefer to do other things with their time, compared to 33 per cent of older students. Younger students were also more likely to say they did not work because they could manage on their student loan (37 per cent, compared to 24 per cent of older students) or could rely on their family to give them money when they needed it (33 per cent compared to 19 per cent of older students).

A wider range of reasons shaped younger students' decisions not to work, whereas academic reasons and not being able to cope with juggling work, family responsibilities and studies shaped older students' decisions. Older students were significantly more likely to state that the other reasons were not applicable or left these reasons blank.

Table 4.2: Reasons for not working during term-time, by age*

Statement	Younger Students (under 25)	Older Students (25+)
I want to concentrate on my studies	92	83
My academic work would suffer if I had a term-time job	88	75
I cannot cope with juggling my studies, work, and family responsibilities	69	72
I prefer to take out a student loan than work during term-time	59	40
I prefer to do other things with my time	48	33
I am under a lot of pressure from my family to do well	33	25
I can manage financially on my student loan	37	24
I do not need to work because my family gives me all the money I need	33	19
I do not need the money because I can rely on my savings	17	11
I have been unable to find a job or a suitable job	16	19
I have already done or am currently doing a work placement as part of my studies	15	10

Base: N=694

*percentage stating these were very important or important reasons for not working during term-time

Amongst students with dependent children the most frequently mentioned reason for not working was because they could not juggle work, academic studies and family responsibilities. Eighty-one per cent of students with dependent children said this was important, against 69 per cent of those without children. By way of contrast, only 67 per cent of those with dependent children said their academic work might suffer compared to 88 per cent of those without dependent children.

It is evident that family responsibilities played a decisive role in the decision not to work among those with dependent children, and academic reasons came second. Preferring to do other things with their time was not important for students with dependent children but was for those without dependent children (19 per cent compared to 49 per cent).

Among older students the importance attached to not working because of family responsibilities can, in part, be explained because this group was much more likely to have dependent children. Ninety-two per cent of those with dependent children were aged 25 or over.

4.2.3 Social class

Social class had an important effect on the reasons why students did not work during term-time. Students from higher socio-economic classes were more likely than those from lower social classes to say that they preferred to do other things with their time or could obtain financial support from their family when they needed it or had savings they could draw on. They had other aspirations while at university, in addition to academic studies, and had a financial cushion to fall back on.

While 46 per cent of all students indicated that an important reason for not working was because they preferred to do other things with their time, this figure increased to 54 per cent among students from managerial and professional classes, but fell to 36 per cent for those from routine and manual classes. These social class differences were corroborated by other evidence. Fifty-four per cent of students who paid tuition fees attached importance to this reason compared to 37 per cent of those who did not pay tuition fees.

There were differences between groups of students in terms of the financial support their families were able to provide, with students from higher socio-economic classes much more likely to obtain money from their families as an alternative to work. While 31 per cent of all students stated that an important reason for not working was because they could get money from their families, this increased to 41 per cent of students from managerial and professional classes, but fell to 15 per cent for those from routine and manual classes. This is corroborated from evidence about payment of tuition fees. Forty-six per cent of those who paid full fees stated that an important reason for not working was because their family gave them all the money they needed, but this fell to 18 per cent among those who did not pay fees.

Relying on savings as an alternative to income from term-time work was an important reason for only a small group of students. However, 23 per cent of those who paid fees in full against 13 per cent of those who paid fees in part and only 8 per cent of those who did not pay tuition fees, said they could rely on savings. Savings were clearly not an alternative source of income for most students, especially those from lower socio-economic households.

It would appear that there is a group of students who wanted to, and could afford to, spend their time at university engaged in academic studies and other activities without undertaking paid employment.

4.2.4 Entry qualifications

Students with A level qualifications were more likely to say that they did not work because their academic work might suffer than those with GNVQ, AVCE, Access or other qualifications (89 per cent of students with A level qualifications compared to about 70 per cent with other qualifications). However, there were no differences in the importance attached to academic studies between students with high and low A level point scores.

4.2.5 Subject of study

Students enrolled on science and arts vocational courses were more likely not to work because they were doing or had done a work placement. About one-quarter of those on vocational science and arts courses emphasised this reason compared to 13 per cent of those on non-vocational science and 3 per cent of those on non-vocational arts courses.

4.2.6 Living arrangements

Students living independently placed greater importance on academic reasons for not working during term-time than those who lived with their family (93 per cent compared with 83 per cent). In addition 90 per cent of those who lived independently said their academic work would suffer compared to only 77

per cent of those who lived with their family. About 70 per cent of both groups of students said they could not cope with juggling their studies, work and family responsibilities.

There were other significant differences between these two groups. Sixty per cent of those who lived independently preferred to take out a student loan instead of working, against 42 per cent of those who lived with their family. Furthermore, 51 per cent of those who lived independently preferred to do other things with their time, while only 33 per cent of those who lived with their family said this was an important reason.

These findings echo the differences between younger and older students, except that not being able to juggle family, work and studies was the most frequently mentioned reason for older students, but was only the third most frequently mentioned for those living at home. This finding is not surprising since students living at home were a mixture of older students living with a partner and/or children, and younger students living with their parents.

4.2.7 Institutional differences

There were some significant institutional differences in the reasons why students did not work. Students from University B and University F were much less likely than students from other universities to indicate that an important reason for not working was because they could obtain money from their family or because they preferred doing other things. Only 30 per cent of students at University B and 16 per cent of students at University F, compared to 46 per cent of all students, indicated that preferring to do other things with their time had an important influence on their decision about term-time work. This is probably because both of these universities have a higher proportion of older students and students with children than most of the other institutions in the study.

In addition, a much smaller proportion of students at these two universities said that they did not need to work because their family gave them the money they need. Only 21 per cent of students at University B and eight per cent of students at University F gave this reason, while at least a third of students at the other universities cited this reason as important.

The ability of families to provide financial support was not evenly spread across the universities in the sample. Some institutions had a higher proportion of students who did not work and who did not have a family that could come to their financial aid. These students may be more vulnerable to financial crises since they have no alternative sources of income.

Students at University B were also much more likely to say that they did not work because they could not find a suitable job, 31 per cent against 16 per cent of all students. Local job markets may also have an effect on students' term-time working behaviour.

Work placements played a more important role in decisions about term-time work at two of the universities. Twenty-eight per cent of students at University A and 36 per cent of students at University E did not work during term-time because they had already done, or were currently doing, a work placement. What is not known is whether these students were undertaking paid or unpaid work placements. If paid, a work placement might provide income that would otherwise have been generated from a term-time job or from the students' family. If unpaid, such as placements in occupational therapy or journalism courses at University A, then students may have financial difficulties

if they are unable to undertake paid work during term-time. Students who undertake work placements may as a result experience greater financial hardship because they cannot undertake a paid job in addition to their work placement or have to limit their hours. Work placements may have implications for the use of hardship funds at some universities.

4.3 Reasons for working during term-time

The key reasons for working during term-time, mentioned by the majority of students who worked during term-time, were:

- to obtain money for basic needs;
- to acquire additional money as they could not manage on their student loan; and
- because they had no choice as their family could not help them financially.

Less important reasons, but which were specified by between 25 per cent and 38 per cent of those who worked, were:

- to acquire some work experience, which for some might help them get a job when they graduate; and
- to reduce the amount they borrowed from the Student Loan Company.

Eighty-three per cent of the students indicated that an important reason for working during term-time was that they needed money for essentials. Eighty-two per cent also stated that they could not manage just on their student loan. As Table 4.3 shows, a need for money is the key reason why all students work, and it is to pay for things they need to survive.

> 'We're poor students'
> 'We need to eat'
> '…just generally to live, otherwise you can't survive'
> (Students at University F)

Table 4.3: Reasons why students work during term-time

Statement	Very important/ important,%	Not very important/ not important, %	Not applicable Don't know, %
I need the money for basic essentials	83	10	6
I can't manage just on my student loan	82	8	10
I have no choice, my family cannot help me financially	55	24	20
I want the experience	38	42	20
I want to reduce the amount I borrow from the Student Loan Company	28	44	29
I thought the work would help me get a job when I graduate	25	44	32
I wanted to buy a particular item	19	60	21
My family encouraged me to take a job	18	40	41
To avoid taking out a student loan	16	34	51

Base: All students engaged in term-time work N = 806

The other key reason why students worked was because their families could not help them financially. This was the reason cited by 55 per cent of the students.

Other reasons for working were far less important. Thirty-eight per cent wanted the work experience and 25 per cent felt that working while they were studying would help get them a job at graduation. Students who were citing these reasons may well be tapping into a growing phenomenon, that employers not only seek graduates but seek graduates with work experience. According to the Head of the Student Employment Service at University A, one of the aims of the service was to enable students to gain work experience, since employers were looking for students with some work experience.

A further reason for doing term-time work (which arose in a number of the different student focus group discussions) was as a distraction from study. Students did not want to study all the time, and saw term-time work as:

> '…helping you turn off from university work, giving you a sense of space, and possibly access to networks for future jobs…'

For other students such distraction worked in reverse, in that:

> 'Part-time working helps you appreciate university and the possibility of moving out of "bad" jobs!.....'

Sixteen per cent of students indicated that they worked to avoid taking out a student loan. The figure increased to 70 per cent among those students in the sample who did not in fact take out a student loan, against 11 per cent of those that had. This finding indicates that there is a small but important

group of students who are very debt averse. They are students who need money to attend university and obtain it by working during term-time.

The evidence also shows that the amount of money available from student loans was inadequate to support some groups of students. However, loans were problematic for other reasons. They resulted in levels of debt that were worrying to some and so those students sought to reduce their borrowings by increasing their income through term-time work.

Slightly more than a quarter of students (28 per cent) said that an important reason they worked was to reduce the amount of loan they borrowed from the Student Loan Company. This suggests a significant minority of students were worried about the amount of debt they were accruing and sought to limit their debt. As seen in section 2.6, students who indicated that reducing their student loan was a 'very important' reason for working, would have at the end of their course an average loan of about £7,600, while those that said it was not an important reason had loans averaging more than £10,000.

4.3.1 Reducing the amount of student loan through term-time work

The importance attached to reducing the amount of loan borrowed was significantly higher among the following groups of students:

- minority ethnic students;
- Muslim students;
- those who lived with their family; and
- those who studied in London.

Forty-six per cent of minority ethnic students indicated reducing the amount they borrowed from the Student Loan Company was an important reason for working compared to 24 per cent of white students. In addition 47 per cent of Muslim students, compared to 27 per cent of students with other religious backgrounds gave this as a reason. Forty per cent of students who lived with their family sought to reduce their student loan through work, against only 20 per cent of those living independently.

Finally, students attending universities in London were more likely to work during term-time in order to reduce the amount of loan they took out: 36 per cent at University A and 40 per cent at University F compared to 21-29 per cent at the other universities. They were also more likely to work in order to avoid taking out a student loan at all: 25 per cent of students at University A and 22 per cent at University F, compared to 10-17 per cent at the other universities.

These institutional differences can mainly be explained by the characteristics of the student populations. Both institutions have a higher proportion of minority ethnic students and students living at home than the other universities, and both these groups exhibit more debt averse behaviour which in this study is defined as substituting work for all, or some, of a student loan.

Students' debt averse behaviour may be encouraged by their family. In a focus group discussion held with London students, the majority of whom were minority ethnic students, several indicated that they worked to reduce their student loan, and one did so, on advice from her father. In particular, it would appear that this may reflect stronger debt aversion among minority ethnic families. It is not because

minority ethnic families were less able to provide financial support than white families, since 55 per cent of both white and minority ethnic families were not able to help students financially.

4.3.2 Social class and financial support from families

There was no difference between the financial support that white and minority ethnic families were able to offer students, but there was a class difference. Sixty-nine per cent of those from routine and manual backgrounds stated lack of financial help from families was an important reason for working during term-time, compared to 53 per cent from intermediate occupations and 41 per cent from managerial and professional backgrounds. Payment of student fees corroborated this evidence. Seventy-one per cent of those who paid no tuition fees said their families could not support them, against 50 per cent of those who paid partial fees and only 39 per cent of those who paid full fees.

Term-time work as a necessary activity does not fall evenly across the student population. It is a more important source of essential income for students from lower socio-economic classes who, as previously shown, are much more likely to work during term-time and to work continuously during term-time than students from better off households. Term-time work replaces the family as an important source of income for students from lower socio-economic households.

4.3.3 Age of student and financial support from families

There were two significant differences between older (25 and over) and younger students (under 25). Seventy-five per cent of older students said that an important factor in deciding to work during term-time was that their family could not help them financially. This factor was important to only 52 per cent of younger students. Younger students, on the other hand were more likely to say that their families encouraged them to get a job (20 per cent compared with 9 per cent of older students).

Older students were more reliant on work as opposed to family as a source of income than younger students.

4.3.4 Ethnicity and work experience

While financial necessity dominates the reasons for term-time working, 38 per cent of students indicated that they wanted the work experience, and 25 per cent thought it would help them get a job when they graduated. Minority ethnic students attached a greater importance to work experience than white students (48 per cent against 37 per cent), and more also felt it might help them get a job when they graduated (34 per cent against 23 per cent). While the study did not produce any evidence that could be used to account for these ethnic differences, university career services acknowledge the continuation of differential patterns of employment for graduates from different ethnic backgrounds, which has been documented in recent studies (eg DfEE/CSU/AGCAS/IER, 1999; HEFCE/CHERI, 2002). For example, the careers service at University F produces a booklet on job-hunting strategies for black students. In addition, the university is a member of the national mentoring programme for minority ethnic students, which was set up to enhance the employment prospects of minority ethnic students. The greater importance attached to gaining work experience by minority ethnic students may be one of the strategies they are adopting to improve their employment prospects once they graduate.

4.4 Attitudes to term-time work and study

Students were asked to indicate the extent to which they agreed with a number of statements about their term-time job.

Students who worked during term-time felt two different things about their job. Sixty-two per cent said that working and studying made them feel constantly overloaded, but Table 4.4 also shows that 62 per cent of students felt that their term-time job helped them develop useful skills. However, it was evident that more students agreed with the negative than the positive aspects of term-time work.

Table 4.4: Extent of agreement with statements about term-time work

	Agree, %	Disagree, %	Neither Agree nor Disagree,%	Don't Know/ No statement,%
I feel constantly overloaded because of my job and the demands of my academic work	62	18	16	4
My job helps me develop useful skills	62	17	17	4
I find it difficult to juggle the demands of my job and the demands of my course	48	26	21	4
Overall, my job has negatively affected my time at university	32	36	27	4
My university actually makes it possible to combine term-time work and study	26	38	32	4
My job helps me use my time better	26	44	25	4
Overall, my job has positively affected my time at university	22	38	35	5
My job gives me opportunities to apply knowledge and skills from my studies	19	63	14	4
My job is related to my studies	16	70	9	4
My job gives me an opportunity to access resources that I can use for my studies	9	72	15	4

Question: To what extent do you agree with the following statements about your term-time job/s?
Base: N = 806

Almost half had difficulty juggling the demands of their course and work. As the number of hours students worked increased so did the proportion of students having difficulty juggling these two demands. Thirty-five per cent of students who worked up to five hours per week said they had difficulty juggling. This increased to 46 per cent of those working 5-15 hours per week and it jumped to 58 per cent among those working more than 15 hours per week.

A third of students felt that term-time work had negatively affected their university experience.

About a quarter of students said that the university made it possible to combine term-time work and study. From focus group discussions, it was clear that students expected to be able to arrange regular patterns of term-time working, and some felt aggrieved if lecture/seminar/ practical timetables did not accommodate such paid work arrangements:

> 'The staff don't seem to understand that we have to work….there are often gaps in lectures in the afternoons, but then an early evening lecture every week which cuts right across our work commitments…….also the timetables are not advertised sufficiently long in advance to 'plan' paid work around the timetable.' (Students at University D)

However, for another group of students, fairly relaxed timetables meant that combining work and study was feasible:

> '…in years one and two, there were so many gaps in the timetable that it was possible to combine study and paid term-time work, especially given the emphasis on end-of-semester assessments….mind you it might be different for different degree programmes and more continuous assessments linked to practicals and the like.' (Students at University D)

Staff groups also felt pressure to structure timetables to accommodate students' paid work commitments:

> '….we're under pressure to give them (the students) a day or two off each week. If we don't do that we're seen as 'oh! you're telling me I have to come in just for one hour of lectures!…and at midday!" (Academic staff at University B)

For this same group of staff, such reactions served to highlight what they see as divided loyalties among students:

> '….we have students who have established patterns of term-time work to fit with the first semester timetable, but then find the 'fit' is no longer there when we move to the second semester with its different timetable…..Then it's a case of students saying 'this class clashes with my work…how important is it (the class)? '…and that's strange, because there's this philosophical flip because it's 'with my work'…this existence in academia isn't seen as their work, because we don't give them a payslip, the person to whom they're beholden is their employer…….they do have torn loyalties…….'.

Only 26 per cent of students felt that working during term-time helped them make better use of their time, although data from focus groups contradicts this as students often mentioned how they had to organise their time to juggle all the competing demands:

> '……we're much better organised (than those not doing term-time work).. we have to be! As you know when you're going to be tired, and when you're not…especially with things like revision… even though sometimes we have to do all-nighters [ie work on assignments all through the night to meet deadlines], the other girls in my house also have to do that even though they're not working …that's because they're lazy!.....' (Students at University B)

However term-time work rarely aids students' academic performance. Only 19 per cent agreed that it gave them an opportunity to apply their academic knowledge and skills, 16 per cent said it was related to their studies and just 9 per cent said it gave them access to resources that they could use for their studies.

There were institutional differences. Sixty per cent of students at University B and University E said they found it difficult to juggle the demands of their course and work, compared to 50 per cent of the students at University D, University F and University G. Only 35 per cent of students at University A and University C experienced such difficulties. Students from routine and manual backgrounds were also more likely to have difficulty juggling the demands of work and study compared to those from professional and managerial backgrounds, at 56 per cent and 44 per cent respectively. White students were also more likely than minority ethnic students to agree with this statement, 51 per cent against 37 per cent. Students with dependent children were the most likely to agree with this statement. Although the numbers were small, 62 per cent agreed they had difficulty juggling, compared to 48 per cent of those without children.

Younger students and those without children were more likely to agree that their term-time job helped develop useful skills, than older students and those with dependent children. Interestingly students living with their family were more likely to agree that their job helped them develop useful skills then those living independently (68 per cent compared to 58 per cent) – probably because they were younger students.

4.5 Summary

Three reasons dominate students' decision not to work during term-time, two of which are academic reasons. The majority of students in the sample did not work so they could concentrate on their studies and because they felt their academic work would suffer if they engaged in term-time work. Older students emphasised they could not work because they were already juggling academic studies and family responsibilities.

For younger students the decision not to work is influenced by a wider range of factors than it is for older students making the same decision.

Students from higher socio-economic classes are more likely not to have to work because of the financial support they are able to obtain from their parents.

The study suggests that there is a group of students (identified as white, young and from higher socio-economic classes) who conform to a traditional picture of higher education students. They attach importance to their academic studies and the wider social experience of being at university and they do not work during term-time. These students can afford to forgo term-time working because they have other sources of financial support (eg from their family or work in vacations).

As found in previous studies, the majority of students in this survey undertook term-time work out of financial necessity. They engaged in term-time work to obtain money for basic needs, which is assumed to mean food, rent, and bills. Eighty-two per cent of students say they work because their student loan is not adequate.

More than half of the students engaged in term-time work because their family could not help them financially. Students from lower socio-economic classes are much more likely to work because they cannot count on financial support from their families.

A significant minority of students in the sample demonstrated debt averse behaviour. They either engage in term-time work to reduce the amount of loan they borrow, or they work in order to avoid taking out a student loan. Slightly more than a quarter of the students worked to reduce the amount of loan they borrowed from the Student Loan Company. Debt aversion is significantly higher among particular groups of students, which has also been found by other studies (Callender and Kemp, 2000; and Callender, 2003). As a result of debt aversion, these students trade time for money. Minority ethnic students, Muslim students, students living with their families and students studying in London, were more likely to undertake term-time work so they can reduce the amount of loan they borrow.

Sixteen per cent of students work during term-time to avoid taking out a student loan.

Students in the sample reported more negative than positive impacts of working term-time. Term-time work increased levels of stress. Students also indicated that their job did not contribute to their academic studies. While some students reported benefits from term-time work, it is likely that the students try to find something positive to say about an experience they are forced into out of financial necessity. These findings are similar to other findings discussed in chapter one.

As Curtis and Williams (2002) have previously identified, students are a ‘reluctant workforce’. Students work mainly out of financial necessity. While students do report learning some useful skills, term-time work rarely enhances students’ academic studies.

5 The nature of term-time work

5.1 Introduction

Previous studies have shown that university students tend to work in three or four main sectors of employment:

- catering;
- sales;
- clerical/administration;
- care work:
- and mostly in unskilled manual jobs.

(Smith and Taylor, 1999; Barke et al, 2000, Newell and Winn, 2000; Curtis and Shani, 2002; Hunt et al, 2002)

In consequence, they tend to work in low paid jobs.

5.2 Types of jobs, who employed students, and how they got their jobs and any relationship to study

5.2.1 Main types of jobs

Table 5.1 shows the main types of term-time work undertaken by students in this sample.

Table 5.1: Main types of term-time work

Type of job	% students
Retail/sales	34
Catering	25
Clerical/administration	10
Care work/nursing/childcare	7
Call centre work	6
Other	18

Base: all those working term-time. N=806

Over a third of this sample were working in retail/sales, a quarter in catering (bars/ pubs/ restaurants), and 10 per cent in clerical/administration/office work. Other significant areas of work were care work/ nursing/ childcare (7 per cent) and call centre work (6 per cent). The gender basis of employment was reflected in students' term-time work, with women being more likely than men to have jobs in both clerical/office work

(12 per cent compared to 5 per cent men), and care work/ childcare (8 per cent compared to 4 per cent men).

5.2.2 Variations in type of job by student characteristics

Although over half of the students were concentrated in two main occupational areas (retail/sales and catering/ bar work), there were some variations in the type of term-time work undertaken by different groups of students. Older students were more likely than average to be employed in care work (26 per cent) and less likely than average to be in retail (11 per cent), and catering (9 per cent).

Students with dependent children were also more likely than average to be in care work (34 per cent) and much less likely to be in retail jobs (11 per cent) or catering (2 per cent). Minority ethnic students were more likely than average to be in retail jobs (44 per cent), and clerical/office work (19 per cent) than in catering jobs (only 8 per cent).

5.2.3 Variations in type of job by locality

Availability of suitable jobs in the students' locality might also account for variations in the type of term-time work undertaken. Students in the two London universities in this sample were more likely to be working in clerical/office jobs (and less likely to be working in catering). Furthermore, care work seemed to be the most common area of employment for students at two of the rural/regional universities (University B and University D).

5.2.4 Who employed students during term-time?

Just less than one in 10 students was employed by their university, although at University C this proportion rose significantly to a high of almost a quarter of students working during term-time. From discussions with students and staff it was clear that students were employed by their own universities in a range of activities, from learning support assistants for disabled students to clerical support in the finance office at specific times during the year.

5.2.5 How they got their jobs

Students found out about jobs using a variety of methods, including family and friends (19 per cent); advertisement in local paper/local shop window (15 per cent); word of mouth (11 per cent); university job shop (10 per cent); direct approach to an employer (8 per cent); local job centre (7 per cent); and other methods (27 per cent). Only one in 10 first heard about their job through the university job shop, but this proportion ranged from a low of only 3 per cent at University D to a high of 20 per cent at both University A and University C.

5.2.6 Relationship of job to study

The majority of those working during term-time (70 per cent) considered that their term-time jobs were unrelated to their studies. A minority (about one in six students) agreed that their job was related to their studies. Those involved in clerical or administrative office work, childcare/nursing, and teaching/education were most likely to do so but as the psychology student quoted below points out it was the employer, not her own university, that facilitated the linkage:

" …working in the local hospital, I've got a chance to go and work on the mental health ward…that's really good work experience ……..they're really helpful (at the hospital) asking what your course is…if you're doing psychology, would you like to go and work in the psychiatric unit? ….. the only way we found out about it was from other students who'd already done it…..there's loads of actual (relevant) work experience out there, but they (the tutors) don't mention it…" (Student at University B)

Although most students did not consider their term-time job was related to their studies, in Table 5.2 students' views on the impact of term-time work on certain aspects of skills development and university generally, by main type of student job is outlined.

Table 5.2: Impact of term-time work on development of skills and on time at university

Statement	Retail, %	Catering, %	Clerical, %	Care work, %	Call centre, %	All, %
My job helps me develop useful skills	66	38	28	15	13	62
My job helps me use my time better	25	28	30	28	22	26
Overall, my job has positively affected my time at university	14	25	30	21	17	22
Overall, my job has negatively affected my time at university	71	50	16	20	15	32

Base: all students working term-time, N=806
*by main type of job (percentage agreeing with statement)

Almost two thirds of students (62 per cent) felt that their job helped them to develop useful skills. It was primarily those in retail/sales job who did so: those in the other main types of jobs were much less likely to agree with this statement. At the same time, those in retail/sales jobs were much more likely to consider that the job had negatively affected their time at university: overall, one third of students agreed that this statement, but more than twice this proportion (71 per cent) of students in retail/sales jobs did so.

There was little variation by type of job in those thinking their job had helped them use their time better.

Just over one in five students agreed that their job had positively affected their time at university: those in clerical jobs were more likely than average to do so (30 per cent), whereas those in retail/sales jobs were less likely than average to agree that this was the case (14 per cent).

5.3 Patterns of term-time work

5.3.1 Patterns of working by time of day

Table 5.3 shows the patterns of term-time working in terms of time of day worked and the regularity of the work.

Table 5.3: Breakdown of students working during term-time

Time of day	Proportion working at this time, %	Proportion working this time every week during term-time, %
Mornings	58	50
Afternoons	65	55
Early evenings	55	55
Nights	44	50
Late nights	25	49

Base: all those working term-time, N = 806

The most likely time of day for term-time jobs was mornings/afternoons/early evenings and more than half the students working these times did so every week during term-time. Just under a half of working students indicated they worked nights, and again half of these said it was on a regular basis (ie every week during term-time). A further quarter indicated they worked late nights, with again almost half of these (49 per cent) saying they did so every week.

In terms of those working late nights, there was little variation by social class or age. Students working late nights were more likely to be:

- men (33 per cent compared to 23 per cent of women);
- white students (28 per cent compared to 14 per cent of minority ethnic students); and
- those without dependent children (27 per cent compared to only 10 per cent of those with dependent children).

There were also variations by university, ranging from a high of almost two in five of the term-time working students at University G who were working late nights (39 per cent) to less than one in five of the term-time working students at each of the inner London universities working at such times.

Table 5.4 shows the proportions working nights or late nights, every week during term-time, by main type of job.

Table 5.4: Night-time working

Type of job	Nights, %	Late Nights,%
Call Centre	28	9
Catering (eg bars/pubs/restaurants)	52	31
Clerical or administration/office work	10	3
Retail/sales	19	7
Care work, nursing, childcare	23	4
All (N=806)	**26**	**13**

Not surprisingly, those doing catering jobs were by far the most likely to be working nights or late nights, although about a quarter of those involved in call centre work and in care work also worked nights.

5.3.2 When students do paid work during term-time

As well as asking students what time of the day they worked, students were also asked whether they tended to work weekdays, weekends or both. Table 5.5 indicates the patterns of working during the week and the regularity of those working patterns.

Table 5.5: Patterns of students' working weekdays and weekends

	Weekends, every week	Weekends, most weeks	Weekends, occasionally	Total no. students
Weekdays, every week	48%	6%	7%	328
Weekdays, most weeks	8%	9%	2%	98
Weekdays, occasionally	13%	4%	4%	106
Total no. students	369	99	64	532

Almost half the students were working both weekdays and weekends every week during term-time. A further quarter worked weekdays and weekends most weeks, or weekdays, every week and weekends, most weeks (or vice versa). The majority of students (71 per cent) worked weekdays and weekends most weeks during term-time. A very small proportion (4 per cent) worked only occasionally – weekdays or weekends.

5.4 Working weeks

Students were asked to state how many weeks they worked in each semester in 2000-01 and 2001-02. Six of the universities included in the study had a 15-week semester, and the other institution operated a 10-week term.

As Table 5.6 shows, about two-thirds of students worked most weeks each semester; that is 12 or more weeks. About one-third of the students worked every week of the semester in both years, and about another third (slightly more in 2000-01 and slightly less in 2001-02) worked between 12 and 14 weeks. Less than 10 per cent of students worked between one and seven weeks each semester. Thus when students engage in term-time work they are likely to work during most of the academic period.

There was a slight decrease in the number of weeks worked by students in their final year. This might be one strategy a minority of students adopt for reducing their work commitments.

Table 5.6: Average weeks worked each semester during 2000-01 and 2001-02

	2000-2001		2001-02	
	%	Cumulative %	%	Cumulative %
1 to 7 weeks worked	7.0	7.0	9.3	9.3
8 or 9 weeks worked	5.6	12.6	8.3	17.6
10 or 11 weeks worked	15.3	28.0	18.3	35.9
12 to 14 weeks worked	37.2	65.2	30.0	65.9
15 weeks worked	34.8	100.0	34.1	100.0

Most students in the sample appeared to have some flexibility at work as they seemed to be able to negotiate weeks when they did not work (see section 5.5.6 later). This may have helped students to manage the demands imposed by their academic course.

However, there were significant institutional differences in the proportion of students who worked less than 15 weeks each semester. A much smaller proportion of students at University B (30 per cent), University E (29 per cent), University F (19 per cent) and University C (18 per cent) worked every week, compared to students at University D (58 per cent), and University G (68 per cent). The majority of students at these latter two universities thus appear to be juggling work and studies even during exam periods.

5.5 Working hours

5.5.1 Measuring the hours worked during term-time

The hours worked by students were calculated in two ways. First, the average number of hours worked each week the student actually worked in both the first and second semester was calculated. This calculation is based on the averages supplied by the students surveyed. The drawback with this measure is that many students did not work every week during the term/semester. So it over-estimates their involvement in the labour market as it ignores the weeks when they do not work at all.

Consequently a second measure was developed for assessing the average number of hours worked during term-time. This measure calculates the average number of hours worked each week for the total number of weeks in the term/semester, rather than for those weeks actually worked. So this measure takes into account the number of weeks worked as well as the hours worked over all term/semester weeks. It provides a more satisfactory measure of the actual level of labour force activity while the student is studying.

5.5.2 Average hours worked for each week worked

The average number of hours worked for those weeks that were worked was about 16 in 2000-01 and 15 in 2001-02. The median was 15 hours per week in both years.

The average number of hours worked each week ranged from 2 hours to 47 hours in 2000-01. The average hours worked each week ranged from 2 hours to 60 hours in 2001-02. As Table 5.7 shows, the average hours worked per week was similar in both 2000-01 and 2001-02, although students in their final year averaged slightly fewer hours per week. So although fewer students worked in their final year, those that did maintained similar numbers of hours.

About a fifth of students worked up to 10 hours a week in both 2000-01 and 2001-02. Although many universities suggest that students work a maximum of 15 hours per week, less than half of all students surveyed worked up to 15 hours per week. About 70 per cent worked up to 20 hours per week. This meant that about 30 per cent of students were averaging more than 20 hours each week they worked.

Table 5.7: Distribution of average weekly hours worked in term-time*

Average hours worked during term-time – over weeks actually worked	2000-2001 N= 586		2001-02 N= 517	
	%	Cumulative total %	%	Cumulative total %
0.1 to 4.9 hours	4.6	4.6	7.4	7.4
5 to 9.9 hours	14.8	19.5	15.7	23.0
10 to 14.9 hours	24.6	44.0	25.9	48.9
15 to 19.9 hours	24.2	68.3	23.2	72.1
20 to 24.9 hours	20.3	88.6	17.8	89.9
25 to 29.9 hours	5.3	93.9	5.2	95.2
30 hours and above	6.1	100.0	4.8	100.0

* Average over weeks actually worked

Institutional differences in average hours of work

There are significant differences between institutions in the proportion of students working long hours. At University A and University C only 33 per cent of students averaged more than 15 hours per week and most of those who worked more than 15 hours per week worked a maximum 20 hours per week. At University B, University F and University G, 67 per cent, 62 per cent and 57 per cent of students averaged long hours and a large minority of these students worked over 20 hours per week. Some institutions therefore have a significant proportion of their student body juggling long hours of paid work and academic studies.

The institutional differences in the proportion of students engaged in term-time work, combined with institutional differences in the proportion of students working long hours (more than 15 hours per week), mean that any effects of term-time work on academic studies will not be evenly distributed throughout the higher education sector but borne more heavily by some institutions than others.

As Table 5.8 clearly shows there were variations in the incidence and intensity of term-time work between universities.

Table 5.8: Variation of incidence and intensity of term-time work in 2001-02, by institution

	HIGH average hours worked per week (15 and more hours)	LOW average hours worked per week (up to 15 hours)
HIGH proportion of students working (more than 50%)	69% working 62% working long hours (University F)	53% working 67% working low hours (University A)
LOW proportion of students working (less than 40%)	37% working 52% working long hours (University D)	27% working 67% working low hours (University C)

Differences in average hours of work by A-level point score

As noted earlier, the likelihood of a student working during term-time was significantly associated with (among other things) entry qualifications: those with entry qualifications other than A levels were more likely to work during term-time (section 3.3.2 refers). However, for those entering higher education with A levels, statistically significant differences in the average number of hours students worked during term-time and their A level grades were found. Students who did not work, or who worked between 1-15 hours per week in 2000-01 had significantly higher average A level scores than those who worked 16 hours per week or more (Table 5.9). Similarly, students working long hours in their final year also had the lowest A level scores but these particular differences, while in the same direction, were not statistically significant. Students with the lowest entry qualifications (as measured by A level scores) tended to work the longest hours during term-time. The study revealed that there was a tendency for some of the academically weakest students to work the longest hours during term-time.

Table 5.9: Average number of hours worked by their A-level point scores

Average hours worked per week	2000-01	2001-02
None	227.3	225.8
1-15 hours	222.8	216.8
16+ hours	203.4	203.5

N=671

5.5.3 Average hours worked for all term/semester weeks

The average number of hours worked averaged over all term/semester weeks, including those weeks when the student did not work, was 14.2 hours in 2000-01 and 12.7 hours in 2001-02. The median was 13.3 hours per week in 2000-01 and 12 in 2001-02. The students surveyed in 2001-02 reported a significantly higher level of labour force activity than that reported by Callender for students she surveyed in 1998-99 (Callender, 2001). She reported that students averaged 9.5 hours per week over all term weeks.

The average number of hours worked each week ranged from 1 hour to 45 hours in 2000-01, and from 0.7 hours to 52.5 hours in 2001-02. As Table 5.10 shows, 9 per cent of students worked up to 5 hours per week in 2000-01 and this increased to 13 per cent in 2001-02. However this is a much smaller proportion than found by Callender. Based on data from the 1998-99 Student Income and Expenditure Survey, she indicated that more than a third of students worked up to 5 hours a week. It would appear that in the past few years the size of this group of students has decreased drastically, because students are now averaging more hours of work each week and are more likely to work a large proportion of all term/semester weeks.

Fifty-seven per cent of students worked up to 15 hours per week in 2000-01 and this increased to 65 per cent in their final year. By this measure, final year students had reduced the average number of hours they were working so that two-thirds were working up to the maximum specified by some universities. However, 22 per cent of students were averaging more than 20 hours per week in 2000-01 and this decreased to only 16 per cent in 2001-02. The proportion of students working very long hours in this study was higher than the 13 per cent Callender found (Callender, 2001).

Table 5.10: The distribution of average weekly hours worked in term-time*

Average hours worked during term-time – over all term/semester weeks	2000-01 N=437		2001-02 N=405	
	%	Cumulative total %	%	Cumulative total %
0.1 to 4.9 hours	9.4	9.4	13.3	13.3
5 to 9.9 hours	21.7	31.1	24.7	38.0
10 to 14.9 hours	25.6	56.8	27.2	65.2
15 to 19.9 hours	21.5	78.3	18.8	84.0
20 to 24.9 hours	11.9	90.2	8.6	92.6
25 to 29.9 hours	5.0	95.2	4.0	96.5
30 hours and above	4.8	100.0	3.5	100.0

* averaged over all term/semester weeks (including those not worked)

5.5.4 Students working 20 hours or more a week over all term weeks

Sixteen per cent of students in their final year worked particularly long hours, namely 20 or more hours, over all term/semester weeks. The likelihood of a student working such long hours was significantly associated with the following:

- the institution they attended;
- living arrangements – students who lived with their partner and/or dependent children were more likely to work long hours;
- age of student – older students were more likely to work long hours than younger students; and
- level of final debt.

A significantly higher proportion of students attending University B, University F and University G worked long hours. About one quarter of students who worked term-time at University B and University G averaged more than 20 hours per week over all weeks of the semester. Nineteen per cent of students at University F worked these long hours. This contrasts with 8 per cent of students at University E and only 2 per cent of those working during term-time at University C.

Thirty-one per cent of students living with their partner and/or children in their final year were working long hours. This contrasts with 16 per cent of those living with their parents, and only 12 per cent of those living independently. It is perhaps not surprising that older students were more likely to be working longer hours than younger students; 27 per cent and 14 per cent respectively.

Working long hours during term-time does not appear from this study to be straightforwardly linked to the students' expected level of debt, after taking account of savings, on the completion of their studies.

5.5.5 Average weekly hours by type of job and type of employer

As we have noted, students worked in a range of jobs during term-time. From section 5.5.1, the average hours worked per week was 15 hours (for each week worked) in students' final year of study and the median was also 15 hours per week. Table 5.10 shows the average hours per week worked in the main types of jobs undertaken, and demonstrates that students working in call centres tended to have the

highest average weekly hours worked. The table also shows average weekly hours worked by type of employer – the university itself or another employer.

Table 5.11: Average weekly hours worked by main type of student job, and type of employer

Type of work (% students doing this work)	Average weekly hours worked, by type of employer		
	Overall	University	Other
Clerical or administration/office work (10%)	13.6	10.8	14.1
Retail/sales (34%)	13.7	13.0	13.8
Catering - bars/pubs/restaurants/cafes (25%)	15.7	11.7	16.5
Care work, nursing, childcare (7%)	16.0	11.0	16.2
Call centre work (6%)	17.4	8.0	17.7

For all the main types of student job, those employed by their university tended to work less hours per week (on average) than those employed elsewhere.

5.5.5 Factors determining the hours students worked

Various factors might determine just how many hours a student works in a particular week. Table 5.12 shows that the majority of students (86 per cent) considered financial aspects were important in this regard, but so too were aspects of their study, including exams, deadlines and overall course demands.

Table 5.12: Importance of factors determining how many hours worked each week

	Very important/ important %	Not very important/ not at all important %	Not applicable and don't know %
The money I need	86	8	5
Exams	80	10	10
When I have a deadline for my course	78	15	7
The demands of my course	78	16	6
My desire to do well in my course	77	17	6
The size of my debts	63	25	12
My hours of work are dictated by my employer	44	38	19
My social commitments	21	65	14

Question: Thinking about your current or most recent term-time job, how important are/were each of the following in determining how many hours you worked a week?
Base: All those who have worked during term-time (N=806)

In terms of financial considerations, there was little variation by students' socio-economic background in the proportions citing their need for money as important in determining how many hours per week they worked.

There was also little variation by students' social class or gender in the proportion of students rating size of debt as an important determinant of hours worked. Those who were more likely to cite size of debt as important were:

- older students (70 per cent compared to 61 per cent students aged under 25); and
- white students (65 per cent compared to 52 per cent minority ethnic students).

Not surprisingly, students who had not taken out a student loan were much less likely to cite this as important (39 per cent compared to 65 per cent students with a student loan). There was also some variation by institution attended, from a low of just over half of students (52 per cent) at University A to a high of over two thirds of students (72 per cent) at University F saying size of debt was important in determining hours worked per week.

Alongside these financial issues, the requirements of their courses were also considered important determinants of hours worked each week by a majority of students. There was little variation by social class, gender, and ethnicity. Those with dependent children were slightly less likely to cite exams and course deadlines as important in determining hours worked (though this should be treated with caution since we are dealing with low case numbers). Those with vocational entry qualifications were more likely to cite course deadlines as important (89 per cent).

On the other hand, social commitments were seen as important in determining the hours worked per week by only one in five (21 per cent) students (and only 12 per cent of older students).

5.5.6 Factors determining flexibility over working patterns and hours of work

The students were asked whether they had been able to adopt certain strategies to help combine the demands of their study and term-time job. Table 5.12 highlights that certain strategies tended to be used by greater proportions of students than others.

Table 5.13: Strategies used to help combine study and term-time work

Strategy used	Students using, %
Negotiate hours worked each week	59
Negotiate days of week worked	59
Reduce/increase hours at short notice	52
Get time off to revise	52
Get time off to take exams	49
Get time off to do assessed piece of work	43
Negotiate time of day worked	41

Students were slightly more likely to negotiate the hours they worked and/or the days they worked to help combine the demands of study and job, than they were to use other strategies. There was little variation among different types of students, although minority ethnic students were slightly less likely to negotiate which days they worked (49 per cent compared to 61 per cent white students).

Just over half the students had altered their hours at short notice, although students with dependent children were slightly less likely to do so (43 per cent compared to 52 per cent students without dependent

children) although given our low case numbers of students with dependent children (N=47), this variation should be treated with caution.

Just over half the students had got time off work to revise for exams. There was little variation by social class or gender but minority ethnic students were more likely to do so (66 per cent) and older students and those with dependent children were less likely to do so (44 per cent, and 32 per cent respectively). There was also variation by institution, ranging from a high of over six out of 10 students at the University A getting time off to revise, to a low of less than four in 10 students at University E doing so.

Getting time off work to take exams; getting time off work to do an assessed piece of work; and negotiating the time of day to be worked, were used by less than half the students as ways to help meet the demands of study and term-time work. Again there was little variation by type of student although minority ethnic students were more likely than others to get time off to do an assessed piece of work (52 per cent compared to 41 per cent of white students).

Comments from students in discussion groups corroborate the above, and students working for employers who tended to use a lot of 'student labour' felt most employers were flexible in terms of hours worked and /or patterns of work, as long as students gave them sufficient notice. Moreover, as final examinations loomed large, most had reduced their hours of work (or stopped altogether): the opportunity to do this could well be linked to the nature of the job:

> '……they don't need me to work so many hours since it's quieter now in the pub …because students aren't going there so often as they're revising for exams…' (Student at University D)

However, not all students were able to negotiate their hours to accommodate the demands of study, as this comment from one student illustrates:

> '…obviously the landlord hasn't got any idea about being a student…his argument is, if you want to take time off for things, he could quite easily get someone (else) to do the job full-time …..so I don't really get much control…..we're not actually skilled in any particular role that no-one else could do!..' (Student at University B)

Additionally, at least one student had stopped term-time working altogether so he could take on another commitment - volunteering work:

> 'It's important…it's related to my degree and so it'll look good on my CV.' (Student at University D)

5.6 Summary

For students in this study, the two main types of term-time work were retail/sales and catering: together they accounted for almost 60 per cent of students' paid term-time employment. Other areas with significant student numbers were clerical/administration; care work/nursing/childcare; and call centre work. (These findings accord with other studies.)

Most students in the sample (70 per cent) considered that their term-time job was unrelated to their studies, but almost two thirds felt that their job helped them develop useful skills.

More than half the students in the sample were working mornings/afternoons/evenings. Just less than half worked nights, and a quarter worked late nights.

Half the students worked both weekdays and weekends every week during term-time and the majority worked weekdays and weekends most weeks during term-time.

The average number of hours worked (for those weeks worked) was 16 hours in 2000-01, and 15 hours in 2001-02. Almost a third of students in the sample were averaging more than 20 hours each week they worked.

Most students in the sample considered financial aspects were important in determining how many hours they worked, but so too were study aspects.

The combination of institutional differences in the proportion of students engaged in term-time work and in the proportion working long hours means that any effects of term-time work on academic studies will apply differentially across institutions.

6 Student earnings

6.1 Introduction

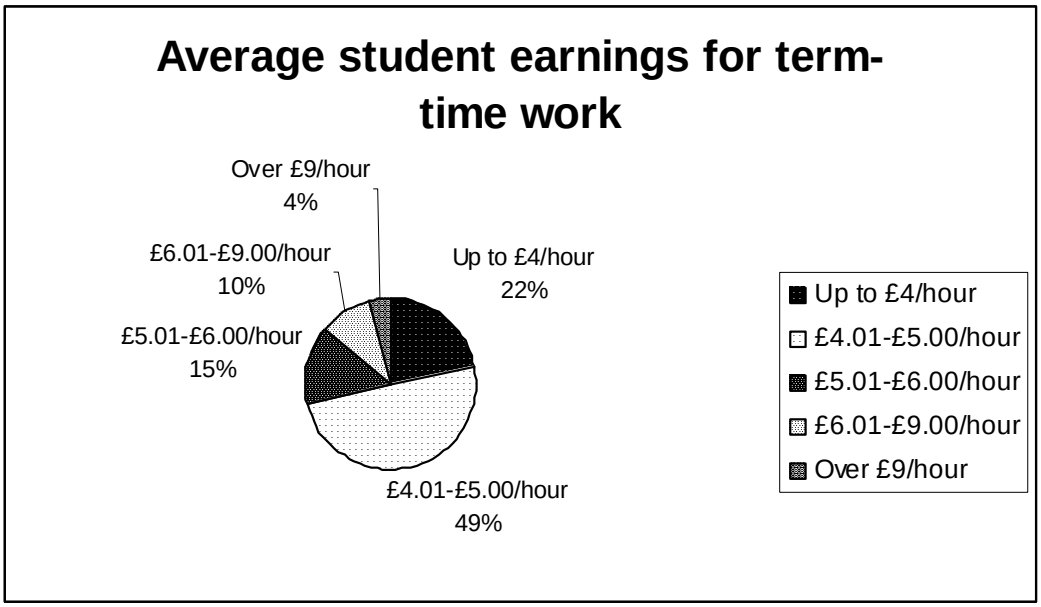
As we have noted, the majority of students were working in retail, catering or clerical/administration type work. Previous studies have found that student employment tends to be low paid, although there may be variations in hourly rates of pay depending on locality and type of work undertaken. Students' income during the academic year derived from term-time work also depends on hours per week worked and number of weeks worked per semester.

6.2 Average student earnings for term-time work

6.2.1 Hourly rates of pay

Students' hourly rates of pay from term-time work ranged from a low of less than £3 per hour (experienced by 5 per cent of working students) to a high of over more than £9 per hour for just 4 per cent of students. The majority (just over seven out of 10 students) were earning up to £5 per hour, and a further quarter were earning £5.01- £9 per hour. The average rate of pay was £5.08 per hour, and the median rate was £4.60. The pie chart 6a shows the distribution. Of the 22 per cent earning below £4 per hour some may have been earning less than the National Minimum Wage.

Chart 6a: Distribution of students' hourly rates of pay



Hourly rates of pay vary by type of job. Table 6.1 shows the average hourly rates of pay for the main types of term-time jobs and by type of employer. On average, catering had the lowest rate of pay and care work the highest.

Table 6.1: Average hourly rates of pay for main types of student jobs, by type of employer

Type of work (% students doing this work)	Average hourly rate of pay, £, by type of employer		
	Overall	University	Other
Catering - bars/pubs/restaurants/cafes (25%)	4.33	4.52	4.34
Retail/sales (34%)	4.67	4.42	4.67
Call centre work (6%)	5.34	5.00	5.46
Clerical or administration/ office work (10%)	5.75	5.99	6.56
Care work, nursing, childcare (7%)	6.32	5.40	6.18

Availability of suitable jobs in different localities, together with different rates of pay for similar jobs in different localities will inevitably lead to variations in rates of pay for students in different universities. More than eight in 10 working students were only earning up to £5 per hour at two universities (University C and University D), whereas at the two London universities, less than half the students were earning this rate, but more than two in five were earning the higher rate (£5.01 - £8 per hour).

Different types of students tend to do different types of jobs (see section 5.2.2). Older students were more likely to be employed in care work, and this, together with the 'age' factor itself might well account for the fact that older students were twice as likely to earn higher rates of pay than students aged under 25 (52 per cent were earning more than £5 per hour, compared to only 24 per cent of younger students).

Minority ethnic students were twice as likely to earn higher rates of pay than white students (51 per cent earning more than £5 per hour, compared to 25 per cent white students). The fact that the minority ethnic students in this sample were concentrated in the two London universities (accounting for almost six out of 10 such students in the sample) could account for these higher rates of pay. Propensity to work in clerical and retail jobs rather than catering (the lowest paid area of work) might also be a contributory factor.

For all the main types of job (except catering), students' average hourly rate of pay was lower when employed by their university, rather than another employer.

6.2.2 Average weekly income from term-time work

As seen in section 5.5.1, the average number of hours worked (for those weeks worked) was about 15 hours per week. This rate of working, together with average rate of pay produces an average weekly income from term-time work of £74.51, and a median weekly income of £64.20.

Table 6.2 shows the distribution of weekly income from term-time work.

Table 6.2: Distribution of weekly income

Weekly income, £	Cumulative %
Up to £40	23
Up to £60	45
Up to £80	65
Up to £100	82
Up to £300	100

Table 6.2 highlights that just less than a quarter of working students were earning £40 a week or less from their term-time jobs, and overall about two thirds were earning up to £80 per week. A significant minority (almost 20 per cent) seemed to be earning more than £100 per week.

6.2.3 Average income from term-time work over academic year

The average yearly income from term-time work was £2,000.

As can be seen from Table 6.3, the average yearly income varies considerably by average hours worked per week, with those working 25 or more hours a week earning double the overall average income.

Table 6.3: Average income from term-time work over academic year*

Average weekly hours worked	Average income over academic year (£)
Up to 4.99	768.80
5 - 5.99	1057.72
6 - 6.99	1684.96
7 - 7.99	1286.25
8 - 8.99	1554.09
9 - 9.99	1473.10
10 - 14.99	1890.88
15 - 19.99	2338.27
20 - 24.99	3087.58
25 - 29.99	4015.51
30 plus	4424.81

Base N=409

* by average hours worked each week

6.3 Use of earnings

6.3.1 How students spend their term-time earnings

Table 6.4 shows what students spend their money on.

Table 6.4: Proportion of term-time earnings spent on various activities

	Most	Around a half	A little	None	Don't know
Basic necessities such as food and rent	37	23	24	10	6
My social life and entertainment	9	20	56	9	6
Books/equipment for my course	9	15	58	11	7
Consumer goods such as clothes, CDs, DVDs, a car	9	14	54	15	8
Paying off existing debts	6	11	31	43	9
Tuition fees	5	5	8	72	11
Financing a certain lifestyle	3	7	32	47	11
Holidays	3	4	24	59	10
Helping to support my family financially	3	3	11	73	10

Question: What proportion of your earnings from your term-time job do you normally spend on each of the following?
Base: All those who have worked term-time (N=806)

Table 6.4 indicates that more than a third of students (37 per cent) spent most of these earnings on basic essentials such as food and rent, and overall six of out 10 students were spending around half or most of their term-time earnings on such essential items.

Just less than one in 10 students spent most of their earnings on their social life and entertainment. Overall, almost three out of 10 used half or more of their earnings on entertainment. For some students it would have been possible not to have to do term-time work but then:

> '….it would have been a miserable three years, so not working was not an option….' (Student at University E)

Just less than one in 10 students spent most of their earnings on books/equipment for their course. Overall, about a quarter of students used a half or more of their earnings paying for aspects of courses, which ranged from covering the costs of field trips through to purchasing materials to help with producing good quality coursework and dissertations (including colour printing and binding) and copying journal articles, since:

> '…..most of them are not available on the web, and even if they are, you still have to pay for printing them off…' (Student at University D)

Just less than one in 10 spent most of their earnings on consumer goods but again, almost a quarter spent half or more on goods such as clothes, CDs, DVDs and running a car.

Very few students were using substantial amounts of term-time earnings to pay off existing debts or to pay tuition fees. Very few spent substantial amounts on holidays, financing a certain lifestyle, or helping to support their family financially.

6.3.2 Variations in spending patterns

There were some variations in spending patterns between groups of students by:

- age;
- ethnicity;
- living arrangements; and
- social class.

(Case numbers were too low to consider single parent students and those with dependent children separately.)

Variations by age

As noted above, just over a third of students were spending most of their earnings on basic essentials, but this proportion rose to almost six out of 10 (59 per cent) of older students. Older students were also much more likely to spend most of their term-time earnings helping to support their family financially (20 per cent compared to just 1 per cent of younger students). At the same time, such older students were much less likely to be spending around a half or more of their earning on consumer goods (8 per cent compared to 26 per cent those aged under 25), on their social life (7 per cent compared to 34 per cent those aged under 25), or financing a certain lifestyle (5 per cent compared to 12 per cent those aged under 25).

Variations by ethnicity

Minority ethnic students in the sample were more likely to be spending half or more of their earnings on books/equipment for their course (34 per cent compared to 22 per cent of white students) – this might be partly explained by the fact that such students were more likely to be studying vocational science programmes. They were also more likely to be spending half their earnings on paying off existing debts (28 per cent compared to 16 per cent white students); paying tuition fees (20 per cent compared to just 8 per cent white students), and on helping to support their family financially (16 per cent compared to just 5 per cent white students) – this latter aspect might be explained by the fact that minority ethnic students in this sample were much more likely to be living in the parental home (44 per cent compared to 18 per cent of white students).

Variations by living arrangements

Perhaps not surprisingly, students who were living with their parents/family during their time at university also displayed different spending habits. They were less likely to spend most of their earnings on basic necessities (25 per cent compared to 45 per cent of students living under different arrangements). They were more likely to spend most of their earnings on consumer goods (14 per cent compared to 6 per cent of other students); and were more likely to use half or more of their earnings paying off existing debts (24 per cent compared to 14 per cent of other students) and paying for tuition fees (14 per cent compared to 7

per cent of other students). Students living with their parents were also more likely to use half or more of their earnings helping to support their family financially (15 per cent compared to less than 1 per cent of other students): however, this may just be a reflection of them paying for the basic necessities of food and rent in an indirect, rather than a direct, way.

Variations by social class

When the ways in which students from the highest social class used their term-time earnings were compared with the spending patterns of students from all other classes those from the highest social class were less likely to spend most of their earnings on basic necessities (30 per cent compared to 41 per cent of other students). Such students were also more likely to spend half or more of their term-time earnings on their social life and entertainment (36 per cent compared to 25 per cent of other students); on maintaining a certain lifestyle (15 per cent compared to 9 per cent of other students); and on holidays (10 per cent compared to 5 per cent of other students).

Variations by institution

Given the above variations by socio-economic background, it is not surprising that there was some variation in spending patterns by institution. So although over a third of all students indicated they spent most of their term-time earnings on basic necessities, this proportion ranged from a low of 29 per cent of students at University B to a high of 46 per cent of students at University F. Only 5 per cent of students at University C were spending most of their earnings on books/ course equipment but 13 per cent at each of the London universities were doing so. Spending on consumer goods ranged from a low of 5 per cent of students spending most of their earnings on such items at University A and University D, to a high of 16 per cent of students at University B. In contrast, at this latter university only 7 per cent of students spent most of their earnings on their social life and entertainment, compared to 17 per cent students at University C.

6.4 Summary

The average rate of pay for students in the sample undertaking term-time work was £5.08 per hour. For the main types of term-time job, care work commanded the highest rate of pay and catering the lowest.

The average weekly income from term-time work was £74.51: overall, two thirds of students were earning up to £80 per week.

The average yearly income was £2,000.

Sixty per cent of students in the sample spent half or more of their earnings on basic essentials (such as food and rent). Just under 30 per cent were spending half or more on their social life/entertainment; and just under a quarter were spending a half or more on books/course equipment; and on consumer goods.

There were some variations in spending patterns by:

- age;
- ethnicity;
- living arrangements; and

- social class.
- Older students were more likely to spend their earnings on basic essentials and supporting their family, and less likely to spend their earnings on consumer goods, social life, or financing a certain lifestyle.

Minority ethnic students were more likely to spend their earnings on books/course equipment, paying off existing debts, paying tuition fees, and helping to support their family financially.

Students living with their parents were more likely to spend their earnings on consumer goods; paying off existing debts, paying for tuition fees, and helping to support their family financially.

Students from the highest social class were more likely to spend their earnings on their social life, financing a certain lifestyle, or holidays; and less likely to spend their earnings on necessities.

7 The impact of term-time work on academic studies

7.1 Introduction

This chapter explores the impact of term-time work on students' academic studies. In particular, it examines the extent to which, as a result of term-time work, students missed lectures, seminars and classes; produced poor quality assignments and coursework; missed deadlines for their assessments; and had difficulties accessing their university's library and computing facilities. In addition, it explores the extent to which their term-time jobs affected the amount of time they could devote to their academic studies and other social activities. Inevitably, some of these activities are likely to affect students' academic performance. However, the effects of term-time work on students' actual academic attainment will be discussed in the subsequent chapter (chapter 8).

7.2 The impact of term-time work on students' academic studies

All students who worked during term-time were asked whether, as a result of the time spent in paid term-time employment, they had:

- produced poor quality assignments;
- missed lectures;
- missed seminars/tutorials/classes;
- had difficulty accessing the university's computing facilities/library/learning resources; and
- missed deadlines for assignments and coursework.

7.2.1 The impact of term-time work on the quality of students' assignments

As Table 7.1 shows, term-time employment had numerous effects on students' academic studies. The most significant was that over half the students working during term-time thought they produced poor quality assignments because of their work; 43 per cent thought they produced poor quality assignments occasionally, but 8 per cent did so frequently.

This finding was supported by focus group discussions with some students. These students often felt dissatisfied with the coursework and assignments they submitted. They produced the best assignments possible in the time they had available. However, they often did not have enough time to work on their assignments in a concentrated fashion, which inhibited their abilities to develop their ideas and coherent arguments.

> '…[work] has affected my studies definitely, I think, because everything for me is a rush, I have never got time to do what I think is the best that I can do, it is the case of I don't have time

because I have got to move on, I have got to go to work, this is enough I can see this is a pass …so that is me a lot of times'. (Student at University F)

'Many times I'll be doing my assignment or revising or something, and I'll be well into it and getting on, and then I look up at the time and think 'oh no I've got to go and get ready' and I have to stop. And that's the time that I really kick myself because I'm into it now, I'm in a flow and I have to stop, to go to work'.
'…You have to start all over again (another student)…'
'…or you forget that point (first student)'. (Students at University F)

Table 7.1 Frequency that term-time work affected academic studies

	Frequency			
	Frequently %	**Occasionally %**	**Never %**	**Don't Know %**
Produced poor quality assignments	8	43	45	4
Missed lectures	6	36	54	4
Missed seminars, tutorials or classes	6	29	61	4
Had difficulty accessing my university's computing facilities, library or learning resources	11	25	60	4
Missed deadlines for assignments and coursework	1	10	85	4

Question: How often has your term-time job/s meant that you have…?
Base: All respondents that worked during term-time N = 806

7.2.2 The impact of term-time work on students' attendance at lectures and classes

Table 7.1 also shows that over two in five students with term-time jobs skipped lectures because of the demands of their jobs. Over a third (36 per cent) missed them occasionally and 6 per cent missed them frequently. Students were slightly less likely to miss seminars and tutorials or other classes because of their term-time employment. Nevertheless, a third failed to attend them at some stage, with 29 per cent missing them occasionally and 6 per cent missing them frequently.

Thus we see that students could end up with gaps in their knowledge by skipping lectures, unless they found other ways of picking up this information. In addition, by missing seminars and other classes, they might lose out on opportunities to test out, consolidate and share their knowledge and ideas, or to debate different approaches to issues being studied. They also may have passed up chances to talk over ideas, or their work, with academic staff on a one-to-one basis.

7.2.3 The impact of term-time work on students' access to university resources

Term-time work had another important effect upon students' academic experience and their education. Over a third of students with term-time jobs said they had difficulties accessing their university's computing facilities, library or learning resources due to the pressures of their jobs (Table 7.1). A quarter said that they occasionally had difficulty accessing these facilities and just over one in 10

students frequently had difficulties. In other words, they had less time to utilise the facilities that universities offered to enhance their learning. Thus, for a sizeable minority of students, their learning environment was significantly restricted by lack of access to these support services.

In the focus group discussions, students talked about rushing from lectures and seminars to their jobs, and not having time to go to the library to browse and get out books. The same may apply to using computer facilities or taking advantage of learning support facilities.

These findings were corroborated in the survey. As Table 7.4 shows, almost 45 per cent of students considered that they spent less time using the university's library, learning resources or computer facilities because of their term-time work.

7.2.4 The impact of term-time work on students meeting deadlines

Term-time work had the least effect on students' ability to meet their coursework and assignment deadlines. Only around one in 10 missed such deadlines, 10 per cent missed them occasionally and just 1 per cent frequently (Table 7.1).

These findings suggest that students had a very definite set of priorities regarding their studies. They were fully aware of the consequences of missing their coursework/assignment deadlines. For instance, in the focus groups a student at University C talked about how in her final year she ended up handing in assignments a day or two late and had 5-10 marks deducted. At other universities, the penalties were even more severe. For example, at University F late work received a maximum of 40 per cent, which could have significant repercussions for students' overall attainment. It was clear from this study that students exhibited an instrumental approach to the use of their time. They made every effort to minimise the most obvious detrimental effects of their term-time jobs on their marks and attainment.

Moreover, it would appear that students tried to ensure that term-time work did not intrude frequently on those aspects of their university education that were timetabled, or where their learning was highly structured. However, they were less successful when it came to unstructured learning and the use of unstructured time, which may have influenced broader aspects of their academic experience and their attainment.

7.2.5 The multiple impact of term-time work on students' academic studies

There was evidence that a sizeable minority of students experienced the negative impact of term-time employment in all the areas we have discussed. In other words, they felt the full effects of term-time working and its multiple disadvantages.

Only 28 per cent of the sample students in term-time work had never missed lectures, classes, deadlines, turned in poor quality assignments or had difficulty accessing university facilities because of term-time work. By contrast, for around 40 per cent of students their term-time work had affected their behaviour in at least three of these areas.

7.3 Variations in the impact of term-time work on students' academic studies

7.3.1 Variations in the impact of term-time work on students' academic studies by average number of hours spent in term-time work

The average number of hours students spent working during term-time, as averaged across all term/semester weeks including those not worked (chapter 5, Table 5.9), had a statistically significant impact on students' academic studies. Table 7.2 clearly shows that as students' hours of work increased, so did the proportion reporting that all the activities listed suffered because of their term-time jobs.

The hours students spent working had the strongest influence on the production of their assignments (Table 7.2). Only 17 per cent of those working under five hours a week on average said they produced poor quality assignments because of their jobs, but this increased to 45 per cent for those working between 5 and 14.9 hours a week, to 62 per cent for those working 15 to 25 hours per week and to 69 per cent for those working 25 hours per week or more. Those working the longest hours were four times more likely than those working the shortest hours to have produced poor quality assignments because of their term-time work.

The next activity most frequently likely to suffer because of the hours students worked was their attendance at lectures. Again, as the number of hours students worked increased, so did the proportion reporting that they had missed lectures. Hence, over two and half times as many students working the longest hours as those working the shortest hours had missed lectures because of their term-time jobs. The third area most often affected was students' presence at seminars, tutorials and classes. Students working the longest hours were twice as likely as those working the shortest hours to have missed these learning opportunities because of their work. Students working very long hours were unable to participate regularly in formal teaching activities.

The activity least often affected by the number of hours students worked was meeting their assignment deadlines. However, although the numbers of students involved was small relative to the other activities, the impact was substantial. Hence, students working the longest hours were more than six times more likely to have missed these deadlines than students working the shortest hours.

Table 7.2: Proportion of students whose academic studies were negatively affected*

	Average weekly hours worked			
	0.1 to 4.9 hours %	5 to 14.9 hours %	15 to 24.9 hours %	25+ hours %
Produced poor quality assignments	17	45	62	69
Missed lectures	23	34	50	60
Missed seminars, tutorials or classes	27	30	29	54
Had difficulty accessing my university's computing facilities, library or learning resources	10	30	44	54
Missed deadlines for assignments and coursework	3	9	13	19

Base: Students working in their final year N = 770

***by the average weekly hours they worked in term-time (averaged over all term weeks including those not worked)

7.3.2 Variations in the impact of term-time work on students' academic studies by pattern of term-time work

The time of day that students worked also had an impact on their academic studies. Table 7.3 shows that students who worked nights or late nights every week were more likely to miss formal teaching activities, such as lectures and classes, than students working at other times of the day. For example, 39 per cent of students who worked in the mornings missed lectures, compared to 56 per cent of those who worked at night, and 65 per cent of those who worked late nights (Table 7.3). This may have been because students working at night were too tired to get up in time for lectures, particularly early morning lectures. It also suggests that students who worked during the day, may have worked on those days when they had no formal teaching activities.

However, as Table 7.3 shows the time of day students worked appeared to have little impact on their access to library or computer facilities, or the quality of the assignments that they produced. In addition, not surprisingly, whether students worked at weekends had no impact on their participation in these activities.

Table 7.3 Extent to which academic studies were affected by the time of day worked*

	Missed lectures %	Missed classes %	Had difficulty accessing facilities %	Produced poor quality assignments %
Mornings	39	37	39	56
Afternoon	43	38	44	60
Early evening	50	40	42	61
Nights	56	42	40	61
Late nights	65	49	43	63

Base: All respondents that worked during term-time N = 806

*During term-time work

7.3.3 Variation in the impact of term-time work on academic studies by student characteristics

Not all student groups were equally affected by the impact of term-time work on all aspects of their academic studies. The key student characteristics associated with their differing behaviour were their

- age;
- social class; and
- religion.

The student group most likely to produce poor quality assignments because of their term-time work were students aged 25 and over. Two-thirds of older students said term-time work meant that they frequently or occasionally produced poor quality assignments, compared to only 48 per cent of those under 25. Students from the lowest social class also suffered, 63 per cent of whom had handed in poor quality assignments due to their work compared with just 47 per cent from the highest social class. In contrast, the student group least likely to report producing poor quality work because of their jobs were Muslim students; just 40 per cent had done so.

Non-Muslim students were the most likely of all student groups to have missed lectures because of their term-time work, while Muslim students were the least likely of all student groups to have opted out of lectures (54 per cent compared with 11 per cent Muslim students missing lectures). Students from the lowest social class were the group most likely to have missed seminars and tutorials, just over half had done so compared with a third from the highest social class (52 per cent compared with 33 per cent). However, the student group least likely to skip classes again were Muslim students, with only 15 per cent opting out of their classes.

Older students were the most likely to have experienced difficulties in accessing their university's computing facilities and library, just under half (48 per cent) had had problems compared with a third of younger students. By contrast, Muslim students were the least likely to have encountered such problems with just over a third (36 per cent) experiencing access problems.

Finally, students from the lowest social class were most likely to have missed deadlines for their assignments and coursework because of their term-time work. Just under a quarter had missed such deadlines, twice as many as those from the highest social class. However, perhaps surprisingly, the next group most likely to miss deadlines was Muslim students. One in five Muslim students had failed to deliver their assignments on time, double the proportion of other students (20 per cent compared with 10 per cent).

The number of Muslim students engaged in term-time work was small but there were some striking differences in their behaviour, worthy of further exploration. Muslim students appeared to ensure that term-time work did not intrude on the time they were supposed to be at university engaged in lectures and classes. They were also the group least likely to hand in poor quality assignments because of their term-time jobs. Yet, they were the most likely of all student groups to miss deadlines because of term-time work, which was likely to have consequences for their academic performance. Their diligence in showing up to lectures and classes, and producing high quality assignments, may not have been translated into their grades since they missed deadlines.

7.4 The impact of term-time work on students' use of their time

Students frequently had to juggle the demands of their academic studies with the demands of their paid work, sometimes at the expense of their academic work. Often this required making decisions over their priorities and fine judgements about how they should best use their time.

Students were asked in more depth about the extent to which their term-time jobs affected the amount of time they devoted to a range of academic and social activities. The findings, shown in Table 7.4, clearly illustrate the significant pressure on students' time. The findings highlight how these pressures permeated all aspects of students' lives, not just their academic studies. In all the activities listed, except one, at least half of all students with term-time jobs reported that their jobs meant that they spent less time on these activities than they would have done otherwise.

The activities most frequently squeezed by students' limited time, mentioned by at least three-quarters of them, were:

- studying independently;
- reading; and
- socialising and relaxing.

Table 7.4: Extent to which term-time work affects the time students spend elsewhere

Activity	Extent to which term-time work affected time spent on activity			
	A lot %	A little %	Not at all %	Don't Know %
Studying independently	35	48	12	4
Reading	37	45	14	4
Socialising and relaxing	39	42	15	4
Preparing and writing assignments and coursework	25	47	23	5
Sleeping	32	37	27	4
Leisure and sports	32	36	28	5
Seeing my family	31	34	31	4
Revising for my exams	17	45	33	5
Using my university's library and learning resources	17	37	42	4
Using my university's computer facilities	15	30	51	5

Base: All respondents that worked during term-time N = 806

7.4.1 The impact of term-time work on the time students devoted to independent study and reading

Table 7.4 shows that 83 per cent of students spent less time studying independently and 82 per cent spent less time reading because of their term-time work. More than a third indicated that they spent a lot less time on independent study and reading. Clearly, term-time work intruded on students' private

study. In turn, this may have had repercussions for their acquisition and consolidation of discipline-based knowledge and the development of academic skills.

7.4.2 The impact of term-time work on the time students devoted to preparing and writing assignments and coursework

Term-time work also reduced the amount of time students reported that they had had to prepare and write their assignments and coursework (Table 7.4). Nearly three-quarters of students considered that they spent less time on these activities, and a quarter of them considered that they spent a lot less time on this preparation work. In turn, this may have had consequences for the marks students received for their assignments and thus their academic performance.

7.4.3 The impact of term-time work on the time students devoted to revising for their examinations

Term-time work encroached on other aspects of students' learning and studying. For instance, 62 per cent of working students considered that they spent less time on revising for their examinations but only 17 per cent of them spent a lot less time revising (Table 7.4). This finding supports the earlier observation that students prioritised their time and tried to minimise the more obvious detrimental effects of their term-time jobs on their academic attainment. Indeed, as we saw in chapter 5 (section 5.5.5), examinations were one of the most significant factors determining the hours they worked each week. In addition, a sizeable proportion of students reduced their working hours around exam time and over half negotiated time off work to revise for exams (chapter 5, section 5.5.6).

7.4.4 The impact of term-time work on the time students devoted to their social life and other activities

Term-time work not only affected students' academic studies. Students in term-time work also considered that they had had less time to spend socialising and relaxing, and sleeping. Four in five students spent less time socialising and relaxing, and just under seven out of 10 lost time sleeping because of their term-time work. Students also had less time for leisure activities and seeing their families (Table 7.4).

Students in the focus group discussions talked about how they were always rushing to do things, and never had time to relax. It meant they felt stressed frequently, and some thought that this adversely affected their concentration and the quality of their coursework. Perhaps it is not surprising that 62 per cent of the students surveyed constantly felt overloaded because of their job and the demands of their academic work. These constant pressures were well summed up by one student in the focus groups.

> 'I don't know for other people, but I found I'm never relaxed. You are always stressed and I think that affects your work. Sometimes you do your work, and you think like "if I had the time", I haven't done this to the best of my ability but anyway it is due in, it has just got to go in….and I think it will affect my overall grade and that kind of thing, rather than if I didn't have those sorts of pressures…there is so much stress you think about work, you think about bills…' (Student at University F)

7.4.5 The multiple impact of term-time work on the time students devoted to their academic studies

There was evidence that a majority of students in the sample spent less time on numerous elements of their academic studies because of their term-time work. Only 7 per cent of students reported that term-time work had had no impact on the time they spent on independent study, reading, preparing and writing assignments and coursework, revising for examinations, and using the library and computer facilities. However, half of all students indicated that they spent less time on three or more of these academic activities.

It is evident from these findings that term-time work has multiple affects on students' academic studies. Term-time work reduced the amount of time allocated to a number of different activities that all students are expected to engage in as part of their studies.

7.5 Variations in the impact of term-time work on students' use of their time

7.5.1 Variations in the impact of term-time work on students' use of time by average number of hours worked

The average number of hours students spent in term-time work, as averaged across all term/semester weeks including those not worked, has a significant impact on students' use of their time.

Table 7.5 shows that the relationship between average hours spent working during term-time and the time spent on academic and social activities. It illustrates very clearly that as students' hours of work increased, so did the proportion spending 'a lot' less time on all the activities listed.

The average number of hours students worked a week encroached most dramatically, and frequently, on the time students devoted to independent study. Students working 25 hours a week or more were nearly three and a half times more likely than those working under five hours a week to report that they spent 'a lot' less time studying independently (63 per cent compared with 19 per cent). The next activity most frequently likely to suffer because of the difference in the hours students worked was preparing and writing assignments. Students who worked 25 hours a week or more were found to be nearly five times more likely than those working under five hours a week to spend a lot less time on this activity (50 per cent compared with 13 per cent). The third activity most significantly affected was students' reading. Nearly three in five students working 25 hours a week and over reported that they considered that they spent a lot less time reading compared with just over one in five working under five hours a week (57 per cent compared with 22 per cent).

By contrast, the activity least often reported as being affected by the average hours students worked was their use of university facilities, especially the library. However, although the numbers of students involved was small relative to the other activities, the impact was substantial. Students working the longest hours were more than five and half times more likely to have not used their library than students working the shortest hours.

Table 7.5: Proportion of students who spent 'a lot' less time on academic activities*

	Average weekly hours worked			
	0.1 to 4.9 hours %	5 to 14.9 hours %	15 to 24.9 hours %	25+ hours %
Studying independently	19	30	45	63
Reading	22	30	44	57
Preparing and writing assignments	13	22	32	50
Revising for exams	7	13	25	37
Using the university's library or learning resources	9	15	24	33
Using the university's computing facilities	6	10	23	33

N = 405

* in relation to the average weekly hours they worked in term-time (averaged over all term weeks including those not worked)

7.5.2 Variation in impact of term-time work on students' use of time by their pattern of term-time work

Students who worked every weekend were more likely than students who worked only some weekends, or worked just during the week, to report that they spent a lot less time studying independently (42 per cent compared with 26 per cent), reading (43 per cent compared with 29 per cent), or preparing assignments (29 per cent compared with 20 per cent).

These findings confirm those of others (Taylor 1998) who suggest that weekend work has an adverse affect on academic work because it eats into the time students have for concentrated study. Students who work at the weekends may not be able to find such extended periods of time to engage in private study elsewhere in the week.

7.5.3 Variations in the impact of term-time work on students' use of time by student characteristics

Not all student groups were equally affected by the impact of their term-time jobs on the time they spent on both their academic studies and their social life. The main student characteristics associated with time pressures on their studies and social life were:

- social class;
- age;
- ethnicity; and
- religion.

The students most likely to report spending a lot less time on their independent study because of their term-time job were students from the lowest social class. Almost half were affected in this way compared to just over a third from the highest social class (48 per cent compared with 36 per cent). However, Muslim students were the group least likely to report that the time they devoted to such private study was limited significantly by their job (29 per cent compared with 36 per cent).

Older students were the group most likely to report that they had spent a lot less time devoted to reading because of their jobs. Some 43 per cent reported that their jobs affected their reading time a lot compared with 37 per cent of younger students. By contrast, students from intermediate social classes (31 per cent) were least affected, closely followed by minority ethnic students (32 per cent).

Students' age and social class had the greatest impact on the time expended on preparing and writing assignments and coursework. Older students were the most likely of all student groups to report spending a lot less time on these activities because of their paid work. They were also significantly more affected than younger students (37 per cent compared with 24 per cent). However, those affected least of all came from the highest social classes (22 per cent).

Students' social class was also strongly associated with the time they reported spending on revision for their examinations. Students from the lowest social class were the group which reported most impact from their jobs, while those from the highest social class were the group reporting least impact. Thirty per cent of students from households where the chief earner was unemployed, or had never worked, reported that they spent a lot less time revising compared with half that proportion among those from managerial and professional families.

Term-time work was also more likely to affect students from the lowest socio-economic class adversely in other ways. Again, these students were the group most likely to report spending 'a lot' less time using the university's library services. In fact, they were almost twice as likely to report this than students from the highest social class (33 per cent compared to 13 per cent). However, the student group whose work was least likely to impinge a lot on the time they spent in the library were Muslim students. Only six per cent reported that they were affected in this way.

Age and social class were the key discriminators with regard to the effects of term-time work on the amount of time students spent socialising and relaxing. Over half of students aged 25 and over said that they spent a lot less time socialising and relaxing because of their term-time jobs compared with over a third of younger students (52 per cent compared with 37 per cent). However, the student group least likely to feel that term-time work affected their social life a lot were those students from the lowest social class (33 per cent).

Older students were also much more likely than younger students to spend less time seeing their family (42 per cent compared with 29 per cent), as were students from the lowest social class compared to those from the highest social class (44 per cent versus 30 per cent). There were no significant variations among students in terms of the extent to which their jobs affected their sleep.

In summary, term-time work appears to have higher academic costs for students from lower social groups than most other student groups. The time they could devote to their studies appears to be limited by their jobs. Consequently, they had less time for independent study, to revise for exams, and to use their library facilities - all of which are likely to have consequences for their academic performance. In addition, older students' time was highly pressurised to the detriment of their studies and their social life. Their reading time was curtailed as well as the time they had to prepare and to write their assignments. Again, this is likely to affect their academic performance in the longer-term.

7.5.4 Variations in the impact of term-time work on students' use of time by institution

Table 7.6 shows that term-time work had a disparate impact on students at different universities. A significantly higher proportion of students at University F and University G indicated that their term-time work affected different aspects of their studies 'a lot'. Almost half of all students who worked during term-time at these two universities said that they spent 'a lot' less time studying independently and reading, compared to only about a quarter of students at University A and University C.

In all the activities related to academic studies (eg preparing assignments, revising for exams and using university facilities), twice the proportion of students at University F and University G reported that they were adversely affected by term-time work compared to those attending University A and University C. The biggest disparities were in the use of library and computer facilities with only 7 per cent and 5 per cent of students at University C reporting that they spent a lot less time using each of these services compared to 28 per cent and 25 per cent respectively of students at University F.

Some institutions made it easier for students to combine studying with paid work. For instance, students who spent 'a lot' less time using library or computer facilities were significantly more likely than those whose time on these activities was unaffected by their job to disagree with the statement that 'their university makes it possible to combine term-time work and study' (56 per cent compared to 32 per cent). Differences in access to these facilities, such as in opening hours or the availability of computers, may explain these variations but these were not explored in this study.

Table 7.6: Students indicating term-time work affected time spent on certain activities 'a lot'

	Univ. A %	Univ. B %	Univ. C %	Univ. D %	Univ. E %	Univ. F %	Univ. G %
Studying independently	28	40	23	32	36	43	47
Reading	30	39	29	38	34	48	45
Preparing assignments	25	28	14	22	29	32	32
Revising for exams	13	24	11	14	18	23	21
Using university's library or learning resources	14	22	7	15	19	28	19
Using university's computer facilities	14	22	5	13	16	25	12
Leisure and sports	33	36	21	29	36	33	38
Socialising and relaxing	36	31	32	42	49	43	45
Sleeping	25	26	27	40	35	38	29
Seeing my family	20	32	20	32	37	33	39

Base: All respondents that worked during term-time N = 806

7.6 Summary

Students' ways of coping with combining paid work and studying, and the behaviour they adopted, can be characterised as pragmatic and instrumental.

Term-time work adversely affects students' academic studies. Term-time work led to:

- 51 per cent saying that they produced poorer quality assignments;
- 42 per cent saying that they had missed lectures;
- 35 per cent saying that they had missed seminars, tutorials or classes; and
- 36 per cent saying that they had experienced difficulty accessing university libraries or computer facilities.

The aspect of students' studies reported as least affected by term-time work is meeting deadlines for assignments and coursework, only 11 per cent had missed deadlines.

The greater the number of students' average weekly hours of term-time work, the greater the likelihood of them reporting that they produce poor quality assignments and coursework and that they miss lectures and seminars.

Students working at night and late nights were also more likely than those working mornings, afternoons and early evenings to report that they had missed lectures and classes.

Students' age, social class and religion primarily explain differences in their behaviour. Older students undertaking term time work were the most likely of all student groups to report having produced poor quality assignments and coursework, and to report having had the greatest difficulties in accessing their university's library and computing facilities because of their term-time jobs. Non-Muslim students are the most likely to report having missed lectures, while students from the lowest social classes are the student group most likely to report having missed tutorials and seminars and their coursework deadlines.

Term-time work affects all aspects of students' lives and exerts great pressure on the use of their time. It reduces the amount of time students can devote to a range of both academic and social activities.

Term-time work means that large proportions of students reduce the time they spend on essential aspects of their academic studies. As a result of students' term-time jobs:

- 83 per cent reported spending less time studying independently;
- 82 per cent reported spending less time reading;
- 72 per cent reported spending less time preparing and writing assessments;
- 62 per cent reported spending less time revising for their examinations;
- 54 per cent reported spending less time using their university's library and learning resources; and
- 45 per cent reported spending less time using their library computer facilities.

Term-time work means that large proportions of students reduce the time they spend on social and other activities. As a result of students' term-time jobs:

- 81 per cent reported spending less time socialising and relaxing;

- 69 per cent reported spending less time sleeping;
- 68 per cent reported spending less time on leisure and sports; and
- 65 per cent reported spending less time seeing their family.

As students' average weekly hours increase so does the proportion reporting that they had spent a lot less time on both academic and social activities.

Students working every weekend were more likely than those who worked some weekends, or only during the week, to report they spent a lot less time studying independently, reading and preparing assignments.

Students' social class, age, ethnicity and religion are all associated with the varying degrees to which they reported that their term-time jobs had affected the amount of time they devoted to their studies. However, students from lower social groups were the most seriously affected. They had less time because of their jobs, for independent study, to revise for their exams, and to use their library facilities. Older students also reported that their time for reading, preparing, and writing assignments was curtailed by their term-time work. All of these factors are likely to have affected these students' academic attainment.

There were also significant institutional differences in the impact of term-time work on the amount of time students could devote to their academic studies and other activities.

8 The impact of term-time work on attainment

8.1 Introduction

One of the overall aims of this study was to examine the impact of term-time working on students' academic attainment and that issue is the focus of this chapter. It draws on both the survey data and data provided by the students' universities on their attainment.

Firstly, the chapter examines students' perceptions on how their term-time work affected their academic attainment and in particular, the marks they gained in their coursework and their examinations. Secondly, the chapter assesses the impact of students' term-term work on their actual achieved marks and degree results as recorded by their university.

8.2 Students' perceptions of the impact of term-time work on their academic achievement

8.2.1 Students' perceptions of the impact of term-time work on coursework and exam marks

All students who had worked during term-time were asked whether they thought their term-time employment affected the marks they obtained in both their coursework and their examinations in 2000-01 and 2001-02. Table 8.1 clearly shows that many students believed their term-time employment had had a negative impact in both academic years.

For 2000-01, almost half felt that their coursework marks were lower because of working during term-time in that year, and 41 per cent also thought their exam marks were lower. Slightly fewer believed their marks were lower in their final year, in 2001-02. Only 40 per cent believed their coursework marks suffered and 32 per cent felt their exam marks suffered. This may have been because, as seen in chapter five, section 5.5, the proportion of students engaging in term-time work in their final year fell, as they neared their final examinations.

Table 8.1: Students' perception of impact of term-time job on coursework or exam marks

	Lower Marks %	Higher Marks %	No Impact %	Don't Know/ Not applicable* %
2000-01				
Coursework marks	49	6	35	10
Exam marks	41	5	41	13
2001-02				
Coursework marks	40	7	35	18
Exam marks	32	6	40	21

* Not applicable means students who did not have a term-time job in that academic year. The proportion of students in this category increased in the final year as some students who worked during term-time in the second year, did not work term-time in the final year.
Base: All respondents that worked during term-time N = 806

8.2.2 The number of hours students worked and their perceptions of the impact of term-time work on coursework and examination marks

The average number of hours students engaged in paid work over the semester/term was strongly associated with their perceptions of the impact of work on their coursework and exam marks. As the average hours of their paid work increased, so did the proportion of students believing they obtained lower marks. Conversely, as the number of term-time hours students worked fell, the proportion reporting that their term-time work had had no impact on their coursework or exam marks rose. Moreover, this was the case for students working in 2000-01 and/or 2001-02.

Table 8.2 shows that a third of students working less than five hours a week in their final year thought their coursework marks suffered compared with double that proportion working 25 or more hours a week. Two-thirds of students working less than 5 hours a week felt their employment had had no impact on their examination marks in contrast to a third working 25 hours or more a week (Table 8.2).

Table 8.2: Students' perceptions of the impact of term-time work on coursework and exam marks by average hours worked*

		<5 hours %	5-9.9 hours %	10-14.9 hours %	15-19.9 hours %	20-24.9 hours %	25 + hours %
Coursework Marks	Significantly or slightly lower	32	46	53	57	60	63
	No impact	54	44	38	30	20	30
Exam Marks	Significantly or slightly lower	15	40	44	45	54	63
	No impact	67	49	40	40	23	33

Base: N=405

***** over all term/semester weeks in 2001-02

8.2.3 Institutional differences in students' perceptions of the impact of term-time work on coursework and examination marks

Table 8.3 shows very substantial differences between universities in terms of the proportion of their students believing that term-time work had had a detrimental impact on their coursework and examination marks. At one extreme was University C, where the smallest proportion of students at the universities surveyed felt the detrimental effects of term-time work on their coursework and exam marks. At the other extreme was University G, where the highest proportion of students felt that their coursework and exam marks were poorer because of their term-time employment

These differences between universities were in part related to the variations in the average number of hours these students worked (chapter five, section 5.5). University C had the lowest levels of intensity of term-time employment which may explain why such a relatively small proportion of students thought that their marks had suffered. On the other hand, University G did not have the highest proportion of students working the longest hours when compared to students at the other universities surveyed. This suggests that the intensity of term-time employment only goes some way to explaining the variations charted in Table 8.3. It may be that there were other institutional pressures that led those students at University G who worked during term-time to feel particularly that their marks were suffering.

Table 8.3: Students' perception of the impact of term-time work on coursework and exam marks by university

	Univ. A	Univ. B	Univ. C	Univ. D	Univ. E	Univ. F	Univ. G
	%	%	%	%	%	%	%
2000-01							
Coursework marks	46	53	36	45	48	54	66
Exam marks	38	43	36	36	35	47	56
2001-02							
Coursework marks	33	43	21	43	46	45	48
Exam marks	25	36	14	32	33	41	43

Base: All respondents that worked during term-time N= 806

There is a clear relationship between students' perceptions about their marks and the impact of term-time work on their more general academic studies. As discussed in the previous chapter and demonstrated in Table 7.6, students at University G were the most likely of all to say that they had devoted less time to independent study, reading, and preparing assignments because of their paid employment. By contrast, students at University C were least likely to report that these activities had been affected by their term-time work. These findings strongly suggest that the fact of a student reporting having less time for studying because of term-time work was linked to perceptions of poorer academic performance.

8.2.4 Students' personal characteristics and their perceptions of the impact of term-time work on coursework and examination marks

There were no significant differences in students' perceptions of the impact of term-time work on coursework or exam marks in 2000-01 by their social class, ethnicity, gender or age.

However, there were some significant differences among students working in their final year, namely 2001-02. In particular, older students were much more likely than younger students to say they had achieved lower marks in their coursework (54 per cent compared with 36 per cent) and their exams (46 per cent compared with 29 per cent). Older students were more likely than younger students to perceive that they had submitted poor quality assignments, to spend less time revising for exams and had more difficulty accessing various educational facilities, (chapter seven, sections 7.3.3 and 7.5.3). However, the reality as reported in 8.3.1 is that older students tend to achieve better marks than similar younger students.

There was little evidence of social class differences in final year students' perceptions of their academic performance. Just over a quarter (26 per cent) of students paying fees thought their term-time work had led to lower exam marks in the 2001-02 academic year compared to 35 per cent of those not paying fees. This is perhaps surprising given the ways in which term-time work limited the amount of time students from lower social classes spent on revising for examinations and using their library facilities (chapter seven, section 7.5.3).

8.3 Term-time work and students' actual attainment

All the students surveyed were asked if they were willing for their university to release their actual marks and degree results. Seventy-two per cent of all students surveyed gave their permission.[4]This information on students' actual marks for 2000–2001 was available from five institutions (amounting to 732 cases), and for 2001-02 from six institutions (amounting to 897 cases). The survey data were merged with data on students' marks and attainment provided directly by the students' universities.

The universities in the sample were not using the same marking schemes so statistical techniques were used to standardise the students' marks across the sample. (Full details are set out in Appendix C.) The overall relationship between term-time employment and students' marks was then explored, using regression-modelling techniques which controlled for a number of factors. Analyses were conducted to assess whether the average hours that students worked in term-time (from zero hours upwards) was associated with their achieved marks. The analyses first examined the links between term-time work and students' end-of-year average marks, and then the relationship between term-time work and final degree classifications.

8.3.1 Term-time work and students' end-of-year marks

Initial consideration of the various factors that might have an effect on students' achievement (as measured by third/final year marks) indicated that institution, qualifications on entry to higher education, gender, subject area of study and age on entry all had an effect on achievement. Other factors, including ethnicity and living arrangements, were also considered but for these data their effect on achievement was not detected (Table 8.4). [5]

As seen in Table 8.4 (columns 'without term-time working'), entry qualification has the strongest relationship with students' third/final year marks. In particular, for those students with a valid A-level

4 Tests for response bias showed that there were no differences between students who did and did not give their permission for their marks to be released.

5 When interpreting the data presented in the tables in the remainder of this chapter, the reader should read across the table. The column headed p values demonstrates whether a factor is statistically significant. A factor is highly significant where the p value is less than 0.001 and significant where the p value is less than 0.05.

tariff score, the higher the A-level score, the better the student is expected to do. Both gender and age also have strong effects. Males tend to achieve lower marks than females (other things being equal). Older students tend to achieve better marks than similar younger students. Additionally, there are some institutional and subject area effects.

However, all the variation in third/final year marks cannot be explained by students' institution, qualification on entry, gender, age and subject area. Further investigation of the relationship between the remaining variations in students' third/final year marks revealed that there was a negative relationship with term-time working. In other words, the more hours students worked during term-time during the third/final year, the lower the mark achieved.

This can be seen when term-time working is included as an additional factor in the regression model (Table 8.4). The results show that there was a negative term-time working effect on third/final year marks in all the model formulations used. The significance of the effect depended on the formulation and ranged from highly significant (p-value of less than 0.001) to slightly significant (p-value less than 0.1). (Table 8.4 columns headed 'with term-time working' shows the details for the simplest of the models. Details of the other model formulations are given in Appendix C.)

There was also some indication in this modelling that low levels of term-time working had a positive effect on third/final year marks, however, this positive relationship was not statistically significant. Further, although there was some indication that very high levels of term-time working might have a greater negative effect on achievement than that expected from a simple linear model, this relationship was not statistically significant.

The above analysis was repeated, this time using students' second year marks (available for only five of the universities in the sample) and hours worked term-time during the second year. Similar results were found, again for all formulations of the model, although this time the term-time working effect was only significant at the 10 per cent level (p-value less than 0.10, for all the formulations). Table 8.5 provides the details of the simplest models. Details of the other model formulations are given in Appendix C.

Table 8.4: The effects of specific factors on students' third/final year marks (fixed effect regression model)

Category	Factor	Without term-time working			With term-time working		
		Estimate	SD	P-value	Estimate	SD	P-value
	Intercept	-2.093	0.28	0.000	-1.915	0.28	0.000
HEI effects	Univ C	-0.499	0.13	**0.000**	-0.535	0.13	**0.000**
	Univ D	-0.044	0.11	0.696	-0.076	0.11	0.497
	Univ F	-0.016	0.15	0.916	0.038	0.15	0.797
	Univ G	-0.147	0.14	0.280	-0.127	0.14	0.348
	Univ E	-0.083	0.14	0.540	-0.118	0.14	0.384
Qualification on entry	BTEC, GCSE, GNVQ	1.048	0.20	**0.000**	0.999	0.19	**0.000**
	Access, Degree, Other	1.289	0.23	**0.000**	1.247	0.22	**0.000**
	HNC/D, Scottish Highers	1.359	0.20	**0.000**	1.314	0.20	**0.000**
	A-level score effect	0.006	0.00	**0.000**	0.006	0.00	**0.000**
Gender	Male	-0.196	0.07	**0.008**	-0.188	0.07	**0.010**
Age	Age effect	0.035	0.01	**0.000**	0.034	0.01	**0.000**
Subject area	Business	-0.013	0.11	0.906	-0.042	0.11	0.709
	Humanities	0.149	0.11	0.170	0.124	0.11	0.252
	Law	0.028	0.16	0.858	0.017	0.16	0.915
	Physical sciences	0.256	0.16	0.114	0.244	0.16	0.129
	Combined studies	0.175	0.15	0.256	0.157	0.15	0.306
	Maths	0.522	0.19	**0.006**	0.481	0.19	**0.011**
	Creative arts	-0.027	0.18	0.878	-0.058	0.18	0.742
	Medicine	0.170	0.14	0.228	0.146	0.14	0.298
	Education	-0.002	0.20	0.991	-0.013	0.20	0.950
	Mass communication	-0.018	0.18	0.921	-0.021	0.18	0.905
	Engineering	0.827	0.21	**0.000**	0.803	0.21	**0.000**
Term-time working	Hrs worked in year 3	N/A	N/A	N/A	-0.014	0.00	**0.000**

Table 8.5: The effects of specific factors on students' second year marks (fixed effect regression model)

Category	Factor	Without term-time working			With term-time working		
		Estimate	SD	P-value	Estimate	SD	P-value
	Intercept	-2.258	0.30	0.000	-2.137	0.30	0.000
HEI effects	Univ C	-0.353	0.14	**0.013**	-0.367	0.14	**0.010**
	Univ D	-0.018	0.12	0.880	-0.033	0.12	0.784
	Univ F	0.082	0.16	0.612	0.120	0.16	0.461
	Univ G	-0.090	0.15	0.542	-0.077	0.15	0.603
Qualification on entry	BTEC, GCSE, GNVQ	1.047	0.22	**0.000**	1.020	0.22	**0.000**
	Access, Degree, Other	1.515	0.26	**0.000**	1.481	0.26	**0.000**
	HNC/D, Scottish Highers	1.412	0.23	**0.000**	1.381	0.23	**0.000**
	A-level score effect	0.006	0.00	**0.000**	0.006	0.00	**0.000**
Gender	Male	-0.145	0.08	0.079	-0.148	0.08	0.074
Age	Age effect	0.037	0.01	**0.000**	0.036	0.01	**0.000**
Subject area	Business	0.016	0.13	0.896	0.006	0.13	0.960
	Humanities	0.272	0.12	**0.019**	0.249	0.12	**0.033**
	Law	-0.208	0.17	0.222	-0.226	0.17	0.186
	Physical sciences	0.244	0.16	0.136	0.252	0.16	0.123
	Combined studies	0.203	0.17	0.225	0.196	0.17	0.240
	Maths	0.474	0.22	**0.035**	0.461	0.22	**0.040**
	Creative arts	0.676	0.20	**0.001**	0.643	0.20	**0.001**
	Medicine	0.270	0.16	0.093	0.265	0.16	0.099
	Education	0.043	0.33	0.895	0.019	0.33	0.953
	Mass communication	0.041	0.21	0.841	0.046	0.21	0.821
	Engineering	0.448	0.24	0.065	0.422	0.24	0.083
Term-time working	Hrs worked in year 2	N/A	N/A	N/A	-0.008	0.00	0.064

The models shown in Tables 8.4 and 8.5 were complemented by two sets of more complex analysis. The first of these allowed the range of the marks to vary between institutions. These models did indeed suggest that the range of marks varied by institution, but the relationship between term-time working and marks achieved was not significantly altered. A second set of models allowed the relationship between term-time working and marks to vary by institution.

The results of these additional analyses also showed no dramatic change in the effect of term-time working compared to the simpler models described here. Also, these models provided no evidence to suggest differing effects at different institutions for term-time working. In other words, irrespective of the type of university students' attended, term-time working seems to be linked to poorer marks in approximately the same way.

Taking into account a number of other factors (institution, qualification on entry to higher education, gender, age, subject area of study) students' term-time working and their achievement (as measured by average marks) are negatively associated - i.e. the more term-time working, the greater the decrease in achievement. This negative effect is consistent across the institutions in the sample.

There could be an additional effect for very high levels of term-time working (above about 20 hours per week) but the sample data are insufficient to show this. Further, there is no statistically significant

evidence for a positive effect for low levels of term-time working, although the results would be consistent with a small positive effect for working about one to five hours per week.

8.3.2 Term-time work and students' degree results

The relationship between term-time employment and students' final degree results is now examined. Six universities provided data on the degree results for 945 students, some of whom had been working during term-time and others had not.

The methods used for analysing the relationship between term-time work and end-of-year marks were repeated to explore the relationship between term-time employment and degree results. Full details of the statistical methods employed and the outcomes can be found in Appendix C.

Recent studies suggest that the standards of degrees at different higher education institutions are similar (see HEFCE, 2003) but for this analysis this assumption was not used. Rather, a combination of various explanatory variables were used (including institution), which in theory could 'allow' the standard required by each institution for the award of a 'good degree' (defined as a first or upper second) to vary.

Two statistical models (similar to those used to explore the relationship between end-of-year marks and term-time working) were used to explore the relationship between term-time employment and degree results (a simple logistic model and a logistic regression model with random effects). Table 8.6 shows the results of the simple logistic model to test the relationship between term-time working and degree classification.

The results from each of these models show that the relationship between term-time working and the probability of achieving a 'good degree' is linear and negative. There is strong evidence that this linear relationship exists (p-value < 0.001 and <0.02 for the two formulations) and there is no evidence that the relationship is non-linear. Further, as for the analysis of marks, there is no evidence that there are variable effects of term-time working depending on the institution attended, i.e. the term-time working effect is consistent across the institutions in the sample.

In other words, term-time working is associated lower degree classifications and the more hours that students work the greater the likelihood of getting a poorer degree. Moreover, this relationship is stronger when compared with the relationship between term-time employment and end-of-year marks.

Table 8.6 shows the results of the simpler model to test the relationship between term-time working and degree classification. Details of the other model are given in Appendix C.

Table 8.6: The effects of specific factors on students' final degree classifications (simple logistic model)

Category	Factor	Estimate	SD	P-value
	Intercept	-2.316	0.76	0.002
HEI effects	Univ B	0.000	N/A	N/A
	Univ C	0.116	0.32	0.716
	Univ D	-0.015	0.26	0.953
	Univ F	0.096	0.34	0.777
	Univ G	0.764	0.32	**0.018**
	Univ E	0.278	0.30	0.356
Qualification on entry	BTEC, GCSE, GNVQ	1.543	0.47	**0.001**
	Access, Degree, Other	2.922	0.56	**0.000**
	HNC/D, Scottish Highers	2.347	0.49	**0.000**
	A level score effect	0.012	0.00	**0.000**
Gender	Male	-2.372	0.95	**0.013**
Age	Age effect	0.024	0.02	0.313
Interaction	Male and Age effect	0.089	0.04	**0.025**
Subject area	Business	-0.452	0.26	0.086
	Humanities	0.227	0.28	0.416
	Law	-0.420	0.39	0.279
	Physical sciences	0.134	0.39	0.733
	Combined studies	-0.541	0.36	0.134
	Maths	-0.027	0.42	0.948
	Creative arts	0.113	0.41	0.783
	Medicine	-0.682	0.33	**0.038**
	Education	-0.567	0.46	0.216
	Mass communication	0.235	0.43	0.583
	Engineering	-0.136	0.49	0.781
Term-time working	Hrs worked in year 3	-0.033	0.01	**0.000**

8.3.3 Implications of results of statistical analyses

All the statistical models used and all the outcomes gave consistent results.

The following conclusions are possible:

- Term-time working and higher education achievement (as measured by end-of-year marks, and final degree outcomes) are negatively associated, even after taking into account other factors. This association is consistent across institutions.
- The greater the level of term-time working the greater the decrease in achievement.
- There could be an additional effect for very high levels of term-time working, but the data in the sample are insufficient to show this.
- There is no statistically significant evidence for a positive effect for low levels of term-time working, although the results would be consistent with a small positive effect.

However, it should be noted that although the statistical models controlled for a number of factors which might impinge on students' overall achievements (including institution attended, qualification on

entry, gender, age, subject area of study) it was not possible to control for less clear-cut factors, for example students' intrinsic commitments and motivations to study. As noted earlier in this report the main reasons why students did not undertake term-time work were academic ones (paragraph 4.2 refers): moreover in some of our focus group discussions, students indicated that they viewed term-time work as a positive distraction from study.

Nevertheless, the findings from the statistical analyses do show a consistent negative relationship between term-time working and achievement. For example, for a student working 16 hours a week the odds of getting a good degree to not getting a good degree are about 60% of the odds for a similar non-working student. The 95% confidence interval for the estimate of 60% is rather wide, between 40% t0 90%, reflecting the complexity of the modelling required and the small sample size.[6]

Degree class proved to be as good as, or better than, average end-of-year marks, in showing an association between higher education achievement and term-time working. With the exception of information on term-time working, data on degree class and the other variables used in the statistical models are available from HESA student records. A larger survey of students, restricted to simply collecting information about term-time working would enable a more detailed investigation of the nature of the relationship: in particular, whether there is in fact a positive association between low levels of term-time working and achievement, and if the association between term-time working and achievement is different for different subjects.

8.4 Students' perceptions about the impact of term-time work on academic performance and their actual academic achievement

Students' beliefs about the effect of term-time work on their examination marks and coursework marks in their final year were compared with their actual degree performance. Students who thought that their marks were poorer because of term-time work, did in fact obtain significantly lower degrees than those who did not think their exam marks were adversely affected by term-time work.

Table 8.7 compares students' perceptions of how well they performed in their exams in their final year with their actual degree results. Almost half of the students who believed that their final year exam marks were significantly lower because of their term-time work actually obtained a lower second degree. This compares with only 29 per cent who thought their exam marks were slightly lower, or who thought that term-time work had no impact on their marks. In addition, such pessimistic views were more prevalent among students who were not awarded a degree. Three times as many students who thought their exam marks were significantly lower because of term-time work as those who thought their employment had no impact, or only a slight impact, were not awarded a degree (22 per cent compared with 7 per cent). These findings suggest that students' perceptions of the impact of their term-time work on their academic performance are accurate, if measured against their degree results.

[6] Figure derived from the random coefficient degree class model using the parameter estimate for term-time working: p/(1-p)=exp(16*(-0.032±1.96*0.013))=(40%, 90%), where p = probability of a good degree

Table 8.7: Students' perceptions of extent to which term-time work affects exam marks in 2001-02*

Class of degree	Extent to which term-time work affected exam marks		
	Significantly lower	Slightly lower	No impact
	%	%	%
I First	6	8	7
II(i) Upper second	22	52	53
II(ii) Lower second	47	29	30
III Third	3	4	3
Other	22	7	7

Base: All respondents that worked during term-time, N= 806

* by students' degree classification

8.5 Issues emerging

In undertaking this analysis of the impact of term-time work on students' academic attainment, several important issues arose which are worthy of a brief discussion, and are findings in their own right. Yet, they have received only minimal attention in the literature on student attainment in tertiary and higher education.

It was apparent from this study that the ways in which final degree classifications and outcomes are computed by universities may have an effect on students' degree classifications. It was clear that each university in the study employed a range of methods for computing a degree classification. Moreover, sometimes diverse methods were used by different faculties within a single university. For example, one university calculated the aggregate average mark a student obtained in all the units that went towards a final degree. Their degree classification was then based on this aggregate average mark. Another university's final degree classification was based on the number of units in which a student gained a particular grade. For instance, if 10 units formed the basis of the final degree, a student would have to achieve an upper second mark in the majority of their units in order to be awarded an upper second degree.

The computation of degree classifications varied among the universities included in this study in other ways. The number of assessed units that contributed towards the final degree, the weight placed on assessments undertaken in the students' penultimate and final years, whether any failed units could be condoned and whether a borderline mark was automatically increased to the next classification, were just some of the variations in how different universities computed their degree classifications.

Another factor, which may well have affected degree results, was the mode of assessment used by each university. Different assessment methods may have different outcomes in terms of the marks students gain (see for example, Bridges et al, 2002). It could be surmised that term-time employment might well have a greater impact on the attainment of those students whose work is assessed primarily through continuous assessment rather than final year examinations. Indeed, this study showed that term-time work had a greater impact on the time students devoted to preparing and writing assignments and coursework than the time they spent revising for exams (Table 7.4). While few universities today rely exclusively on final examinations, the balance of these assessment regimes may well affect students' results and hence the impact of term-time employment on their results.

The analyses presented in section 8.3 of this chapter took into account some aspects of institutional variation (range of marks used, and the relationship between term-time working and marks) but there is plenty of scope for further, more extensive, research on the impact of term-time employment on academic achievement, and on final degree results in particular. Such research would need to assess the impact on students' degree results of the different ways final degree classifications and outcomes are computed. It would also need to examine whether, and how, students' subject of study may affect their results (see for example, Yorke et al, 2002). In addition, there is a need to assess in greater detail how the distribution of term-time work by subject of study may affect differences in attainment by subject. Similarly, it would need to explore the effects of different assessment regimes on final degree classifications and outcomes.

8.6 Summary

8.6.1 Students' perceptions of the impact of term-time work on their academic performance

Many students who work during term-time believe that term-time employment has an adverse impact on their academic performance. A significant minority think it means that they obtain lower coursework and examination marks, especially those students working the longest hours.

There are considerable institutional differences in students' perceptions of the impact of term-time work on their academic performance. In part, this is related to the intensity of term-time work at their institution.

Students' perceptions of the impact of their term-time jobs on their academic performance are well founded. Those who thought that their exam marks in 2001-02 were significantly lower because of their term-time work, in fact, obtained lower degrees than students who worked during term-time but did not hold such views.

8.6.2 The impact of term-time work on students' actual academic attainment

There is a negative relationship between term-time working and attainment, as measured by average end-of-year marks, even after taking into account other factors (institution attended, qualification on entry, gender, subject of study, age on entry).

There is a negative relationship between term-time working and attainment, as measured by final degree results, even after taking into account other factors.

Other things being equal, the greater the number of hours students worked during term-time, the lower their academic attainment (as measured by either average end-of-year marks or final degree results). This negative association is irrespective of the type of university attended.

For a student working 16 hours a week the odds of getting a good degree to not getting a good degree are about 60% of the odds for a similar non-working student.

There could be an additional effect on attainment for very high levels of term-time working (above about 20 hours per week), but the data were insufficient to show clear evidence of this.

There is some indication that there is a small positive effect for low levels of term-time working (about one to five hours), but there is no statistical evidence for this.

Final degree results are as good as, or better than, average end-of-year marks, in showing an association between term-time working and attainment.

It should be noted that the statistical techniques used to analyse our data on student attainment cannot necessarily prove that it is term-time working per se that is causing the negative relationship between term-time work and performance. Nevertheless, the strong association found from the analysis of achievement data, together with our survey findings relating to the reported impact of term-time working on academic studies, suggest strongly that term-time working is at least part of the reason, other things being equal, students who worked during term-time tended to get poorer results than comparable students who had not worked in term-time.

8.6.3 Implications of the findings

Less academically able students entering university need to work harder than their more talented peers in order to succeed, or in order to improve their academic performance. However, these lower ability students within the sample reported working the longest hours during term (see section 5.5.2). Thus, these students were doubly disadvantaged.

The methods for calculating degree results vary both between and within higher education institutions. How final degree results are computed is likely to affect academic performance as measured by degree results.

The academic attainment of students at universities which have a higher incidence and intensity of term-time working may be depressed relative to those institutions whose students do not engage in term-time work, or who work fewer hours. In this case, poorer academic attainment at the institutional level may be related to the characteristics of the student population and their propensity to take up paid employment during term-time, rather than the quality of education provision itself. This has implications for quality measures.

There is a need for more regular and systematic monitoring of the extent of term-time working among students. By linking such information to data already held on the HESA student record more detailed investigations of the relationship between term-time working and academic attainment could be undertaken.

Given the majority of students engage in term-time work for financial reasons (including the inadequacies of student loans and the desire to limit the amounts borrowed, see section 4.3), there is a need to monitor the impact of changes to student funding policies on the incidence and intensity of term-time working.

9 Conclusions

9.1 Introduction

This chapter describes the changes that are planned in the student support and tuition fees arrangements compared to what pertained at the time of the survey, it summarises the main findings of the study and explores their implications for policy. After describing the changing context, the chapter examines students' attitudes to debt and level of debt. It then explores the issue of money management and whether students experience financial difficulties. The chapter then focuses on paid work, by identifying the reasons students do or do not work during term-time, and by highlighting the incidence and nature of term-time employment. Next the chapter explores the impact of term-time work on students' academic activities and their academic attainment. Finally, the chapter concludes with a discussion of the implications of the findings for higher education institutions and the Government.

9.2 The changing context: grants, loans and fees

The results of this study relate to full-time final year students studying in the academic year 2001-02. Since then there have been a number of changes to student support, and more changes are planned for 2006-07. In thinking about the policy implications of this study's findings, it is important to take these changes into consideration.

9.2.1 Regulations in operation at the time of the survey

Most of the students in this survey would have been subject to the regulations set out in the 1998 Teaching and Higher Education Act. Since 1998-99, new entrants to full-time undergraduate higher education had had to contribute towards the costs of their tuition. Their contributions were means-tested, and the maximum fee payable was initially set at £1,000. However, 40 per cent of students means-tested did not have to make any contribution. Students entering higher education in 1999-00 (together with those who started the previous year) received support for living costs solely through publicly subsidised student loans, a quarter of which was income-assessed.

Thus the first cohort of students (in England, Wales and Northern Ireland) who were liable for tuition fees and had to rely exclusively on student loans rather than grants throughout their time at university were those who graduated in 2002. They formed the largest part of the students responding to this survey.

Changes since 2002

The 2004 Higher Education Act introduced a number of changes which will come into full effect in 2006-07. These changes include the re-introduction of means-tested maintenance grants which will rise to £2,700 in 2006-07, the replacement of flat rate means –tested tuition fees (paid up-front) with variable tuition fees to be re-paid after graduation, and changes to student loans arrangements. It is expected that about 30 per cent of students will get the full maintenance grant, and about half should get a full or partial grant.

From 2006-07, under the 2004 Higher Education Act, higher education institutions in England will be able to charge tuition fees of up to £3,000, subject to approval of their plans for widening access by the Office of Fair Access (OFFA). It is now clear that most institutions will be charging the full £3,000 fee. In these cases the institutions will be required to pay a minimum bursary of £300 for those students entitled to a maximum grant. About three quarters of those students who will be entitled to the maximum grant will be enrolled at institutions that have agreed to pay more than the minimum bursary. The median bursary for students on the maximum grant is expected to be in the region of £1000[7]. Thus the maximum combined loan available for maintenance and fees for such students will be increased to £6,550 (assuming the minimum bursary) or about £7,250 (assuming the median bursary)[8] and the terms of the loan will be more favourable than currently with a rise in the loan repayment threshold income from £10,000 to £15,000.

The result of all these changes will be to increase the annual income from subsidised loans, grants and bursaries by about £2,200 (in expected 2006 prices) for the students from the lowest income backgrounds receiving the minimum bursary. Those receiving the median bursary will see an increase of about £2,900. But the level of debt incurred to achieve these increases in income will also be increased, by about £2,200 per year. However, repayment of these debts will be deferred until after graduation, when a certain income threshold is reached. The changing circumstances of students who are in part dependent on a parental contribution to their income is more complicated, and more difficult to predict.

The impact of all these changes on students' propensity to engage in term-time work and the hours that they work is difficult to predict. Some students may use the extra available income to reduce or eliminate term time working, while others may still work in order to minimise their debts. Overall, it seems most likely that term-time work will remain part of the higher education landscape.

9.3 Student debt and money management

9.3.1 Attitudes to debt

This study found that students' attitudes to debt could be characterised as pragmatic acceptance. There was little evidence of a student culture unworried by debt, contrary to previous suggestions that the expanded provision of student loans might foster such a culture. The majority of students were seriously worried about debts building up, but believed that students had to go into debt - it was a normal part of today's lifestyle.

This pragmatic approach is reflected in the fact that student loan take-up has continued to rise. This study found the vast majority of students in the sample (90 per cent) had taken out a student loan (compared to an 81 per cent national take-up rate reported for 2000-01 for students in all years). There were only slight variations in take-up rates by different groups of students, with slightly lower take-up among minority ethnic students, Muslim students and single parent students. Thus the differences in

7 The proportion of students getting above the minimum bursary, and the median bursary are estimates derived by HEFCE. Information held by OFFA (as at May 2005) gave the bursary levels to be provided by institutions to students receiving the full £2,700 grant from 2006-07. At the time this estimate was made, it was not possible to identify those students who would qualify for the full grant, so 'counts' of those students not paying tuition fees in 2003-04 were used (even though the qualifying income for the maximum grant will be lower than the current qualifying income for not paying tuition fees). Hence these estimates are likely to over-state the level of bursaries that will be received, but they do give a general guide to the kind of extra income that is likely to be available.
8 These figures apply only to students NOT in their final year, living away from home, and attending a higher education institution outside of London.

take-up rates among different groups of students was not as great as those found in earlier studies – which might be a further indicator of a more general acceptance of debt.

While most of the students surveyed had student loans, the size of their loan varied. Students from lower social classes, those with dependent children and those living in their own home (rather than the parental home) were more likely to have higher levels of student loans. This is not necessarily surprising given the means-tested nature of loans. Students in receipt of higher levels of loan were also more likely to undertake term-time work.

Student loans accounted for 91 per cent of students' final debt. Students from the highest social class, white students and younger students were more tolerant of debt and yet had the smallest student loans. By contrast, those from the lower social classes and those with dependent children (who tend to be older students) tended to have higher levels of student loan and were the most debt intolerant. However, despite having higher levels of loans it was these students (and Muslim students) who were more likely to be experiencing real financial problems.

These latter groups of students, who the Government is trying to encourage to enter higher education through its widening participation strategies, currently have the greatest burden of debt to repay at the end of their studies. Moreover, the amount available through the student finance system may have been inadequate because these students had to augment their income by working during term-time.

9.3.2 Money management

The majority of students in this study indicated that keeping up with bills and credit commitments was a struggle, and for almost half of these it was a constant struggle. About half the sample considered that financial difficulties had negatively affected how well they did at university. Money management is clearly an issue that universities have to consider.

The context in which students have to manage their finances makes this process difficult. Financial advisers participating in the study's focus groups, indicated that some students, especially those entering university at 18, might have little experience of budgeting. They also suggested the task of managing money is more problematic for some groups of students who are uncertain about the income available to meet their expenditure. These students are uncertain about what support their families might be able to provide, or what income they can accrue through work. The financial advisers also stated that credit had become more readily available from banks thus making it easier for students to spend. They talked about a strong consumer culture. In addition, an NUS Welfare Adviser described the way many leisure facilities (pubs, restaurants, shops) had targeted the student population by providing 'special deals' to encourage student spending.

It was evident from some focus group discussions in this study that some students got themselves into financial difficulties because of poor budgeting skills, 'lifestyle choices', and choices which might be deemed a 'normal' part of student life today.

Universities were responding to students' changed financial circumstances. Financial advisers were providing one-to-one debt counselling in order to help individual students tackle financial difficulties. Moreover, at University C, students who were seriously overspending their income for things other than basic needs were encouraged to attend a programme on money management.

For other groups of students, serious financial difficulties arose from inadequate income to meet necessary expenditure. Twelve per cent of the sample stated that they were falling behind seriously in paying their bills. Students with children, from the lowest social class, or who were Muslim were most likely to state they had real financial problems. Students in some focus group discussions indicated that stress caused by financial hardship made it difficult for them to focus on their studies.

Hardship funds may be particularly important to this group of students who may otherwise struggle to complete their studies or to fulfil their potential, but it is unclear whether students are always aware of hardship funds. Callender (2003) identified an information gap among prospective students; they lacked knowledge about student financial support, which is particularly complex for those from low-income households, especially those with children. It may be that low-income students and those with children are not accessing all the resources that might be available to them.

Universities may need to be more proactive in relation to the financial pressures on their students. They may need to ensure that their prospective students are aware of the costs of higher education and sources and amounts of income available to meet higher education expenses. They may need to help first year students, particularly 18 year olds, improve their money management skills. The personal development programmes being devised across the higher education sector may be an appropriate route for promoting this life skill. Universities may need to bridge the information gap about student financial support, by ensuring first year students are informed, in person, and through student literature, about the financial advice and support available in their university. Students also need to know how to apply for hardship funds and the criteria used to allocate them.

However, hardship funds, which are designed to be one-off payments, may not be the most appropriate mechanism to tackle some cases of financial hardship. Universities may need to develop other policies to deal with students with ongoing financial difficulties that are not amenable to a simple one-off payment. Universities may be in a position to provide a more extensive package of financial support or may need to initiate other strategies; for example seeking discretionary aid through charities, or counselling students to suspend or defer their studies until they have tackled their financial problems.

9.4 Term-time work

9.4.1 Students not working during term-time

Not all students work during term-time. Just under a quarter of students in this study had undertaken no paid work at all during the academic year. They were likely to be older students and those studying vocational sciences. A further quarter worked in the Easter and/or Christmas vacations only. These were typically younger students, white, who came from the highest social class and lived independently.

There were three key reasons why students did not work during term-time. Two of these reasons were academic: namely students' desire to concentrate on their studies, and a concern that their academic work would suffer if they engaged in term-time work. The third reason for not working particularly affected older students who could not work because they were already juggling academic studies and family responsibilities.

This study suggests that there was, within the sample, a group of students, identified as white, young and from the higher social classes, who conformed to the traditional idea of higher education participants. They attached importance to their academic studies and the wider social experience of university life, and so they chose not to work in term-time. They could forgo term-time work because they had other sources of financial support, such as their family and work in vacations.

9.4.2 Incidence and nature of term-time work

Just over half the students in the sample had worked during term-time in 2000-01 and/or 2001-02, and the majority (two thirds) did so in both years. Women, minority ethnic students, those from lower social classes and those living with their parents or partners and/or dependent children were more likely to work during term-time. Additionally, those who were most concerned about their finances were more likely to work during term-time, as were those with higher levels of debt.

Two-thirds of students worked most weeks each semester. The average number of hours worked per week, averaged over all term/semester weeks, was 14.2 in 2000-01 and 12.7 in 2001-02 – the students' final year of study. The majority of students worked 15 or less hours per week (57 per cent in 2000-01 and 65 per cent in 2001-02). However, this meant that a sizeable minority of students were working long hours. Forty-three per cent averaged more than 15 hours per week in 2000-01 and 35 per cent worked these long hours in their final year, 2001-02 (Table 5.9).

The students in this survey reported a higher level of labour force activity than the nationally representative sample of students surveyed by Callender and Kemp (2001) in the 1998-99 Student Income and Expenditure Survey. However, Callender's most recent 2002-03 Student Income and Expenditure Survey, which examined the impact of the move from grants to student loans and the introduction of tuition fees in 1998, shows a steep rise in term-time working (Callender and Wilkinson, 2003). According to Callender, this marked a considerable change in students' behaviour compared to the rest of the 1990s when rates of term-time employment were fairly stable. By 2002-03, 58 per cent of students (aged under 25 at the start of their course) worked during term-time, up from 47 per cent in 1998-99. Their average hours of work rose to 14 hours a week. She found that 57 per cent of students worked under 15 hours a week, one in five worked 15 to 20 hours a week, and a further one in five worked over 20 hours a week.

Given the diverse student profiles at the universities in the sample, it is not surprising that significant differences in the patterns of student employment between institutions were found. Some institutions had a much higher incidence of student term-time working than others, particularly among students in their final year of study. Half or more of students in their final year worked during term-time in four out of the seven universities in the sample (Table 3.2). In some institutions the intensity of term-time work, as measured by average number of hours worked per week, was significantly higher. At three universities about two-thirds of students worked more than 15 hours per week compared to one-third at two other institutions (see section 5.5.2).

In institutions where the incidence and intensity of term-time work were high, the prevalence of term-time employment was likely to have knock-on effects on other students attending the university and the institution's wider academic culture.

The study confirmed previous findings that students tended to work in low paid jobs, primarily in the retail/sales and catering sectors. Average hourly rates of pay were £5.00 an hour, above the national minimum wage of £4.20 per hour. Average weekly earnings from term-time work amounted to £74.51. Average income from term-time work over the academic year was £2,000, but students working 20 or more hours per week were earning about double that amount (Table 6.3).

Callender and Wilkinson's (2003) study of a nationally representative sample of full-time students again confirms these findings. They found that students were paid a net average wage of £5.07 an hour in term-time. They were earning well below the gross national average hourly rates and one in five were earning below the national minimum wage.

9.4.3 Term-time work as a supplement to the student loan

The key reasons for working during term-time, mentioned by the majority of working students (more than eight out of 10) were financial. Students needed to work to pay for basic essentials because their student loans were inadequate. Indeed, 60 per cent of students were spending at least half or more of their weekly earnings on basic necessities such as food and rent. Additionally, more than half indicated they had no choice but to work because their family could not support them financially. This meant that for a substantial minority of students (44 per cent of the sample), the student loan did not provide an adequate income to meet their basic needs. Students were pushed into term-time work to make ends meet, particularly students from lower social classes and minority ethnic groups.

The gap between students' income and expenditure appears to be large, since those working during term-time earned on average £2,000. For those working more than 20 hours per week the gap seems much greater.

If student loans were intended to meet most of students' basic living costs clearly they were inadequate for a sizeable minority of students in the survey. They were particularly insufficient for low income students and students from other non-traditional groups, because they were the most likely to supplement their student loans by working during term-time.

9.4.4 Term-time work as a strategy to minimise the accumulation of student loan debt

This study also found that some students, particularly those from minority ethnic groups and/or Muslim students, worked to minimise the accumulation of debt. These students used term-time work to reduce the amount of money they borrowed from the Student Loan Company, or to avoid taking out a student loan. They were 'trading time for money' which, as documented in chapters seven and eight, had adverse consequences for their academic studies and achievement.

Debt aversion, as indicated by the lower take-up rates of student loans, was not spread evenly throughout the student population but was most pronounced among minority ethnic groups - a finding echoed by Callender and Wilkinson (2003). The current student finance system appears to lead to racial differences in the take-up of student loans. This suggests that the funding system, which is predicated on the accumulation of debt, is not racially neutral. Indeed, the system may indirectly discriminate against minority ethnic students, in part, because Islamic law forbids Muslim students to borrow money upon which interest is paid. In turn, this raises issues about the Department for

Education and Skills' duty to promote race equality under 2000 Race Relations Amendment Act. The DfES commitment to monitor the take-up of student loans among minority ethnic groups is important (DfES, 2003a)

9.4.5 Term-time work as work experience

For the majority of students in the sample (70 per cent), term-time work was unrelated to their studies and thus did not enhance students' academic experience. Although almost two thirds of students thought their job helped them develop useful skills, overall they reported more negative than positive aspects of working in term-time.

Minority ethnic students attached greater importance than white students to gaining work experience through term-time employment. They also felt work experience might help them obtain a job on graduation. Indeed, research shows that employers value such work experience but they also value good degree results when recruiting graduates. However, given the negative association between term-time work and academic attainment, these students may be trading one type of strategy for improving their job prospects - prior work experience - for another, which may compromise their chances of gaining a good class of degree and in turn, their job prospects.

9.5 The impact of term-time work on academic studies

This study suggests that most term-time employment did not enhance full-time students' academic experience by helping them to link theory to practice, or by helping them develop skills pertinent to their academic studies. Instead, term-time work competed for time and energy that would, in part, have been used for students' academic studies.

9.5.1 The impact of term-time work on studying independently and reading

Term-time work had a direct, and negative, impact on the academic studies of students in the sample. The majority of working students (eight out of 10) spent less time engaged in private study. Over a third spent a lot less time on reading and independent study (37 per cent and 35 per cent respectively) as a result of their term-time work.

Spending less time studying and reading has two important consequences. Firstly, higher education is based on the idea that students spend time in private study, with formal teaching in lectures and classes accounting for only a small part of the learning experience. Activities like term-time employment, which undermine private study and reading, may threaten key assumptions underpinning the teaching style in higher education. Secondly, a reduction of time spent studying independently and reading has implications for individual students. Since term-time employment intrudes on time spent reading, students will acquire less information from books, journals and other material, and the range and depth of their knowledge are likely to be compromised.

The observed additional pressure on students' time arising from term-time work may mean universities have to review the academic activities they assume students undertake as part of their studies.

9.5.2 The impact of term-time work on lectures, seminars and tutorials

Term-time work impacts on the acquisition of knowledge and skills in other ways. While over half of the students with term-time jobs reported that they never missed lectures or seminars/tutorials and classes (54 per cent and 61 per cent respectively), a sizeable minority did. Forty per cent of working students missed lectures and 35 per cent missed seminars/ tutorials and classes because of term-time employment. It was financial necessity that drove most students to work, they were not 'choosing' to miss lectures and classes.

However, some students were working when they were supposed to be engaged in formal teaching activities, particularly those working long hours. Some with night-time jobs found it difficult to get up in time for 9.00am lectures or classes, or when they did attend them, found it difficult to concentrate as they were too tired. In this study, 44 per cent of students with term-time jobs worked nights and a quarter worked late nights, and they were more likely than other working students to report missing lectures. Thus for these students, term-time work was interfering with their participation in their formal academic programme.

Missed lectures may leave gaps in the knowledge base that lecturers deem essential. Absence from classes may limit students' opportunities to consolidate and test their knowledge, to engage in academic debate, and to practise important laboratory-based skills. Missing tutorials means students may miss out on opportunities for individualised support and their chance to talk through assignments, to get advice on how to improve their work, or to talk through ideas.

Since students are judged on their understanding and application of knowledge through coursework and examinations, less time devoted to reading and missed lectures and classes may depress students' marks.

9.5.3 The impact of term-time work on student assessment

Students described the impact of term-time work on their assignments in two ways. A majority (72 per cent) spent less time preparing and writing assignments and coursework and just over half (51 per cent) said they produced poor quality assignments. Term-time work was cutting into the time students had to collect relevant material, to synthesise the information they have collected, to make sense of new ideas, and to develop their ideas and arguments. The time pressures for those juggling work and study may make it harder for them to undertake the critical thinking and analysis, which is supposed to be a distinguishing feature of higher education. These students were also spending less time drafting and editing assignments. Since undertaking coursework is one of the key ways that universities help students develop their written communication skills, term-time work interferes with the achievement of this aim.

The impact of term-time work on the development of critical thinking and written communication skills did not fall evenly on the student population surveyed. Students who entered university with lower A level scores were more likely to engage in term-time work than students with high A level scores, as were those who enrolled with Access, BTEC or vocational qualifications. Hence, students entering higher education with poorer academic skills who had to make greater progress in order to meet graduate standards, were the most likely to be penalised by the effects of term-time work. Lower social classes also were more likely to work during term-time than those from other classes. The gap in

achievement (on entry to higher education) associated with social class, therefore, was exacerbated by the impact of term-time work on these students' academic studies.

Term-time work impairs the academic development of those students who need more time to demonstrate their potential by acquiring the requisite academic skills and knowledge base. Term-time work, therefore, may contribute to a widening of the socio-economic gap in university attainment.

9.5.4 The impact of term-time work on access to, and use of, library and computer facilities

Universities devote a substantial part of their budget to providing libraries and computer facilities for their students. While these resources are fundamental to the academic experience, it is evident that term-time work made it difficult for a substantial minority of students, about one third in this study, to access these facilities. About half of the working students said they spent less time using these facilities than they would have wished as a result of term-time work.

The universities in this study provided the necessary facilities and resources. However, there were a substantial minority of students whose learning environment had been restricted as a result of term-time work. Term-time work was hampering the development of these students' skills in information technology and in information retrieval. It was also hampering universities' ability to deliver higher education according to current standards, despite universities' efforts to respond to the demands of students' term-time work.

Flexible and longer opening hours and weekend opening of library and computer facilities was one set of such responses, and computer facilities in halls of residence or available through an ID secure checkpoint was another. The development of access to library and learning resources for students who have computers at home or who can use computers in the public domain were other useful strategies.

9.5.5 Impact of term-time work on academic experience

Term-time work had an impact on other aspects of students' lives. Sixty-two per cent of students reported that they felt constantly overloaded because of their job and the demands of their academic studies. Students in some focus group discussions referred to the stress they experienced as a result of juggling work and academic studies. Eighty per cent of working students lacked time to relax and socialise. Seventy per cent spent less time sleeping.

Such a lifestyle is not conducive to intellectual inquiry - instead it may help foster a pragmatic and instrumental approach to study. Moreover, it may have an effect on students' mental and physical health.

Students who did not engage in term-time work had the opportunity to do other things with their time. They had more time for their academic studies. According to student focus group discussions, they had time to participate in student societies or time to spend socialising and/or sleeping.

9.5.6 Impact of long hours of term-time work on academic studies and academic culture

Full-time students undertaking long hours of paid employment during term-time, defined (for the purpose of this study) as more than 15 hours per week, experienced even greater detrimental effects on their studies and academic life. This study showed that a substantial minority of students were working these long hours. Moreover, evidence from this study, and others (Callender and Wilkinson, 2003; Callender, 2001; Metcalf, 2001), suggests that an increasing proportion of students are working long hours.

There were significant institutional differences in the proportion of students working long hours as well as in the proportion of students engaged in term-time work, especially in their final year. Term-time work and its adverse affects on academic studies and academic performance, therefore, were not evenly spread across the sample of higher education institutions used in this study.

Two universities in this sample had a much higher proportion of students engaged in term-time work. Where both the incidence and intensity of term-time work are high, all students are likely to be affected by a climate where a majority of students are spending less time studying, reading, preparing assignments, using the library and who are also missing classes. These institutions will have to maintain academic standards in the face of more adverse circumstances. Staff in one discussion group characterised the problem as follows:

> 'Students adopt pragmatic learning strategies – whatever is necessary to 'pass'...and this produces a broad cultural change that affects all students and teachers. Lecturers' expectations change, teaching styles change….a more instrumental and pragmatic higher education ……..and a vicious circle is established……lower expectations by staff make it easier (for students) to work during term…….and less class contact time - a result of other factors – also makes term-time work easier to fit-in.' (Staff at University E)

This finding suggests that the academic culture in some institutions is changing as a result of student behaviour and evolving programme structures, some of which may be a response to term-time work. Nevertheless, the impact of term-time work on student behaviour is clearly raising tensions within the sector. To what extent can academic staff and management reconcile the needs of students with the requirements to maintain high academic standards? This poses a dilemma that may require staff and students to negotiate about what, if any, practices could be changed or made more flexible to help students juggle work and academic studies. It clearly means that universities cannot ignore the phenomenon of term-time work but must work with students to limit its adverse affects both on the individuals engaged in employment and on the wider student body who experience its knock-on effects.

9.6 Term-time work and academic attainment

Term-time work not only has an impact on academic studies but it is also associated with poorer academic attainment. Arguably, this is the study's most significant finding. This study found that term-time working and attainment, as measured by end-of-year marks, were negatively associated, even after taking into account other factors (institution attended, qualification on entry, gender, subject of study, age on entry). Similarly, this study found that term-time working and attainment as measured by final degree results were negatively associated, even after taking into account other factors. For both

measures of academic attainment, this negative association was consistent across the institutions in the study. Term-time working was linked to poorer marks irrespective of the type of university students attended.

In addition, this study found that the greater the number of hours students worked during term-time, the lower was students' academic attainment as measured by either their end-of-year marks or their final degree results.

Students who work during term-time are likely to get poorer marks and final degree grades than students who do not work. Term-time working is associated with lower end-of-year average marks and lower degree classifications, and the longer the hours worked the greater the likelihood of poorer marks and a poorer degree classification. The more term-time working undertaken, the greater the decrease in academic achievement. For a student working 16 hours a week the odds of getting a good degree to not getting a good degree are about 60% of the odds for a similar non-working student.

There was also some indication that there could be an additional effect on attainment for very high levels of term-time working, but the data was insufficient to show clear evidence of this. Further, there was some indication that there was a small positive effect for low levels of term-time working, but again there was no conclusive evidence for this. In this study, and contrary to other studies, it was not possible to identify a threshold in the number of hours students worked, above or below which student attainment was unaffected. Rather this study concludes that just by engaging in paid work, students are putting their results at risk.

Since term-time and working longer hours were not spread evenly throughout the higher education student population, these findings suggest that the academic attainment of some groups of students may be affected more than others. Low income students, minority ethnic students, older students and students with lower A level scores were more likely to work during term-time or work longer hours than their counterparts. The academic attainment of these groups may be relatively depressed given the adverse relationship between term-time work and academic achievement, and it may be more difficult for them to achieve their academic potential.

Some higher education institutions also have a much higher incidence and intensity of term-time work than others. These findings suggest that the academic attainment of students at these universities may be depressed relative to those higher education institutions whose students work fewer hours, or do not engage in term-time work at all. Poorer academic attainment in this instance is not related to quality of educational provision but to the characteristics of the student population and their propensity to work, given the negative association between term-time work and attainment. This has implications for quality measures and measures of institutional performance.

Finally, degree class proved to be as good as, or better than, average end-of-year marks, in showing an association between attainment and term-time working. This suggests that term-time work is likely to have a stronger effect on students' degree classifications than their end-of-year marks.

It should be noted that while this study found a negative relationship between term-time working and academic performance, the analyses undertaken to explore this relationship cannot prove the direction of causality. Our analyses controlled for a number of factors that may impact on academic performance, namely students' HE entry qualifications, the institution they attend, their subject of study,

their age and gender. However, we were unable to control for other factors, for example, students' motivations and commitments to study.

For the future, a larger survey of students restricted to collecting information about term-time working (which could then be linked to other data available from HESA student records) would enable a more detailed investigation of the nature of the relationship between term-time working and academic attainment.

9.7 Implications for students, their advisors and higher education institutions

9.7.1 Money management

Most students surveyed for this study appeared to have some difficulties managing their money. Money management may be one of the life skills that universities need to help students develop to prevent students getting into financial difficulties because of poor budgeting skills. In addition, the need for financial advice and counselling from student support officers is likely to continue and to grow with the continuing strong consumer culture and students' fairly easy access to credit.

9.7.2 Financial hardship

About 12 per cent of the students in this sample reported that they had experienced serious financial difficulties. It may be that students have not accessed all resources they are entitled to, or the university may be able to use its discretionary funds, to mitigate financial hardship.

Students need to be informed about where they can turn to when they experience financial hardship. However, universities may also need to consider how best they can help students in serious financial difficulties that cannot be tackled by one-off hardship payments.

9.7.3 Jobs policy

The reality of term-time working, which as this study has shown is a necessity for a significant proportion of students, poses a number of questions for universities. Should universities be actively encouraging or discouraging their students to engage in such activities?

University staff (in the discussion groups) considered the reality now was that university was not the only 'thing' in students' lives. Policy drives to enhance students' employability tended to suggest (to at least some staff within universities) that providing opportunities for students to obtain paid employment during term-time (be it within the university or elsewhere) through which students might develop useful skills, was a positive step. However, other staff saw such moves as undermining students' academic studies. Universities may need to acknowledge these tensions and encourage further debate among staff and students about if, and how, they help students find employment while maintaining academic standards in the face of increasing numbers of students engaging in term-time work.

Some universities had 'job policies'. One approach was to help students find term-time work and job shops on campus exemplified this policy. Student Unions and universities providing jobs for students on campus, after negotiating with trade unions, was another. A second approach was aimed at helping students obtain the right balance between work and academic studies. To this end, some universities provided guidance to students on the maximum number of hours they should work per week, usually 15 hours per week. At some universities this guidance influenced job shop practices as they only handled jobs that required 15 hours or less work per week. A third job approach was to enable students to gain credit for learning and skills development derived from term-time work.

Although it might be neither feasible nor desirable for universities to develop policies in these areas, the findings from this study (and others) should surely be a part of university discussions relating to the quality of the student experience.

9.7.4 Guidance to students

This study has shown that term-time work was associated with poorer academic performance: the greater the hours of term-time work, the greater was the decrease in achievement. Some students may need guidance from universities or their academic staff on how to manage their academic studies while engaging in term-time work, especially around hours of work per week. This guidance might be reinforced if it was discussed in the context of time management skills. The personal development programmes being developed within higher education might be the appropriate location for students to plan how they are going to manage their time and fit their term-time employment into their weekly programme of formal and informal educational activities.

There was some indication that there could be an additional effect on attainment for very high levels of term-time working (although the data was insufficient to show clear evidence of this). Students who work long hours may need advice about less detrimental strategies for combining work and study such as discretionary forms of financial assistance that allow them to reduce their hours of work. Another might be to change their mode of study from full-time to part-time, or to suspend or defer their studies to enable them to tackle their financial difficulties. Taking longer to complete their degree may help students to participate fully in their academic studies and fulfil their academic potential.

Encouraging students to take advantage of more flexible patterns of study may present a challenge for universities because students and funding policies are geared towards students finishing in the 'normal' time span of three or four years. Another challenge for universities is to safeguard academic standards in the face of the encroachment of term-time work on students' study activities and students who make pragmatic responses to the pressures on their lives. This may require academic staff and students to engage in an ongoing dialogue about how universities can support students juggling work and academic studies and yet ensure students reach the required academic standards.

9.7.5 Teaching and learning strategies

Some changes taking place in teaching and learning strategies may help students combine work and full-time study more effectively. The use of Blackboard and web-based learning provide an alternative source of knowledge to the traditional lecture. Significantly for students who work during term-time, access to this knowledge is not restricted to 'set' times of the day. Strategies developed for distance learning may be employed. For example, the increased use of e-mail by staff and students may foster

an alternative format to the face-to-face tutorial. More flexible degree programmes may give students the opportunity to choose modules of interest and which fit with their work schedules. The accreditation of work experience may offer the opportunity for some students to gain academic credit for the learning and skills development derived from term-time work.

Not all the challenges that arise from students' involvement in term-time work can be easily resolved. In this study students working during term-time reported that they spent less time studying independently, reading and preparing assignments. It is likely that these practices hampered students' acquisition of critical thinking skills and written communication skills. However, by the end of the course, students must achieve degree level standards in these skills. Acquiring these skills makes certain demands on students' time, which cannot be compromised. Juggling academic studies and term-time work is likely to remain an area of contention between students and academic staff.

9.8 Implications for Government

The new student support and deferred-payment tuition fee arrangements will provide a different context for students when deciding whether, and how much, to work during term time. Although many students may benefit from increased subsidised loans, maintenance grants and bursaries above the £300 per year minimum, it is not yet clear exactly what their overall income will be.

However, it seems extremely unlikely that term time working will disappear. In the past most of the discussion about the impact of changes to student support, and the charging of fees has centred around their possible impact on participation in higher education. What this study shows is that it is just as important to consider the impact on the experience and achievement of those who do enter. In the debates leading up to the introduction of the 2004 Higher Education Act, the Government gave a commitment to review and report on the first three years of the new student support arrangements being introduced in 2006-07. This review should include an assessment of the impact of the student finance arrangements on the achievements and experience of students having entered HE, as well as the impact on their propensity to aspire to, apply and enter HE.

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Appendix A:
Survey methodology

1. Summary of methodology

- Purposive (not random) sample of universities.
- Full-time, home, final year students were surveyed.
- Data was collected using a paper self-completion survey, supplemented by focus group discussions.

2. Sampling

2.1. *Respondent eligibility*

The survey targeted a specific group of first degree students; full-time, home, final-year students on first degree programmes at UK universities.

2.2. Sample design

2.2.1. Sample requirements

The aim was to achieve a sample of 1,500 students. A (primarily) random selection of the students within the institutions was undertaken. However, the sample of universities was not randomly selected.

2.2.2. Sampling frame

Universities were used as the primary sampling points. Seven universities were selected, of which three were old (pre-1992) universities and four were new (post-1992) universities. Criteria for selection included type of institution (old/new), type of first degree provision (subject spread and vocational/ non-vocational mix), and type of location and region (inner London; urban areas; rural areas) and included universities in England, Wales and Scotland.

	Urban/inner London	Urban/ regional	Rural/regional
New	1	1	2
Old	1	1	1

The research team anticipated a response rate of about 30 per cent for a self-completion questionnaire. Hence, the aim was to distribute 1,000 questionnaires per university.

2.2.3. Gaining co-operation of sampled institutions

Initially letters were sent to 10 universities inviting them to take part in the study. Once agreement had been received in principle, follow-up visits were made to discuss the study methods in more detail, in particular the feasibility of gaining access to final year students' course marks and final degree results. The possibility of organising focus group discussions with students and with staff was also discussed. Seven universities were finally selected for inclusion in the sample.

2.2.4. Sampling within institutions

Five of the seven institutions were asked to: i) identify/isolate full-time, home, final year students, ii) make a random selection of them, and iii) distribute the survey among their students: where the whole cohort of full-time, home, final year degree students amounted to about 1,000 students, the whole cohort was targeted. Initial distribution of the questionnaire to students was by either the institution's own internal mail system, or by posting to students' term-time addresses.

In the sixth institution, full-time final year students were invited to take part in the study as they registered for their final semester modules. Those agreeing were then sent a questionnaire from CHERI. However, this process did not result in a sufficient number of cases, so a supplementary, random selection of full-time, final year, home students was undertaken by the university, and questionnaires sent to their home addresses. In the seventh institution the questionnaires were handed out in class for self-completion out of class.

In all cases (i.e. external mail, internal mail, in-class distribution of questionnaire) the students also received a cover letter explaining the purpose of the study and an envelope labelled with CHERI's freepost address for the return of questionnaires.

All faculties and departments were targeted within each institution, except in the case of University F, in which only the departments with a large enough number of students attending final year courses were selected, since the questionnaires were distributed in class.

Where possible, questionnaires were distributed to students before the Easter break. A reminder and further questionnaire were sent to all students two to three weeks after the initial distribution (except for University F where questionnaires had been handed out in class).

3. Response rate

Of the 6,772 questionnaires distributed, 1,751 were returned, a response rate of 26 per cent. The response rate varied by institution (see Table A1). Although universities had been asked to try and isolate full-time, home, final year degree students to whom questionnaires would be distributed, some of the questionnaires returned did not pass the filter questions designed to eliminate those students that did not match the target group. As a result, the final number of valid questionnaires received was 1,500. The majority of completed questionnaires that did not pass the filters were from students who were not home students (i.e. they had not been ordinarily resident in the UK for three years before the start of their degree course), which seems to suggest that isolating home students was the most difficult task for the institutions.

Table TA1: Questionnaire response rates by institution

Institution	Total received	Total valid received	Total permission given	Response rate over total quests.	Response rate over valid quests.	Permission rate over valid quests.
A	*182*	*140*	*74*	*19%*	*14%*	53%
B	*267*	*218*	*164*	*27%*	*22%*	75%
C	*330*	*313*	*227*	*33%*	*31%*	72%
D	*345*	*307*	*243*	*35%*	*31%*	79%
E	*233*	*213*	*144*	*23%*	*21%*	68%
F	*173*	*117*	*75*	*17%*	*12%*	64%
G	*221*	*190*	*161*	*28%*	*24%*	85%
TOTAL	**1,751**	**1,500**	**1,086**	**26%**	**22%**	**72%**

An important aspect of the study was to obtain data on students' final marks and final degree results; consequently a permission form was included in the questionnaire. A total of 1,086 students gave permission for their university to provide the research team with data on their academic performance – an overall permission rate over valid questionnaires of 72 per cent. The sub-sample of students giving such permission was compared to the whole sample for each institution. There was little variation in student characteristics between those giving, and those not giving, permission.

4. Student characteristics of the sample

The following tables show the socio-biographic characteristics of students by entry qualifications, A level point score, subject of study and type of institution.

Table TA2: Socio-biographic characteristics of the sample

		Overall	Male	Female	Under 25	25+	White	Minority ethnic
Entry qualifications	**A Levels**	74	73	75	82	30	73	79
	Highers	7	7	7	7	3	7	1
	Other	19	21	18	11	67	19	20
A Level points	**High (BBC+)**	36	32	38	37	19	35	44
	Other	64	69	62	63	81	66	56
Subject	**Science Vocational**	18	27	13	16	28	15	37
	Science Non-Vocational	8	11	8	9	7	10	4
	Arts Vocational	27	26	29	29	20	28	27
	Arts Non-Vocational	44	35	49	45	44	47	32
University Type	**Old**	43	44	42	46	22	41	54
	New	57	56	57	54	78	59	46

Table TA3: Characteristics of sample, by social class

		All	Manual/ Professional	Intermediate	Routine/ Manual	Never worked/ Long-term unemployed
Entry qualifications	**A Levels**	74	79	74	68	66
	Highers	7	8	7	6	2
	Other	19	13	19	26	33
A Level points	**High (BBC+)**	36	41	34	33	24
	Other	64	59	66	67	76
Subject	**Science Vocational**	18	16	19	19	22
	Science Non-Vocational	8	8	10	8	7
	Arts Vocational	27	29	27	27	24
	Arts Non-Vocational	44	45	43	45	43
University Type	**Old**	43	51	41	36	30
	New	57	49	59	64	70

Although the initial information on subject studied was much more detailed, viz. the 17 main categories used by HESA, these were grouped into four major categories. Allocation of the subjects in these four groups was as follows:

I. Science vocational: medicine and dentistry; engineering and technology; subjects allied to medicine; mathematical sciences and informatics; architecture; applied science.
II. Science non-vocational: biological sciences; physical sciences
III. Arts vocational: mass communication and documentation; education and leisure; business and administrative studies; law
IV. Arts non-vocational: social studies; humanities; languages; creative arts; combined studies

Table TA4 presents the key student characteristics of the sample, by institution.

Table TA4: Key student characteristics by university, column percentage

Overall, %	Univ A	Univ B	Univ C	Univ D	Univ E	Univ F	Univ G
GENDER							
Male (34)	*36*	*28*	*36*	*33*	*42*	*26*	*32*
Female (65)	*63*	*70*	*63*	*66*	*57*	*72*	*67*
AGE							
Under 25 (83)	*88*	*77*	*94*	*81*	*82*	*68*	*91*
25 and over (13)	*12*	*23*	*6*	*19*	*18*	*32*	*9*
ETHNIC ORIGIN							
White (85)	*51*	*94*	*87*	*95*	*90*	*52*	*96*
Minority ethnic (14)	*47*	*4*	*13*	*4*	*9*	*44*	*2*
Not stated (1)	*1*	*2*		*1*	*1*	*3*	*2*
SOCIAL CLASS							
Manual/professional (39)	*44*	*27*	*49*	*39*	*36*	*30*	*45*
Intermediate (26)	*24*	*27*	*24*	*24*	*33*	*30*	*28*
Routine/manual (27)	*21*	*35*	*23*	*29*	*27*	*28*	*23*
Never worked/l-t Unemployed (4)	*5*	*7*	*2*	*5*	*1*	*9*	*3*
Missing (4)	*5*	*4*	*2*	*4*	*2*	*3*	*1*
FAMILY TYPE							
Single, no children	*95*	*88*	*99*	*91*	*89*	*85*	*97*
Couple, no children	*0*	*0*	*1*	*1*	*0*	*1*	*1*
Single living with children	*4*	*9*	*0*	*5*	*9*	*10*	*1*
Couple living with children	*1*	*2*	*0*	*3*	*1*	*4*	*1*
LIVING ARRANGEMENTS							
With parents/family in their house	*48*	*30*	*10*	*14*	*18*	*37*	*17*
With other students/friends	*40*	*49*	*85*	*75*	*64*	*38*	*73*
With partner and/or dependent children	*11*	*19*	*4*	*10*	*16*	*21*	*8*
HIGHEST ENTRY QUALIFICATION							
A levels/Scottish Highers	*89*	*67*	*97*	*76*	*75*	*66*	*84*
GNVQ/ other vocational	*2*	*9*	*1*	*8*	*6*	*12*	*9*
Access course	*1*	*2*	*0*	*6*	*6*	*4*	*1*
Other	*6*	*22*	*2*	*10*	*13*	*17*	*5*
A LEVEL POINT SCORE							
280+ (BBC)	*54*	*10*	*67*	*16*	*22*	*7*	*47*
less than 280	*46*	*90*	*33*	*84*	*78*	*93*	*53*

4.2 Typicality of samples by institution

When we compared the characteristics of our sample by institution with the characteristics of the 'population' at each institution (using data supplied by HESA) we found the following:

Table TA5: Comparison of sample and population student characteristics, by institution

Characteristic	Univ A	Univ B	Univ C	Univ D	Univ E	Univ F	Univ G
Gender – women	+	+	+	+	=	++	+
Age – young students	-	-	-	-	-	+	=
Ethnicity - white	+	=	=	=	=	+	n/a
A level/equiv. entry qual.	=	=	=	-	-	=	=
Subject – science	=	=	=	-	-	-	=
Living arrangements – parental home	=	=	=	=	n/a	=	n/a
Degree class awarded 1st/2:1	n/a	=	+	+	+	+	+

Key: = little difference in sample and population
- slight under-representation in sample
+ slight over-representation in sample
n/a insufficient data available

5. Management of data on attainment

Institutions were asked to provide the full transcripts of those students who had explicitly given permission, including final degree classification obtained and also marks in each course unit in each year of study. From the information supplied, an aggregate mark for 2000-01 (year two) and for 2001-02 (year three /final year) was calculated for each student. The aggregate average mark for each year was calculated using the actual marks for each unit and the number of credits for that unit.

The process was successful except in the case of two institutions. For one institution, only degree class and marks for the final year were supplied. The other institution (which had a low response rate) did not have a centralised system for recording data on student achievement and, in the time available, it was not possible to obtain the relevant data from the individual departments.

This led to a slight reduction in the number of cases for which information on academic attainment was available, compared to the total number of students who gave permission to access their records. Thus, the analysis was carried out with 945 cases containing information on degree class. The case numbers for aggregate mark in 2000-01 and 2001-02 were 732 and 897 respectively.

Appendix B:
Survey Questionnaire

CENTRE FOR HIGHER EDUCATION RESEARCH & INFORMATION

SOUTH BANK UNIVERSITY ·LONDON·

UNIVERSITY STUDENTS' ATTITUDES TO DEBT AND TERM-TIME WORKING

This survey of students' attitudes to debt and term-time working is being carried out by the Open University's Centre for Higher Education Research and Information (CHERI) and South Bank University, on behalf of Universities UK and the Higher Education Funding Council for England.

It covers your views on money and debt, and on term-time working. It also asks for information about you and your family. This will be used to analyse differences of opinion amongst students from different backgrounds.

To answer the questions, please tick the appropriate boxes, or write in your answers where necessary. Your answers will be treated in the strictest of confidence, and will not be attributed to you in any analysis.

1 Introduction

1.1 Were you ordinarily resident in the UK for the three years before the start of your degree course?
(i.e. not living overseas, in mainland Europe, the Channel Islands or the Isle of Man)

Yes ☐ No ☐ **We are sorry to have troubled you! Please, do NOT continue with the questionnaire but return it to CHERI in the envelope provided**

1.2 Is your course full time?

Yes ☐ No ☐ **We are sorry to have troubled you! Please, do NOT continue with the questionnaire but return it to CHERI in the envelope provided**

1.3 Are you in your final year of undergraduate study?

Yes ☐ No ☐ **We are sorry to have troubled you! Please, do NOT continue with the questionnaire but return it to CHERI in the envelope provided**

2 Before going to university

2.1 Which of these was your highest qualification before going to university

A levels ☐ Grades achieved: .....
Scottish Highers ☐ Grades achieved: .....
GNVQ/NVQ/SVQ Level 3/AVCEs ☐
GCSEs/GCE O Levels ☐
BTEC national diploma ☐
Qualification from Access course ☐
Other (specify) ☐

.....

2.2 How were you offered a place at your university?

Through the UCAS application ☐ Through clearing ☐ Through a direct application to your university (excluding clearing) ☐

3 ABOUT YOUR COURSE

3.1 What is the main subject of your course?

Medicine and dentistry	☐	Subjects allied to medicine (anatomy, nursing)	☐
Biological sciences (biology, zoology)	☐	Agriculture and related subjects	☐
Physical sciences (chemistry, physics)	☐	Mathematical sciences and informatics (maths, statistics, computer science, IT)	☐
Engineering and technology	☐	Architecture	☐
Social studies (economics, sociology, social policy, and psychology)	☐	Business and administrative studies	☐
Mass communication and documentation (media studies)	☐	Languages and related disciplines	☐
Humanities (English, history, geography, philosophy)	☐	Creative arts (art, drama, music, design)	☐
Education and leisure	☐	Unsure *(please specify department/course name)*	☐

.....

3.2 How is your degree course assessed?
(Please tell us for last academic year and this academic year)

	Last year Sept 00 - July 01	**This year** Sept 01 - July 02
How many course units or modules did/will you have to take? *(Enter the number)*	☐☐	☐☐
How many pieces of **assessed** coursework did/will you have completed? *(Enter the number)*	☐☐	☐☐
How many examinations did/will you have taken? *(Enter the number)*	☐☐	☐☐

3.3 During term-time, roughly how many hours a week do you normally spend on:
(Please tell us for last year and this year)

	Last year Sept 00 - July 01	**This year** Sept 01 - July 02
Attending lectures/seminars/tutorials/practicals	☐☐	☐☐
Independent and private study	☐☐	☐☐

4 YOUR ATTITUDES TO MONEY AND DEBT

4.1 To what extent do you agree with each of the following statements?

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
There is no excuse for borrowing money	☐	☐	☐	☐	☐
Students have to go into debt	☐	☐	☐	☐	☐
I would rather be in debt than change my lifestyle	☐	☐	☐	☐	☐
You should always save up first before buying something	☐	☐	☐	☐	☐

Debt is a normal part of today's lifestyle	☐	☐	☐	☐	☐
Financial difficulties have negatively affected how well I do at university	☐	☐	☐	☐	☐
It is okay to be in debt if you can pay it off	☐	☐	☐	☐	☐
Once you are in debt it is very difficult to get out of it	☐	☐	☐	☐	☐
It is better to have something now and pay for it later	☐	☐	☐	☐	☐
	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Borrowing money for a university education is a good investment	☐	☐	☐	☐	☐
I am seriously worried about the debts I am building up while at university	☐	☐	☐	☐	☐
Student debt puts off people going to university	☐	☐	☐	☐	☐
I am not worried about my debt at university because I know I will get a well-paid job when I graduate	☐	☐	☐	☐	☐
Owing money is basically wrong	☐	☐	☐	☐	☐
Student loans are a cheap/tax efficient way to borrow money	☐	☐	☐	☐	☐

5 YOUR FINANCIAL SITUATION

5.1 Have you taken out a loan from the Student Loans Company while at university?

Yes ☐ No ☐

5.2 Are you or your parents required to pay university tuition fees?

Yes – required to pay the full amount of tuition fees (£1,075) ☐
Yes – required to pay part of the tuition fees but not the full amount ☐
No – not required to pay fees ☐
Don't know ☐
Not applicable/Scottish student ☐

5.3 What is your total income for this academic year, that is, from September 2001 to July 2002?

Please include money received from your family; social security benefits; student loan; income from paid work; other allowances and grants from the student support system; hardship funds and other bursaries from your university or charitable foundations.

Enter amount. A rough estimate is fine **£** | | | | | |

5.4 By the end of your time at university, roughly how much money in savings, if any, do you think you will have?

Enter amount **£** | | | | | | None ☐

5.5 By the end of your time at university, roughly how much money do you think you will owe as a result of being at university?
(Exclude any money owed on a mortgage)

Enter amount owed £

All loans from the Student Loans Company **£** | | | | | |

Bank/Building society overdraft **£** | | | | | |

Outstanding payments on credit cards, store cards	**£**	☐☐☐☐☐
Outstanding payments bank loans	**£**	☐☐☐☐☐
Outstanding payments HP, catalogues	**£**	☐☐☐☐☐
Unpaid bills	**£**	☐☐☐☐☐
Other	**£**	☐☐☐☐☐
No debts at all		☐

5.6 Which of the following statements best describes how you are managing financially at the moment? **(Tick one box only)**

I am keeping up with all my bills and credit commitments without any difficulties ☐
I am keeping up with all my bills and credit commitments, but struggle from time to time ☐
I am keeping up with all my bills and credit commitments, but it is a constant struggle ☐
I am falling seriously behind with some of my bills and credit commitments ☐
I am having real financial problems and have fallen behind with many bills and credit commitments ☐
My parents/guardians/other family cover all expenses ☐

6 PAID WORK

(Excluding work placements which are part of your course)

6.1 Last academic year, between September 2000 and July 2001 – did you work?

Not at all	☐	**GO TO QUESTION 6.4**
Vacations only	☐	**GO TO QUESTION 6.4**
Term-time only	☐	**GO TO NEXT QUESTION**
Both vacations and term-time	☐	**GO TO NEXT QUESTION**

6.2 When did you work during term-time last year?

Semester 1 ☐ Semester 2 ☐

6.3 Thinking about your term-time jobs last academic year:

a) How many weeks in the semester did you work?
b) How many hours did you work each week, on average?
(Please include the total number of hours worked if you had more than one job)
c) How much did you earn an hour, on average?

	Semester 1	Semester 2
Enter number of weeks worked	☐☐	☐☐
Enter number of hours worked each week	☐☐	☐☐
Enter hourly pay **£**	☐☐	**£** ☐☐

6.4 This academic year, since September 2001, have you worked?

Not at all	☐	**GO TO QUESTION 6.7**
Vacations only	☐	**GO TO QUESTION 6.7**
Term-time only	☐	**GO TO NEXT QUESTION**
Both vacations and term-time	☐	**GO TO NEXT QUESTION**

6.5 When have you worked during term-time this year?

Semester 1 ☐ Semester 2 ☐

6.6 Thinking about your term-time job/s this academic year:

(a) How many weeks in the semester have you worked?
(b) How many hours have you worked each week, on average?
(Please include the total number of hours worked if you had more than one job)
(c) How much have you earned an hour, on average?

	Semester 1	Semester 2
Enter number of weeks worked	☐☐	☐☐
Enter number of hours worked each week	☐☐	☐☐
Enter hourly pay	**£** ☐☐	**£** ☐☐

6.7 Can we just check, did you work during term-time last year?

Yes ☐ **GO TO SECTION 8**
No ☐ **GO TO SECTION 7**

7 REASONS FOR NOT WORKING DURING TERM-TIME

Answer if you have *never* worked during term time.

7.1 How important were each of the following factors in your decision not to work during term time?

	Very important	Fairly important	Not very important	Not at all important	Not applicable
I prefer to take out a student loan than work during term-time	☐	☐	☐	☐	☐
I do not need to work because my family gives me all the money I need	☐	☐	☐	☐	☐
I want to concentrate on my studies	☐	☐	☐	☐	☐
I have been unable to find a job/suitable job	☐	☐	☐	☐	☐
I can manage financially on my student loan	☐	☐	☐	☐	☐
I prefer to do other things with my time	☐	☐	☐	☐	☐
My academic work would suffer if I had a term-time job	☐	☐	☐	☐	☐

I cannot cope with juggling my studies, work and family commitments	☐	☐	☐	☐	☐
I am under a lot of pressure from my family to do well	☐	☐	☐	☐	☐
I do not need the money because I can rely on my savings	☐	☐	☐	☐	☐
I have already done/ am currently doing a work placement as part of my studies	☐	☐	☐	☐	☐
Other *(please write in)*	☐	☐	☐	☐	☐

.....

NOW GO TO **SECTION 11**

8 REASONS FOR WORKING DURING TERM-TIME

Answer if you have worked during term-time. If you have not worked during term-time go to SECTION 11.

8.1 How important were each of the following factors in your decision to work during term time?

	Very important	Fairly important	Not very important	Not at all important	Not applicable
I can't manage just on my student loan	☐	☐	☐	☐	☐
I need the money for basic essentials	☐	☐	☐	☐	☐
I have no choice, my family cannot help me financially	☐	☐	☐	☐	☐
I wanted to buy a particular item	☐	☐	☐	☐	☐
I want to reduce the amount I borrow from the Student Loans Company	☐	☐	☐	☐	☐
I want the experience	☐	☐	☐	☐	☐
To avoid taking out a student loan	☐	☐	☐	☐	☐
My family encouraged me to take a job	☐	☐	☐	☐	☐
I thought the work would help me get a job when I graduate	☐	☐	☐	☐	☐
Other *(please write in)*	☐	☐	☐	☐	☐

.....

9 DETAILS OF YOUR WORK DURING TERM-TIME

Please answer the following questions about your current or most recent term-time job. If you have/had more than one term-time job, please answer the questions in relation to your main job.

9.1 What sort of job do/did you have? (Please tick one box only)

Call Centre work	☐	Retail/sales (e.g. in a shop, supermarket)	☐
Catering (e.g. bars/pubs/restaurants/cafe)	☐	Protective services (e.g. night security)	☐
Clerical or administrative/office work	☐	Care work, nursing, childcare	☐
Cleaning, domestic work	☐	Factory work	☐
Construction – building site	☐	Other *(please write in)*	☐

.....

9.2 Who is/was your employer?

Your university ☐ Another employer ☐

***9.3 How did you first hear about your job?* (Please tick one box only)**

Family and friends	☐	Word of mouth	☐
The university job shop	☐	The local job centre	☐
Advertisement in the local paper/local shop window	☐	Direct approach to an employer	☐
Other	☐		

9.4 For how many weeks in the semester did you do the job?

Enter number of weeks ☐☐

9.5 How many hours did you work each week on average?

Enter number of hours ☐☐

9.6 How much do/did you earn an hour?

Enter hourly pay **£** ☐☐

9.7 Thinking about your current or most recent term-time job, how important are/were each of the following in determining how many hours you worked a week?

	Very important	Fairly important	Not very important	Not at all important	Not applicable
The size of my debts	☐	☐	☐	☐	☐
When I have a deadline for my course	☐	☐	☐	☐	☐
Exams	☐	☐	☐	☐	☐
The demands of my course	☐	☐	☐	☐	☐
My hours of work are dictated by my employer	☐	☐	☐	☐	☐
My social commitments	☐	☐	☐	☐	☐
The money I need	☐	☐	☐	☐	☐
My desire to do well in my course	☐	☐	☐	☐	☐
Other *(please specify)*	☐	☐	☐	☐	☐

.....

***9.8 When do/did you usually work, and how often do/did you work these times?* (Tick any that apply)**

	Every week during term-time	Most weeks during term-time	Only occasionally during term-time
Mornings	☐	☐	☐
Afternoons	☐	☐	☐
Early evening	☐	☐	☐
Nights	☐	☐	☐
Late nights	☐	☐	☐

9.9 Do you usually work on weekdays, weekends or both, and how often do/did you work these times?

	Every week during term-time	Most weeks during term-time	Only occasionally during term-time
Weekdays	☐	☐	☐
Weekends	☐	☐	☐

9.10 Did you do any of the following to help you combine the demands of your studies and term-time job?
(Tick any that apply)

Negotiate how many hours I worked each week	☐
Reduce or increase my hours of work at short notice	☐
Negotiate the time of the day I worked	☐
Negotiate the days of the week I worked	☐
Get time off work to do an assessed piece of course work	☐
Get time off work to revise for my exams	☐
Get time off work to take my exams	☐
None of the above	☐

9.11 What proportion of your earnings from your term-time job do you normally spend on each of the following?

	Most	Around a half	A little	None
Basic necessities such as food and rent	☐	☐	☐	☐
Books/equipment for my course	☐	☐	☐	☐
Things such as clothes, CDs, DVDs, a car and other consumer goods	☐	☐	☐	☐
My social life and entertainment	☐	☐	☐	☐
Financing a certain lifestyle	☐	☐	☐	☐
Holidays	☐	☐	☐	☐
Paying off existing debts	☐	☐	☐	☐
Tuition fees	☐	☐	☐	☐
Helping to support my family financially	☐	☐	☐	☐

10 THE IMPACT OF WORKING DURING TERM-TIME

Please answer the following questions about your term-time job/s this academic year and last academic year.

10.1 How often has your term-time job/s meant that you have:

	Frequently	Occasionally	Never
Missed lectures	☐	☐	☐
Missed seminars/tutorials/classes	☐	☐	☐
Missed deadlines for assignments and course work	☐	☐	☐
Had difficulty accessing the university's computing facilities/library/learning resources	☐	☐	☐
Produced poor quality assignments	☐	☐	☐

10.2 To what extent has your term-time job/s affected the time you spend on:

	A lot	A little	Not at all
Studying independently	☐	☐	☐
Reading	☐	☐	☐
Preparing/writing assignments and course work	☐	☐	☐
Revising for exams	☐	☐	☐
Using my university's library/learning resources	☐	☐	☐
Using my university's computing facilities	☐	☐	☐
Leisure and sports	☐	☐	☐
Socialising and relaxing	☐	☐	☐
Sleeping	☐	☐	☐
Seeing my family	☐	☐	☐

10.3 To what extent do you agree with the following statements about your term-time job/s

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I feel constantly overloaded because of my job and the demands of my academic work	☐	☐	☐	☐	☐
My job is related to my studies	☐	☐	☐	☐	☐
I find it difficult to juggle the demands of my job and the demands of my course	☐	☐	☐	☐	☐
My job gives me opportunities to apply knowledge and skills from my studies	☐	☐	☐	☐	☐
	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
My job helps me develop useful skills	☐	☐	☐	☐	☐
Overall, my job has negatively affected my time at university	☐	☐	☐	☐	☐
Overall, my job has positively affected my time at university	☐	☐	☐	☐	☐
My university actually makes it possible to combine term-time work and study (e.g. through late night access to resources; time-tabling)	☐	☐	☐	☐	☐
My job helps me use my time better	☐	☐	☐	☐	☐
My job gives me opportunities to access resources that I can use for my studies	☐	☐	☐	☐	☐

***10.4 To what extent do you think your term-time job affected your course work and exam marks last year and this year?* (Tick one box in each row)**

	Significantly lower	Slightly lower	No impact	Slightly higher	Significantly higher'	Not applicable – did not have a term-time job in that academic year
Last year: Sept 2000-July 2001						
Coursework	☐	☐	☐	☐	☐	☐
Examinations	☐	☐	☐	☐	☐	☐
This year: Sept 2001 until now						
Coursework	☐	☐	☐	☐	☐	☐
Examinations	☐	☐	☐	☐	☐	☐

10.5 Is your term-time job accredited in any way or can you get any credits for your term-time job?

Yes ☐ No ☐

11 YOU AND YOUR FAMILY

Everybody to answer this section

These questions are extremely important. They will help us analyse whether students from different backgrounds have different attitudes towards debt and term-time work. We realise that some of these questions may seem quite personal. Please be assured that your answers are totally confidential. The information will be used only for statistical analysis and your personal details will not be attributed in any reporting.

11.1 Who did you live with most of last academic year, and most of this academic year?

	Last year Sept 00 - July 01	**This year** Sept 01 - July 02
With other students/friends or by myself	☐	☐
With my parents/family in their house	☐	☐
With my partner and/or dependent children	☐	☐

11.2 Are you…?

Male ☐ Female ☐

11.3 What is your date of birth?

Month ☐☐ Year 19

11.4 Are you ...?

Single, never married ☐ Married or living with a partner ☐ Divorced/separated/widowed ☐

11.5 Do you have any dependent children in the following age groups?

None ☐ Under 5 ☐ 5-10 ☐ 11-16 ☐ 17+ ☐

11.6 To which of the following ethnic groups do you consider that you belong?

White British ☐	White Irish ☐	White Other ☐
Black African ☐	Black Caribbean ☐	Black other ☐
Bangladeshi ☐	Chinese ☐	Indian ☐
Pakistani ☐	Mixed ethnic group ☐	Other ethnic group ☐

11.7 What is your religion?

None ☐	Christian ☐	(including Church of England, Catholic, Protestant, and all other Christian denominations)
Buddhist ☐	Hindu ☐	
Jewish ☐	Muslim ☐	
Sikh ☐	Other religion ☐	

11.8 Do you have a disability or health problem that affects your ability to carry out normal day-to-day activities?

Yes ☐ No ☐

11.9 Have any members of your family studied at university?
(Please include any family members who are currently at university.)

	Yes	No	Not applicable
Father	☐	☐	☐
Mother	☐	☐	☐
Brother/sister	☐	☐	☐
Son/daughter	☐	☐	☐
Partner or spouse	☐	☐	☐

11.10 For most of your childhood, were you brought up by…?

Two parents (including step parents) ☐ One parent alone ☐ Other ☐

11.11 In the three years leading up to the start of your university degree course, were you living mainly with….?

Your parents/partner/children/other relatives	☐	**GO TO QUESTION 11.12**
Independently of your parents, either alone or with friends (but not with your partner/ children)	☐	**GO TO QUESTION 11.14b**

11.12 Who is the main income earner in your family?
(By "Main Income Earner" we mean the person with the largest income, whether from employment, student support, pensions, state benefits, investments or any other source)

Father/male guardian ☐ Mother/female guardian ☐ Brother or sister ☐
Partner/spouse ☐ Yourself ☐ Other (*specify*) ☐

.....

11.13 Please tell us about the main income earner in your family. Is he/she/you …?

Working	☐	**GO TO QUESTION 11.14a**
Studying full-time	☐	**GO TO QUESTION 11.14b**
Retired	☐	**GO TO QUESTION 11.14b**
Unemployed less than 6 months	☐	**GO TO QUESTION 11.14b**
Unemployed more than 6 months	☐	**GO TO SECTION 12**
Other *(specify)*	☐	**GO TO QUESTION 11.14b**

.....

11.13a - If main income earner is WORKING what is the name or title of the main earner's current job?

11.13b - If main income earner is STUDYING FULL-TIME, RETIRED or UNEMPLOYED less than 6 months what was the name or title of the main income earner's most recent job, before becoming a full-time student/retiring/becoming unemployed?

11.14 What is, or was, the industry or business of the main income earner's employer? (e.g. 'making shoes', 'repairing cars', 'primary school', 'food wholesale', 'clothing retail', 'doctor's surgery')

11.15 Please describe what kind of work the main income earner does (or did)

11.16 Does/did the main income earner supervise other people at work?

Yes ☐ No ☐ Don't know ☐

11.17 Is/was the main income earner self-employed?

Yes ☐ No ☐ Don't know ☐

12 FINAL SECTION

Thank you for your help so far

12.1 Everybody to answer

To develop this research further we would like to know your actual grades while at university. This is vital for our understanding of the issues raised in this questionnaire. The information will be strictly confidential and will only be used by us for research purposes. No individuals and their grades will be identified in our study. The information will not be passed on to anyone else. We would like your permission for your university to give us this information, in confidence. May we have your permission to access this information, or would you prefer us not to?

Permission given ☐ Permission refused ☐

If permission given, please write your name in full and your university ID number, if known.

Name	
University ID number	

12.2 We may want to do some more research in this area. Would you be willing to help us again?

Yes ☐ No ☐

If you are willing to help us again:
To help us do this, please write your full name and your **long-term** address where we could contact you in the future. Your details will be treated confidentially by us and will **not** be passed on to anyone else. They will only be used by us for research purposes.

Name		
Address		
	Postcode	
Tel no		
Email address		

Thank you for taking the time to complete this questionnaire. Please return your completed questionnaire direct to CHERI using the reply-paid envelope provided, or post to:

CHERI, The Open University,
344-354 Grays Inn Road
London WC1X 8BP

Appendix C: Modelling the effects of term-time work

Introduction

1. In this appendix the assessment of the effect of term-time working on a student's higher education (HE) achievement is described.

2. The effect of term-time working on three measures of a student's HE achievement was examined using:

a. Marks achieved in the third year of the degree course.
b. Marks achieved in the second year of the degree course.
c. Degree classification achieved by the student at the end of his/her course.

Factors associated with HE achievement

3. In the modelling of different measures of HE achievement, before assessing the effect of term-time working, the following variables were taken into account:

a. Institutional effects.
b. Qualifications on entry to HE.
c. Gender.
d. Subject area of HE study.
e. Age on entry.

4. The age on entry is treated as a continuous variable in the modelling. In all cases, its relationship with HE achievement is assumed to be linear. Non-linear relationships were tested for but found to be insignificant.

5. Other factors were considered including a student's ethnicity and their living arrangements but for this data their effect on HE achievement, if any, was undetectable. The variables used in the models to define these and other characteristics are set out below.

<u>Variables used in the analysis</u>

AGE0	Age
UNIVERSITY	HEI attended
Q112	Gender
MARK2	Mark achieved in second year
MARK3	Mark achieved in third year
AGWKH1	Term-time hours worked in second year
AGWKH2	Term-time hours worked in third year

ASCORE	Tariff points for A-level students
DEGCLASS	Degree classification achieved
Q21	Entry qualifications
Q31	Subject of study
Q111a	Living arrangements
ETHNIC	Ethnicity
Q1114c	Social class

Models of marks achieved in the second and third years

Standardisation of marks

6. There are six HEIs that have student information which can be used. These six HEIs do not all have the same marking schemes for their degree courses. Two of the institutions were using an alpha-numeric system, which was transferred onto a 30-point scale at one institution, and onto a 12-point scale at the other institution. The remaining four institutions used a percentage scale, but as Table S1 shows there is variation in institutional marks.

Table SA1: Variation in institutional marks based on percentage scales

HEI	Year 2		Year 3	
	Mean	SD	Mean	SD
University C	60.1	7.1	62.9	6.5
University D	58.1	6.3	59.5	6.8
University F	57.7	6.7	59.4	7.5
University E	N/A	N/A	59.4	6.7

7. It is clear that institutions are using different scales, and there is a need to standardise these scores. Also, we should not assume that the standard is the same within each institution, particularly as the proportions of students working during term-time varies by institution.

8. Two approaches to standardisation were adopted. In the first we assume a constant variability of scores, as measured by the standard deviation, within each institution. In the second approach we relax this assumption. The assumptions of the models can be described in terms of an unobserved underlying standard measure of achievement (y) and the observed scores (x_j) in institution j.

Equal standard deviation (SD) models

9. We first convert the scores so that each mean mark at each institution is 0 and the standard deviation is 1.

$$x'_j = ((x_j - \text{mean}(x_j)) / (\text{SD}(x_j))$$

We then take the standard level of achievement to be given by:-

$$y = a_j + x'_j$$

Where:

y = underlying standard marks

x'_j = the transposed observed marks, (x_j), for institution j

a_j = the parameters estimated for each institution

Varying range models

10. We can create models that allow institutions to have differing levels and different variation of student achievements. To do this, we assume that there is an institutional dependent function that converts a student's institutional mark into what they would have to be awarded if all students had been marked using the same standards and rules.

11. Let M_{ij} be the mark awarded to student j at institution i. Let M'_{ij} be the mark that would have been awarded to student j at institution i if the mark scheme had been consistent across all institutions. Under our assumptions, there exists an institution dependent function $F_i( )$ such that $M'_{ij} = F_i(M_{ij})$. Therefore, rather than fitting a regression model with the marks at each institution being the outcome of interest, we fit a regression model where the marks on a consistent across-institution mark scheme are the outcome of interest. So the regression equation looks like this:

$$M'_{ij} = (\text{constant} + \text{explanatory variable terms})_{ij} + \text{error}_{ij}$$

but making a substitution for M'_{ij} gives:

$$F_i(M_{ij}) = (\text{constant} + \text{explanatory variable terms})_{ij} + \text{error}_{ij}$$

12. Let us assume that $F_i( )$ is a linear function, with the form $F_i (x) = A_i x + B_i$. Let us also define α_{ij} = constant + explanatory variable terms_{ij} + error_{ij}. So, the regression equation now changes to look like the following:

$$A_i M_{ij} + B_i = \alpha_{ij}$$

Rearranging this to leave M_{ij} as the outcome of interest gives:

$$M_{ij} = 1/A_i * (\alpha_{ij} – B_i)$$

Rebasing the constants gives us:

$$M_{ij} = A_i * (\alpha_{ij} + B_i)$$

13. The coefficients in the model can be calculated using non-linear regression techniques. A_i relates to the range of abilities within institution i, and B_i allows for different levels of average abilities within each institution. For each of the models, University B (institution 1) is the baseline institution i.e. $A_1 = 1$ and $B_1 = 0$. This is to ensure that there is no linear dependency between the A_i and B_i coefficients for institutions.

14. These models require two variables per institution to be fitted. It is conceivable that the marking schemes in different institutions differ in a way that is not captured by this relationship, and in theory

we could add further terms to see if this were the case. In practice, given the amount of data available, this is not possible since it would lead to over fitting.

Marks in the third year – equal SD assumption

15. To begin with, we use the equal SD assumption and standard linear regression to model third year marks using the five variables described above.

16. Table S2 shows that a student's entry qualification has the strongest relationship with a student's HE achievement. In particular for those students with a valid A-level tariff score, there is a linear increasing relationship between the score and his/her third year marks: the higher the tariff score achieved, the better the student is expected to do. Both sex and age also have strong effects. Males tend to achieve lower marks than their female counterparts. The age effect is similar to the tariff score effect; older students tend to achieve better results than similar younger students.

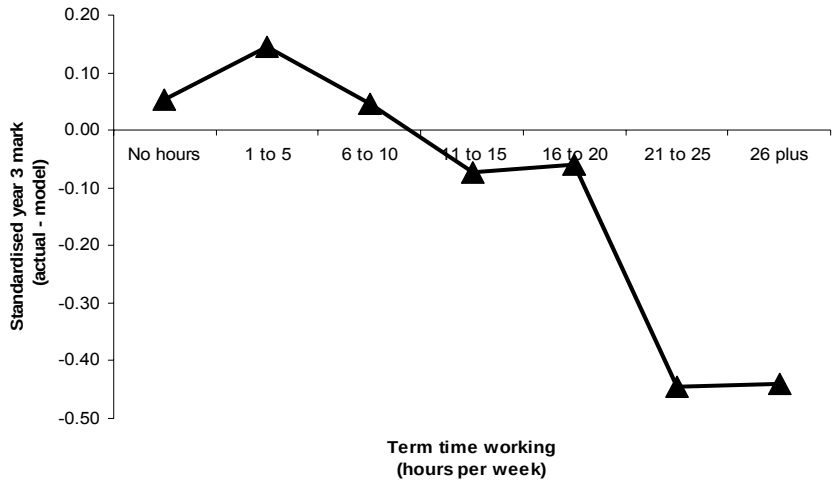
17. Additionally there are some institutional and subject area effects. University B, University C, University D, University F and University G are identifying categorical variables at institutional level. University B is used as the baseline university and so its HEI effect parameter is set to zero. For subject area effects, social studies is the baseline subject area.

Table SA2: Parameter estimates for third year mark model

Category	Parameter	Without term-time working			With term-time working		
		Estimate	SD	P-value	Estimate	SD	P-value
	Intercept	-2.093	0.28	0.000	-1.915	0.28	0.000
HEI effects	University C	-0.499	0.13	0.000	-0.535	0.13	0.000
	University D	-0.044	0.11	0.696	-0.076	0.11	0.497
	University F	-0.016	0.15	0.916	0.038	0.15	0.797
	University G	-0.147	0.14	0.280	-0.127	0.14	0.348
	University E	-0.083	0.14	0.540	-0.118	0.14	0.384
Qualification on entry	BTEC, GCSE, GNVQ	1.048	0.20	0.000	0.999	0.19	0.000
	Access, Degree, Other	1.289	0.23	0.000	1.247	0.22	0.000
	HNC/D, Scottish Highers	1.359	0.20	0.000	1.314	0.20	0.000
	Tariff score effect	0.006	0.00	0.000	0.006	0.00	0.000
Gender	Male	-0.196	0.07	0.008	-0.188	0.07	0.010
Age	Age effect	0.035	0.01	0.000	0.034	0.01	0.000
Subject area	Business	-0.013	0.11	0.906	-0.042	0.11	0.709
	Humanities	0.149	0.11	0.170	0.124	0.11	0.252
	Law	0.028	0.16	0.858	0.017	0.16	0.915
	Physical sciences	0.256	0.16	0.114	0.244	0.16	0.129
	Combined studies	0.175	0.15	0.256	0.157	0.15	0.306
	Maths	0.522	0.19	0.006	0.481	0.19	0.011
	Creative arts	-0.027	0.18	0.878	-0.058	0.18	0.742
	Medicine	0.170	0.14	0.228	0.146	0.14	0.298
	Education	-0.002	0.20	0.991	-0.013	0.20	0.950
	Mass communication	-0.018	0.18	0.921	-0.021	0.18	0.905
	Engineering	0.827	0.21	0.000	0.803	0.21	0.000
Term-time working	Hrs worked in year 3	N/A	N/A	N/A	-0.014	0.00	0.000

18. The difference between what the model predicts after taking these effects into account, and what marks the student actually achieved, is variation that cannot be explained by what has already been taken into account. We are particularly interested in whether the amount of term-time working in the third year can describe some of this unexplained variation in third year marks. We can look at the relationship between these two using a residual plot (Figure 1) from the model.

Figure 1: Residual plot of model for third year marks without taking term-time working into account

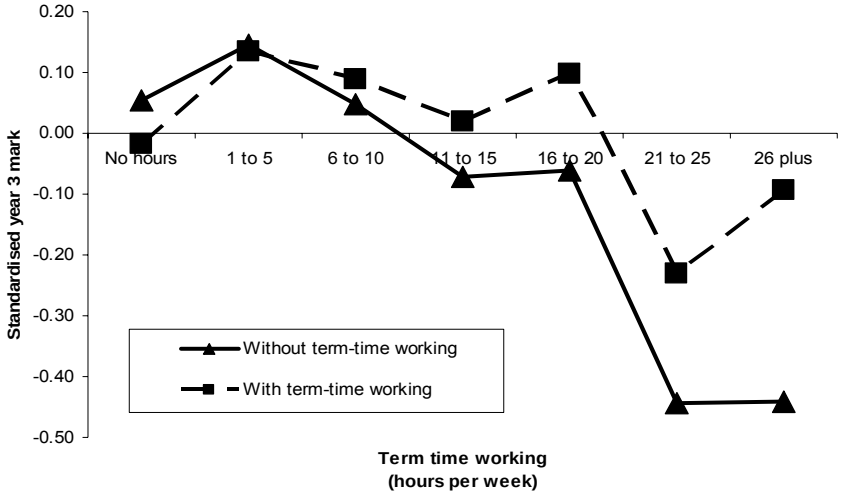


19. Figure 1 shows that there appears to be a negative relationship between the unexplained variation in the model and term-time working, i.e. the more hours a student works during his/her third year, the lower the third year mark they will achieve.

20. We can fit an additional term into our modelling that takes term-time working into account. The new model parameter estimates are given in Table S2. The results confirm that there is a negative term-time working effect, as the coefficient of the estimate is both highly statistically significant (p-value of less than 0.001) and negative.

21. Figure 2 shows the effect on the unexplained variation in marks by taking term-time working into account.

Figure 2: Residual plot of models with and without taking term-time working taken into account



22. The trend in the unexplained variation has been minimised when term-time working has been accounted for. Any apparent remaining trend is not statistically significant.

23. We have also tested to see if there is a non-linear relationship between HE achievement and the number of hours worked during term-time, and, in particular, whether there is a positive effect for low levels of working compared to not working at all. Though, as can be seen from Figure 2, there is a suggestion of such positive effects, when tested, this was found not to be significant compared to a simple monotonically decreasing linear relationship. There is also a suggestion that very high levels of term-time working may have a greater effect on HE achievement than expected from a linear model. However, this too, is not sufficient to be statistically significant.

24. The co-linearity between second and third year working was deemed to be too high to allow both variables to be included in the class of degree models.

Marks in the second year - equal SD assumption

25. For the marks in the second year, the data comes from five institutions. Data was not available for University E. The parameter estimates for the second year mark model are given in Table S3.

Table SA3: Parameter estimates for second year mark model

Category	Parameter	Without term-time working			With term-time working		
		Estimate	SD	P-value	Estimate	SD	P-value
	Intercept	-2.258	0.30	0.000	-2.137	0.30	0.000
HEI effects	University C	-0.353	0.14	0.013	-0.367	0.14	0.010
	University D	-0.018	0.12	0.880	-0.033	0.12	0.784
	University F	0.082	0.16	0.612	0.120	0.16	0.461
	University G	-0.090	0.15	0.542	-0.077	0.15	0.603
Qualification on entry	BTEC, GCSE, GNVQ	1.047	0.22	0.000	1.020	0.22	0.000
	Access, Degree, Other	1.515	0.26	0.000	1.481	0.26	0.000
	HNC/D, Scottish Highers	1.412	0.23	0.000	1.381	0.23	0.000
	A-level score effect	0.006	0.00	0.000	0.006	0.00	0.000
Gender	Male	-0.145	0.08	0.079	-0.148	0.08	0.074
Age	Age effect	0.037	0.01	0.000	0.036	0.01	0.000
Subject area	Business	0.016	0.13	0.896	0.006	0.13	0.960
	Humanities	0.272	0.12	0.019	0.249	0.12	0.033
	Law	-0.208	0.17	0.222	-0.226	0.17	0.186
	Physical sciences	0.244	0.16	0.136	0.252	0.16	0.123
	Combined studies	0.203	0.17	0.225	0.196	0.17	0.240
	Maths	0.474	0.22	0.035	0.461	0.22	0.040
	Creative arts	0.676	0.20	0.001	0.643	0.20	0.001
	Medicine	0.270	0.16	0.093	0.265	0.16	0.099
	Education	0.043	0.33	0.895	0.019	0.33	0.953
	Mass communication	0.041	0.21	0.841	0.046	0.21	0.821
	Engineering	0.448	0.24	0.065	0.422	0.24	0.083
Term-time working	Hrs worked in year 2	N/A	N/A	N/A	-0.008	0.00	0.064

26. Similar results are found when second year marks and amount of hours worked during the second year are used rather than third year marks and hours worked during the third year. However, using the second year model, the term-time working effect is only significant at the 10 per cent level (p-value less than 0.10).

27. There is no detectable or significant non-linear relationship between term-time working and HE achievement for these models. This does not indicate that one does not exist but this data does not provide strong evidence of such an effect.

Marks in the third and second year - equal SD assumption
Random effect and coefficient models

28. In the standard linear regression models we have described, the effect of term-time working was assumed to be constant regardless of which institution the student attended. It is possible that apparent effects seen for term-time working may actually be caused by not fully modelling the different institutional effects. To take institutional variation effects into account, we need to fit random effects

and coefficients to allow the data to express any institutional variation. The model (third year marks) is shown below.

Random effect/coefficient model

$$\text{smark3}_{ij} \sim \text{N}(XB,\ \Omega)$$

$$\begin{aligned}\text{smark3}_{ij} = {} & \beta_{0ij}\text{cons} + \beta_1 \text{q1}_{ij} + \beta_2 \text{q2}_{ij} + \beta_3 \text{q3}_{ij} + \beta_4 \text{q4.nascore}_{ij} + \beta_5 \text{male}_{ij} + \\ & \beta_6 \text{nage}_{ij} + \beta_7 \text{sg2}_{ij} + \beta_8 \text{sg3}_{ij} + \beta_9 \text{sg4}_{ij} + \beta_{10} \text{sg5}_{ij} + \beta_{11} \text{sg6}_{ij} + \\ & \beta_{12} \text{sg7}_{ij} + \beta_{13} \text{sg8}_{ij} + \beta_{14} \text{sg9}_{ij} + \beta_{15} \text{sg10}_{ij} + \beta_{16} \text{sg11}_{ij} + \beta_{17} \text{sg12}_{ij} + \\ & \beta_{18j} \text{ttw}_{ij}\end{aligned}$$

$$\beta_{0ij} = \beta_0 + u_{0j} + e_{0ij}$$

$$\beta_{18j} = \beta_{18} + u_{18j}$$

$$\begin{bmatrix} u_{0j} \\ u_{18j} \end{bmatrix} \sim \text{N}(0,\ \Omega_u) \ :\ \Omega_u = \begin{bmatrix} \sigma^2_{u0} & \\ \sigma_{u180} & \sigma^2_{u18} \end{bmatrix}$$

$$\begin{bmatrix} e_{0ij} \end{bmatrix} \sim \text{N}(0,\ \Omega_e) \ :\ \Omega_e = \begin{bmatrix} \sigma^2_{e0} \end{bmatrix}$$

$$\textit{Deviance(MCMC)} = 1781.892 (655 \text{ of } 655 \text{ cases in use})$$

where:

- smark3_i is the mark achieved in the third year by student i.
- q1, q2, q3 are indicator variables for student i's entry qualifications with: q1_i = 1 if the qualification is a BTEC, GCSE and GNVQ; q2_i = 1 if it is an access qualification, degree-level or similar; q3_i = 1 if the student has a HNC/D or Scottish Highers; and q4_i = 1 if the qualifications are A-levels.
- nascore_i is student i's A-level tariff score if his/her highest qualification on entry was A-level points.
- male_i is 1 if the student was male and 0 if they are female.
- nage_i is the student's age on entry.
- sg2_i - sg12_i represent subject area effects.
- ttw_i is the amount of term-time worked by student i.

29. The results for this modelling and the equivalent model for second year working are given in Table S4. The results show that allowing differing institutional effects does not dramatically change the estimate of the effect of term-time working. Additionally, there is no strong evidence to suggest differing effects at different institutions for term-time working.

Table SA4: Parameter estimates for the random effect/coefficient model

Category	Parameter	Second year marks			Third year marks		
		Estimate	SD	P-value	Estimate	SD	P-value
	Intercept	-2.144	0.32	0.000	-1.977	0.30	0.000
HEI effects	University B	0.061	0.12	0.608	0.122	0.15	0.400
	University C	-0.141	0.13	0.271	-0.322	0.15	0.031
	University D	0.046	0.11	0.679	0.115	0.14	0.401
	University F	0.057	0.13	0.666	0.143	0.17	0.389
	University G	-0.032	0.12	0.790	-0.120	0.15	0.424
	University E	N/A	N/A	N/A	0.014	0.15	0.924
Qualification on entry	BTEC, GCSE, GNVQ	0.937	0.23	0.000	0.930	0.20	0.000
	Access, Degree, Other	1.380	0.27	0.000	1.176	0.22	0.000
	HNC/D, Scottish Highers	1.244	0.23	0.000	1.222	0.20	0.000
	A-level score effect	0.005	0.00	0.000	0.005	0.00	0.000
Gender	Male	-0.153	0.08	0.065	-0.196	0.07	0.007
Age	Age effect	0.037	0.01	0.000	0.034	0.01	0.000
Subject area	Business	0.023	0.13	0.854	-0.013	0.11	0.908
	Humanities	0.247	0.12	0.033	0.129	0.11	0.232
	Law	-0.222	0.17	0.192	0.030	0.16	0.847
	Physical sciences	0.246	0.17	0.136	0.265	0.16	0.098
	Combined studies	0.196	0.17	0.238	0.182	0.15	0.231
	Maths	0.408	0.23	0.070	0.489	0.19	0.009
	Creative arts	0.669	0.20	0.001	-0.036	0.18	0.837
	Medicine	0.244	0.16	0.132	0.157	0.14	0.259
	Education	0.030	0.33	0.927	0.021	0.20	0.915
	Mass communication	0.083	0.21	0.687	0.033	0.18	0.851
	Engineering	0.410	0.24	0.092	0.809	0.21	0.000
Term-time working	Hrs worked	No institutional variation			No institutional variation		
		-0.007	0.004	0.080	-0.014	0.01	0.080

Marks in the third and second year – varying ranges

30. As we have described, we can construct models in which we allow the range of marks, as well as the mean, to vary between institutions.

31. Table S5 shows the estimates for models using this approach.

Table SA5: Parameter estimates for varying range scheme models

Category	Parameter	Second year marks			Third year marks		
		Estimate	SD	P-value	Estimate	SD	P-value
	Intercept	9.832	2.35	0.000	9.866	2.10	0.000
Institution's range of student abilities	$A_{University\ C}$	2.282	0.87	0.009	1.629	0.55	0.003
	$A_{University\ D}$	2.063	0.76	0.007	1.947	0.58	0.001
	$A_{University\ F}$	2.392	0.98	0.014	2.531	0.79	0.001
	$A_{University\ G}$	-0.157	0.36	0.667	-0.097	0.28	0.730
	$A_{University\ E}$	N/A	N/A	N/A	1.542	0.55	0.005
Institution's average student ability	$B_{University\ C}$	20.184	14.44	0.162	31.789	9.69	0.001
	$B_{University\ D}$	24.361	12.42	0.050	25.892	9.85	0.009
	$B_{University\ F}$	20.626	15.68	0.188	18.209	13.28	0.170
	$B_{University\ G}$	9.531	5.89	0.106	9.187	4.75	0.053
	$B_{University\ E}$	N/A	N/A	N/A	32.533	9.44	0.001
Qualification on entry	BTEC, GCSE, GNVQ	3.048	1.22	0.013	3.338	1.09	0.002
	Access, Degree, Other	4.820	1.78	0.007	4.279	1.35	0.001
	HNC/D, Scottish Highers	3.855	1.46	0.008	4.092	1.27	0.001
	A-level score effect	0.018	0.01	0.005	0.021	0.01	0.000
Gender	Male	-0.418	0.31	0.173	-0.756	0.34	0.028
Age	Age effect	0.111	0.05	0.015	0.142	0.05	0.003
Subject area	Business	-0.588	0.48	0.222	-0.476	0.43	0.272
	Humanities	0.617	0.43	0.150	0.468	0.43	0.278
	Law	-0.931	0.58	0.108	0.220	0.56	0.693
	Physical sciences	0.691	0.54	0.198	1.204	0.69	0.081
	Combined studies	-1.053	0.65	0.107	-0.996	0.63	0.114
	Maths	1.284	0.81	0.111	2.169	0.94	0.021
	Creative arts	2.074	0.93	0.025	0.003	0.69	0.997
	Medicine	0.710	0.56	0.201	0.874	0.60	0.148
	Education	2.881	2.18	0.185	0.073	0.93	0.937
	Mass communication	-0.307	0.74	0.677	-0.535	0.68	0.432
	Engineering	0.926	0.83	0.264	2.812	1.09	0.010
Term-time working	Hrs worked in associated year	-0.033	0.02	0.056	-0.080	0.03	0.002

32. The results for standard regression models using marks in year two and year three in a similar fashion to the original models using equal score ranges are given in Table S5. The evidence for a term-time working effect is approximately the same as in previous model results.

33. All the models described here make the assumption that all institutions have the same variability in student abilities. In this section we describe the results using a standardisation which allows the range of marks to vary between institutions.

34. The modelling shows that University F has the widest range of abilities for students. University G has the smallest range.

35. We did not attempt to construct a random effects model with the variable score ranges. This would be difficult to do with currently available software, and, in any case, the data were almost certainly insufficient to carry out such estimation.

Models of class of degree

36. The models of class of degree, like the models for third year marks, only include term-time working for the third year. The explanatory variables are the same as those used for the models based on marks obtained. The co-linearity between second and third year working was again deemed to be too high to allow both variables to be included in the class of degree models.

37. In modelling degree class we have characterised HE achievement with the binary outcome: 'good degree' and 'other'. For the results presented here we have defined a 'good degree' as a first or upper second. A number of other binary outcome variables have been considered and they give similar results to those described.

Standardisation of degree class

38. Recent studies[1] suggest that the standards of degrees at different institutions are similar, but in this analysis we did not make that assumption. By using logistic regression we have assumed that the probability of getting a good degree is determined by a latent variable, which is a linear combination of various explanatory variables. By including categorical variables identifying each institution among these explanatory variables, we are, in effect, allowing the standard required by each institution to make a 'good degree' award to vary.

39. With the binary characterisation of HE achievement, with the assumptions of the logistic regression modelling used, the issue of the variability in achievement does not arise, since the estimation of the variance is a direct consequence of estimating the mean. The parameters of the degree classification models are shown in Table S6.

[1] For example, HEFCE 2003/32 "Schooling effects on higher education achievement' July 2003

Table SA6: Parameter estimates for the degree classification models

Category	Parameter	Simple logistic			Random coefficient		
		Estimate	SD	P-value	Estimate	SD	P-value
	Intercept	-2.316	0.76	0.002	-2.111	0.77	0.006
HEI effects	University B	0.000	N/A	N/A	-0.092	0.21	0.657
	University C	0.116	0.32	0.716	-0.053	0.22	0.812
	University D	-0.015	0.26	0.953	-0.039	0.24	0.870
	University F	0.096	0.34	0.777	-0.129	0.22	0.552
	University G	0.764	0.32	0.018	0.278	0.24	0.243
	University E	0.278	0.30	0.356	0.031	0.22	0.886
Qualification on entry	BTEC, GCSE, GNVQ	1.543	0.47	0.001	1.585	0.47	0.001
	Access, Degree, Other	2.922	0.56	0.000	3.138	0.57	0.000
	HNC/D, Scottish Highers	2.347	0.49	0.000	2.555	0.48	0.000
	Tariff score effect	0.012	0.00	0.000	0.013	0.00	0.000
Gender	Male	-2.372	0.95	0.013	-2.778	0.99	0.005
Age	Age effect	0.024	0.02	0.313	0.018	0.02	0.453
Interaction	Male and Age effect	0.089	0.04	0.025	0.107	0.04	0.009
Subject area	Business	-0.452	0.26	0.086	-0.427	0.27	0.111
	Humanities	0.227	0.28	0.416	0.223	0.28	0.421
	Law	-0.420	0.39	0.279	-0.466	0.39	0.233
	Physical sciences	0.134	0.39	0.733	0.190	0.40	0.636
	Combined studies	-0.541	0.36	0.134	-0.510	0.36	0.160
	Maths	-0.027	0.42	0.948	0.017	0.42	0.967
	Creative arts	0.113	0.41	0.783	0.092	0.42	0.826
	Medicine	-0.682	0.33	0.038	-0.679	0.33	0.041
	Education	-0.567	0.46	0.216	-0.509	0.46	0.263
	Mass communication	0.235	0.43	0.583	0.289	0.44	0.509
	Engineering	-0.136	0.49	0.781	-0.145	0.50	0.771
Term-time working	Hrs worked in year 3				No institutional variation		
		-0.033	0.01	0.000	-0.032	0.01	0.014

Simple logistic regression

40. The logistic model used is similar to the standard regression models for marks with equal score assumptions. The parameter estimates for this model are given in Table S6. They show that the relationship between term-time working and the probability of achieving an upper second or higher is linear and negative. There is strong evidence that this relationship exists (p-value < 0.001) but there is still no evidence that the relationship is non-linear. The association between term-time working and degree classification is stronger than the relationship between term-time working and degree marks.

Logistic regression with random effects

Model details

$$\left.\begin{aligned}&\text{firstup}_{ij} \sim \text{Binomial}(\text{denom}_{ij}, \pi_{ij})\\&\text{firstup}_{ij} = \pi_{ij} + e_{0ij}\text{bcons}^{*}\end{aligned}\right\}$$

$$\begin{aligned}\text{logit}(\pi_{ij}) = {} & \beta_{1j}\text{cons} + \beta_2\text{q1}_{ij} + \beta_3\text{q2}_{ij} + \beta_4\text{q3}_{ij} + \beta_5\text{q4.nascore}_{ij} + \beta_6\text{male}_{ij} + \beta_7\text{nage}_{ij} + \\ & \beta_8\text{male.nage}_{ij} + \beta_9\text{sg2}_{ij} + \beta_{10}\text{sg3}_{ij} + \beta_{11}\text{sg4}_{ij} + \beta_{12}\text{sg5}_{ij} + \beta_{13}\text{sg6}_{ij} + \\ & \beta_{14}\text{sg7}_{ij} + \beta_{15}\text{sg8}_{ij} + \beta_{16}\text{sg9}_{ij} + \beta_{17}\text{sg10}_{ij} + \beta_{18}\text{sg11}_{ij} + \beta_{19}\text{sg12}_{ij} + \\ & \beta_{20j}\text{ttw}_{ij}\end{aligned}$$

$$\beta_{1j} = \beta_1 + u_{1j}$$

$$\beta_{20j} = \beta_{20} + u_{20j}$$

$$\begin{bmatrix} u_{1j} \\ u_{20j} \end{bmatrix} \sim \text{N}(0,\ \Omega_u)\ :\ \Omega_u = \begin{bmatrix} \sigma^2_{u\,1} & \\ \sigma_{u\,20\,1} & \sigma^2_{u\,20} \end{bmatrix}$$

$$\text{bcons}^{*} = \text{bcons}[\pi_{ij}(1 - \pi_{ij})/\text{denom}_{ij}]^{0.5}$$

$$\begin{bmatrix} e_{0ij} \end{bmatrix} \sim (0,\ \Omega_e)\ :\ \Omega_e = \begin{bmatrix} 1 \end{bmatrix}$$

$$\textit{Deviance(MCMC)} = 980.989 (855 \text{ of } 855 \text{ cases in use})$$

The variable definitions are the same as given at paragraph 28.

41. The model set out above shows the equivalent random effects/coefficient model for the probability of gaining an upper second or higher. The coefficients relating to the effect of term-time working are allowed to vary from institution to institution (in the form of a random coefficient). The fixed institutional effects are replaced by an institutional random effect. The parameter estimates for this modelling are given in Table S6 alongside the original simple logistic model.

42. The random coefficient model results are similar to those derived from simple logistic regression, with strong evidence that term-time working has a linear negative relationship with degree classification. The random coefficient model also indicates that there is no evidence to suggest that there are variable effects of term-time working depending on the institution attended, i.e. the term-time working effect is consistent across institutions.

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