



Part of **HOWDEN**

Happiness Index 2022



Introduction to the Student Happiness Index

The Student Happiness Index scores are calculated by taking the percentage of unhappy students away from the percentage of happy students based on the ratings given. It is presented as a score on a range of -100 (if all students were unhappy) to +100 (if all students were happy).

Consequently, a neutral result would be a score of zero. We applied the same methodology to calculate scores for optimism, how much they were enjoying the experience compared to what they expected, and how safe they felt.

We then split the respondents into four categories. Those who were both happy and optimistic we say 'flourished.' At the other end of the scale, those who were both unhappy and pessimistic we say 'floundered.' There were some however who, while being happy at the moment, were not optimistic for the future: we call them 'fortunate.' Finally, those who by contrast were not happy now, but were optimistic looking ahead we say 'faltered.'

You can find profiles of how each group has fared this year starting on page twelve.

We also asked them a range of other questions: about their motivation, their worries, and their aspirations for the future. In total, we received 1876 responses. Our survey, which took place between 23rd June and 7th July, includes responses from both postgraduates and undergraduates across a range of academic years, as well as people living in halls of residence, private accommodation or at home.



We're delighted to bring you this year's Student Happiness Index from Endsleigh and the National Union of Students, the second year in which we have measured how happy and optimistic students feel, as well as what is motivating them to succeed and their worries for the future.

The ending of Covid-19 restrictions and the return of face-to-face teaching since our last survey has had a dramatic impact on student sentiment. They are far happier than a year ago, as well as being more confident about the future. And the good news goes further. Last year we split students into four groups depending on how positive they were feeling; at the top were those who were flourishing, then there were those who were merely fortunate, those who were faltering and, most worryingly, those we regarded as floundering. This year's results show a big increase in those who are flourishing, and a large drop in those floundering. It has been, without question, a better year to be a student than 2021.

Unsurprisingly, there is a sense throughout the survey of students wanting to catch up after missing out on much of what university life has to offer during lockdown. They are enjoying their time much more than they expected. They are happier because they are socialising more, and most have a good idea about what career paths they want to follow. But they are not without their share of anxieties. Most notable of these is the impact of the sharp rise in the cost-of-living on their financial wellbeing. Paying off student debt remains a big concern, as does finding a job after graduation. Many told us they would

be going out less over the next year to help them save money. If the cost-of-living crisis is going to cause students to do less of what has made them happier in the past 12 months, that may be storing up problems for the future.

Another concern across all groups is that mental health remains an issue for so many. In spite of being virtually free of Covid restrictions, 29% of students agreed their mental health had deteriorated in the past year. This is a subject universities will need to continue to keep a close eye on over the coming years.

About Endsleigh

Endsleigh is a market-leading insurer specialising in the education sector. We have 57 years' experience catering to the education community, providing solutions for students, universities themselves and others.

Our deep specialism in the sector and long heritage gives us unparalleled insights into student needs and how we can meet them. Reports such as this allow us to co-create solutions from research, ensuring they are closely tailored to the needs of the sector. Indeed, we have been voted the UK's 'Best Student Insurance Provider' at the Insurance Choice Awards for six years running. For more information, please visit www.endsleigh.co.uk



Alison Meckiffe,
CEO

Founded by the NUS in 1965, we have decades of experience supporting students during their time at university. We engage with them through our student panel to better understand their needs, and design solutions specifically to help them.

For example, our Student Assistance Programme provides 24-hour support, 365 days of the year through a confidential helpline. It offers either online or in-person counselling around a range of wellbeing issues including legal, financial and medical concerns. The programme is being made available in more and more universities every year. Meanwhile our MyEndsleigh app offers information to help students maximise their experience, as well as student-relevant savings products. In addition, we are increasingly working with schools' fifth and sixth forms, using the insights from reports such as this to ensure students are ready to overcome the kinds of challenge they will face at university.

Whether you're a student, a lecturer, an administrator or just have an interest in education, we hope you'll take time to read this survey of what student life has been like in what has been the first relatively normal year for some time. We hope you'll find it stimulating, and that it will give you greater insights into what students are feeling as they progress through their courses and prepare to face the future.

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Executive Summary

There has been a dramatic rebound in sentiment compared to the last Student Happiness Index a year ago. As life has returned largely to normal, students are enjoying their time more, and feel better about the future too. Concerns remain however: notably about issues such as the cost of living, getting a job, and about their own mental health.



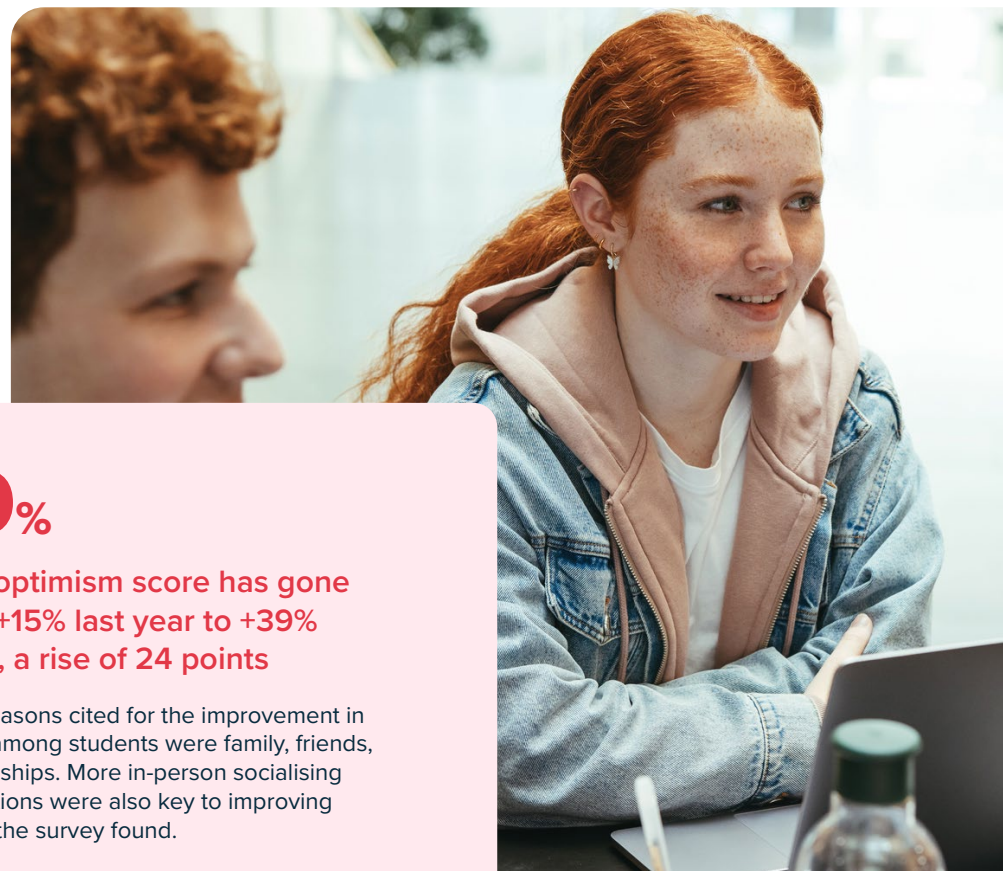
The main findings are:

Student happiness has improved significantly over the last 12 months.

+36%

The overall student happiness score was a net **+36%** this year, compared with **-16%** in 2021

Perhaps reflecting the fact that their initial experience of university was so disappointing due to Covid-19, the change was particularly noticeable among second year students who are privately renting. Looking ahead, students are also more optimistic than they were a year ago.



+39%

The net optimism score has gone up from **+15%** last year to **+39%** this time, a rise of 24 points

The main reasons cited for the improvement in happiness among students were family, friends, and relationships. More in-person socialising and interactions were also key to improving happiness, the survey found.

Taken together, this means there has been an increase in those who are flourishing and those who are fortunate. By contrast, the number of those floundering or who have faltered has dropped. Indeed, more than one third of those who responded are flourishing, double the number last time. For a full explanation of the four categories, see page twelve.



Many are taking on extra debt beyond their student loan to help with their finances. These concerns also tended to increase the closer students got to graduation, which may reflect either their burgeoning student debt or their worries about the job market.

Similar fears were also evident when we asked about the future. Looking ahead,

68%

said they would be going out socially less often over the next 12 months because of the cost-of-living crisis.

More than 70% said they were planning to get a part time job, or work longer hours in an existing role, to supplement their student loan.

The biggest concern

The biggest concern by far however was the rising cost of living. Worries about finances topped the list of misgivings students had this year

46%

said finance was their main concern

Mental health is also a significant worry - the subject ranked as the second highest student concern in our survey.

30%

More than 30% of undergraduates agreed their mental health had worsened in the past year.

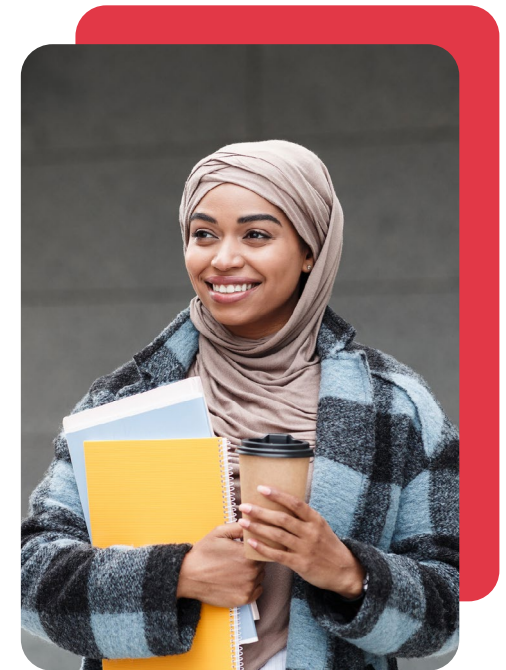
And those concerns seem to grow over time: the percentage of those worried about mental health rises in each consecutive undergraduate year. Many feel stress about the state of the world and the environment. Meanwhile the impact of Brexit also remains a significant worry.

Overall, the postgraduate experience tends to be better than the undergraduate one. Postgraduates tend to be happier and more optimistic, while they also appear to enjoy better mental health and be less worried about their finances

Students remain big self-motivators. Personal goals rather than material concerns like financial security or even just having a good time at university were the chief motivators to success, the survey found. When it came to asking about their motivation, interest in their subject ranked first, with their own drive to succeed second.

In overall terms, the students we surveyed are generally looking forward to starting work – although many are planning to make the most of their time off first. Students seem to be looking forward to passing exams, being able to finish studying, and beginning their jobs:

more than half
have a set career path in mind for the future



Student Happiness

“Being able to go out and getting back to normal social life was the best thing to happen in the past 12 months.”

The return to relatively normal life after more than a year of lockdowns has had an overwhelmingly positive impact on how students feel. They are happier, enjoying life more, and increasingly optimistic about the future compared to our survey a year ago.

The overall student happiness score has increased dramatically over the last year to reach a net score of +36%, compared with -16% last year, representing a 52-point turnaround. There was overwhelming relief that the end of Covid-19 restrictions last summer had led to the reintroduction of more face-to-face teaching – which research shows has a positive impact on happiness - and a better social life. The change was evident across all types of students we surveyed. However, the trend was most noticeable among postgraduates:

+46%

of postgraduates had a net score of +46%, they showed the biggest positive change of all the student cohorts we surveyed.

Among undergraduates, the rebound from negative to positive sentiment when it came to overall happiness was particularly dramatic among second year students and above, demonstrating just how bad last year was in terms of the student experience.

+29%

While last year’s score for second years was a net -31%, this year it was +29%, a swing of 60 points.

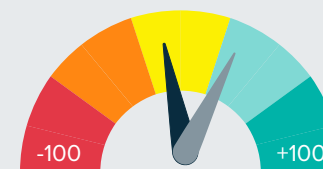
For their part, this year’s first years have had no experience of lockdown at university, so do not have the same negative experience to compare it to. This perhaps explains why looking across all the results,

+44%

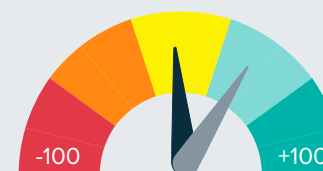
first years as a whole still tended to be happier than those in the second year or above, with a net score of +44%.

● 2021 ● 2022

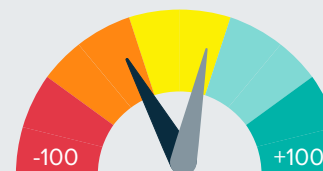
All students



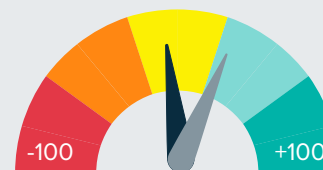
Full time postgraduates



Undergrad 2+ year



Undergrad 1st year



+49%

international students had an even higher level of happiness compared to their home peers, with a net score of +49%.

After a particularly miserable time during the pandemic, it is perhaps no surprise that those living furthest from home are feeling best about their time away at university.

When asked what was behind this improved sentiment, students gave a wide variety of responses. Better, more personal relationships were mentioned by many, whether with friends, families or other loved ones. The return of the ability to meet people socially was also a significant factor in improving happiness, the survey found.

Overall, students aren't just happier now: their optimism about the future has also improved, rising from a net +15% last year to +39% this time. There remains however a sharp difference between different types of students;

+33%

while the score was a net +49% for full-time postgraduates, it was +33% for undergraduates.

This may reflect the currently booming jobs market, which has improved employment prospects for those whose studies are due to end soon: the UK unemployment rate has recently fallen to its lowest rate in nearly half a century.

There has also been a huge jump in those enjoying their time as students

Unsurprisingly, the trend we have seen towards happier, more optimistic students was also reflected when we asked them about how much they were enjoying their university experience compared to their expectations. There has been a huge swing in the overall score in the last 12 months, from a net -31% last year to a remarkable +41% this year.

+48%

Again, the biggest turnaround has been for full-time postgraduates: last year they scored -33%, while this year that score has increased to +48%, an 81-point change.

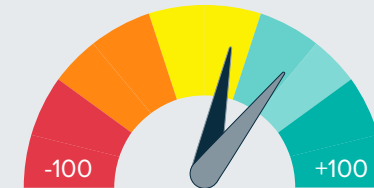
However, all the categories of students we surveyed showed a marked improvement in overall levels of enjoyment.

Personal safety remains a key concern, however there was an improvement in this area as well. More students felt safe on campus this year compared to last time. The figure rose from +32% in 2021 to a net +70% this year.

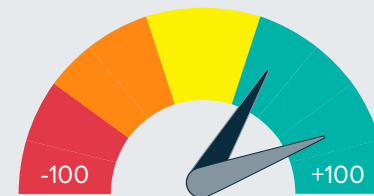
So overall students are happier, more optimistic and enjoying life to a greater extent than they expected. More of them are flourishing, far fewer are floundering. To find out more about the trends driving this change, we asked them about just what motivates them to study.

● 2021 ● 2022

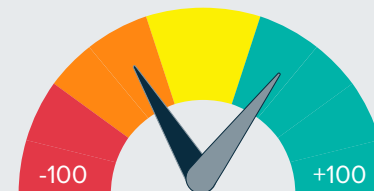
Optimism Score



Safety Score



Expectations Score



More are fortunate, fewer are floundering

Taken together, this increase in both happiness and optimism means there has been a notable rise in the numbers of those who are flourishing. The percentage of students who are both happy and optimistic more than doubled, from 16% last time to 34% now.

Indeed, those who are flourishing now comprise the biggest category of students in this year's index.

At the other end of the scale, the percentage of those who are floundering has nearly halved. While constituting a majority of students in 2021, at 57%, that number has dropped to 29% this year. The number of those who are fortunate – happy, but relatively pessimistic about the future - also rose, while those who are faltering – currently unhappy, but still optimistic - dropped slightly.

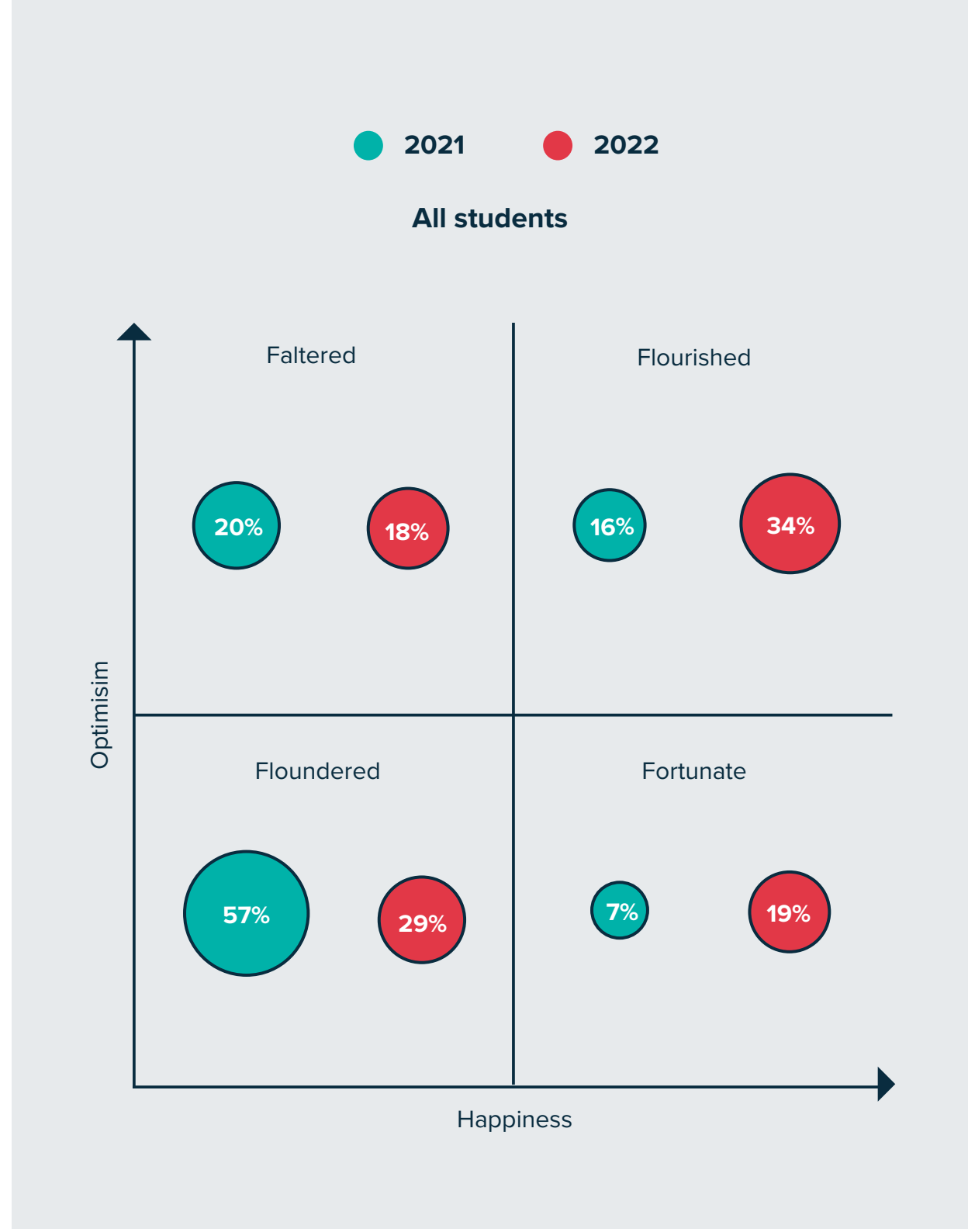
Postgraduate life still appears better than undergraduate life

Looking more closely at the figures however again reveals some notable differences. As we have already seen when looking at happiness and optimism, postgraduates appear to be having a better experience than undergraduates.

30%

While 30% of full-time undergraduates are flourishing – itself more than double the number from a year ago - that was lower than the figure for full-time postgraduates, at 41%.

So far it seems that those doing their second degrees have been better able to seize the opportunities caused by the end of lockdown.



What motivates students

“I want to live a life where I achieve my best and have no regrets in the opportunities I take. With all the risks and the new environment, I will be very anxious, but the idea of not doing anything with my life gives me greater anxiety.”

Students still tend to be far more driven by their own personal goals than by the desire to make more money in the future or to have a great social life.

30%

The biggest motivation for all students was their interest in the subject, with 30% placing it first in terms of importance.

In second place was their own drive to succeed, at 27%. These two – which together make up more than half of all responses - have swapped places as the first and second most significant motivator for students compared to last year’s survey.

Interest in their subject however tends to wane slightly through the undergraduate years, with more emphasis being placed on making others proud of their achievements as they approach graduation.

28%

While 28% of first year undergraduates say their main motivation is their interest in the subject, the figure slips to 17% among those in their final year.

Conversely, 19% of final year undergraduates say their motivation is to make their family, friends or teachers proud, compared to 14% of those just starting out.

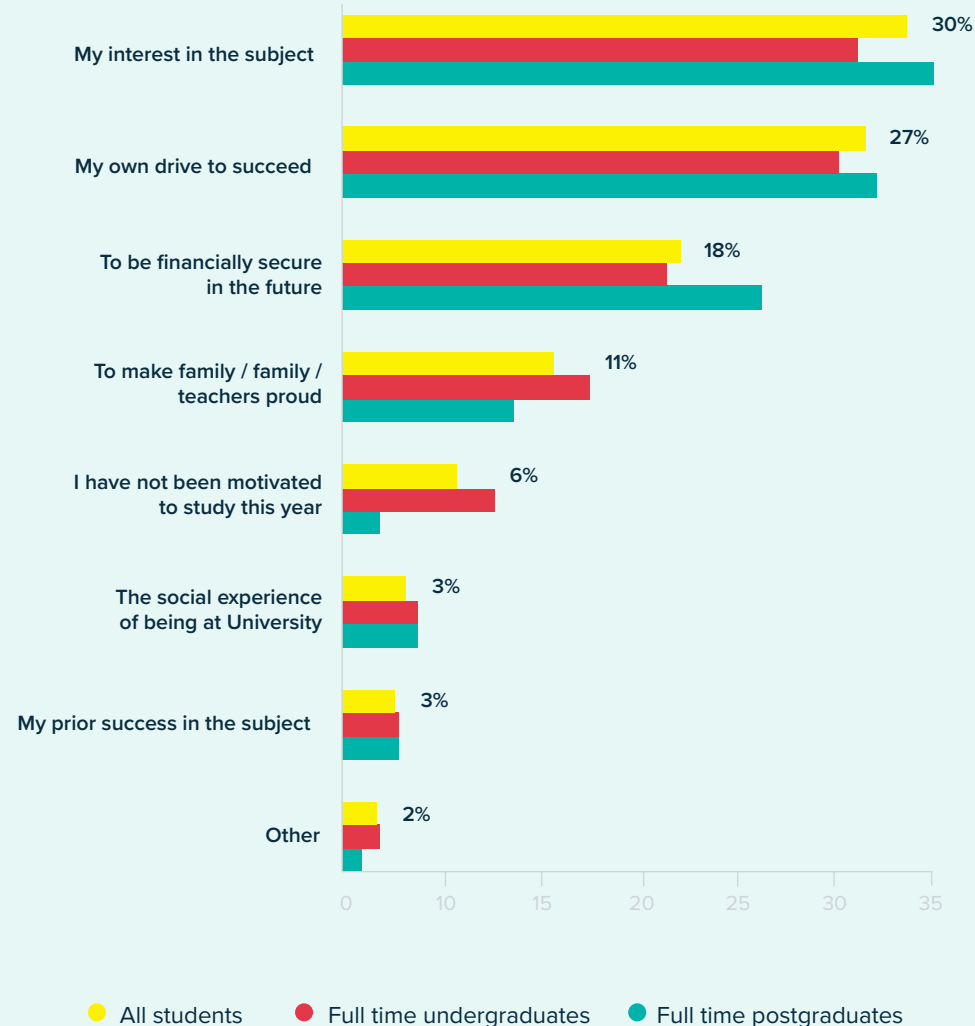
22%

While 17% of undergraduates said their main motivation was to be financially secure in future, the figure rose to 22% for postgraduates.

This reflects both the relatively stronger employment environment that currently awaits university leavers compared to the sharp slowdown seen during the pandemic, as well as a greater focus among older students about securing a well-paid role.

So students remain motivated less by the material desire to get a high-paid job, and more by simply wanting to do the best they can while enjoying their time as a student. But what are their biggest concerns? How much is the cost-of-living crisis affecting their current university experience?

Motivation to Study



Worries and concerns

“The cost of living is crushing me. As a student, I am already in debt, and not just student loan debt either. As a working-class student with a chronic illness, I don't know how I will afford to live now or in the future.”

The cost of living and the financial burden of university life are far and away the biggest sources of concern for students. A total of 46% named finance as their most significant worry over the past 12 months. This figure increased from the first year onwards, perhaps reflecting greater anxiety as student loans grow in size over the years. Indeed,

43% told us they were concerned about their level of student debt.

Meanwhile, overall concern about finances was significantly higher among full-time undergraduates than postgraduates, at 48% and 37% respectively.

However, in spite of those concerns about the rising burden of student loans,

45% said they would need to take on additional debt

- such as using a credit card or taking out an overdraft - due to the crisis. Only 20% of undergraduates agreed they felt prepared for their financial future.

The cost-of-living crisis has also meant supplementing student loans with paid work has become more important than ever. More than two thirds told us they would get a part-time job while at university, or increase the hours they worked in an existing one. That number increased to 79% when it came to undergraduates.

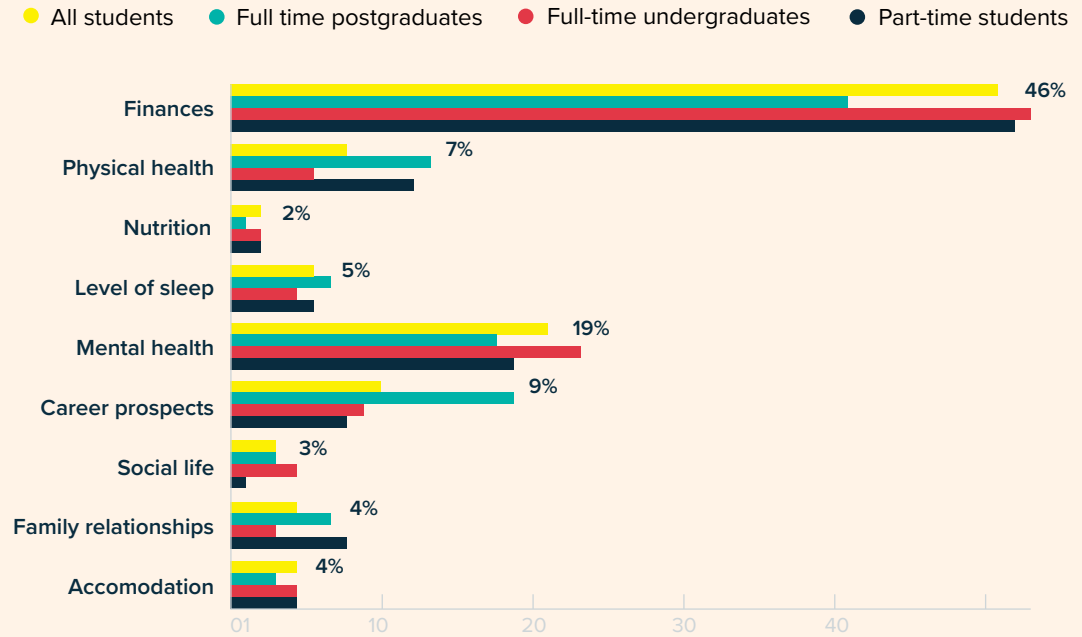
Meanwhile rising prices are having an impact on social lives:

68% said they would go out less with friends to try to keep their finances under control.

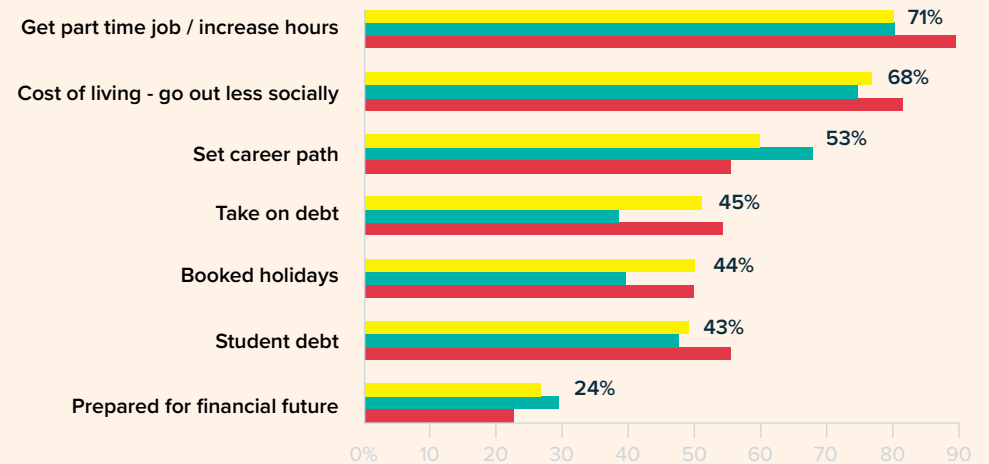
Since greater social interaction was a key factor behind the improvement in happiness this year, there is a risk that the cost-of-living increases will reverse many of the gains of the last twelve months.

Beyond finances, a fear of failure and anxiety around poor performance at university were also significant concerns for many who replied. Overall, it is clear that some students are still struggling to adjust to post-pandemic life. Indeed, mental health was ranked second behind finance as a cause for concern, a total of 19% naming it as their biggest worry. And once again full-time undergraduates were worst affected, with 21% putting it top, compared with 16% of full-time postgraduates

Ranked top as concerns



% agree with statements related to next 12 months



Mental Health

“My biggest concern is workload stress, especially where this has spilled over and prevented me from maintaining my social life and relationships.”

The vital role universities can play in promoting better mental health is again highlighted by this year’s survey. Stress tends to become a growing problem as university life goes on: our survey shows that concerns around mental health among undergraduates increase in each academic year.

A total of 29% of students agreed their mental health had deteriorated in the past year, a figure that was highest among undergraduates. While 31% of full-time undergraduates said their mental health had worsened since last year, the figure was 28% for full-time postgraduates and 25% for part-time students, many of whom have greater contact with home.

Other factors may be driving stress. More than 40% said the news was making them concerned, while just under a quarter struggled with the need for shared living. A third of students said they felt the impact of Brexit, rising to 51% for undergraduates in their final year, perhaps fearing for their prospects just as they are about to enter the job market. The issue has clearly not gone away as a source of worry for many. In total, more than one in four students had accessed mental health support over the last 12 months, a figure that increased to 38% for those in their final year.

How Endsleigh is supporting students’ mental health

At Endsleigh, we’ve always worked hard to make students’ lives easier. Our Student Assistance Programme provides 24-hour support every day of the year, and offers counselling on many issues faced by students, including financial and mental health concerns. 97% of calls received were for in the moment emotional support. Indeed the most common fears mentioned are around anxiety, low mood and depression. However call the helpline for advice on housing and money concerns, as well as about their employment prospects.

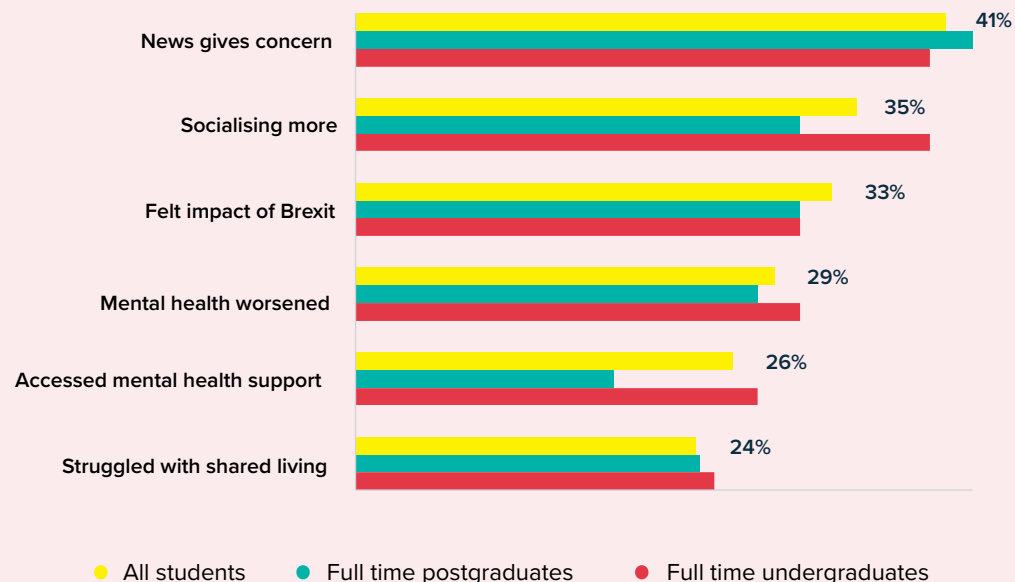


Case study: Anxiety call

A student contacted the Student Assistance Programme helpline as they were struggling with their sleep and waking up feeling anxious numerous times during the night. They were finding that the lack of sleep, combined with applying for university, was beginning to have a detrimental impact on their college work causing them to walk out of numerous classes.

They wanted to learn how to control their anxiety more effectively, and it was identified that a root cause of this was to also address their sleep hygiene as well. During the clinical assessment, it was identified that a course of CBT would be the most effective way forward and were set up to complete the ‘Space from Anxiety’ programme, with additional modules on resilience and self-esteem unlocked for them to complete. The course was completed in just over 9 weeks and the student found themselves with much better sleep hygiene and routine, with reported anxiety levels significantly reduced.

% Agree - last 12 months



Looking to the future

“I’m looking forward to finishing my degree, and improving my mental and physical health. I’m preparing for my future after studying.”

Students are looking to the future with a mixture of excitement and trepidation. They are looking forward to passing their exams, being able to finish studying and starting work. Many of them mention spending more time with friends and family, and there is a strong focus on holidays, being able to travel and on attending festivals.

There are however significant worries around financial stability and the cost of living. And while many are prepared for their financial future, many more are not. The ongoing cost of student debt also remains a concern. Other worries mentioned were career prospects, the pressure to succeed, the state of the world, the war in Ukraine, the government, and the environment.

However, for many students, their time at university has left them well placed for the years ahead. More than half told us they had a set career path in mind for the future, a figure rising to 60% for full-time postgraduates. Many are also determined to enjoy their time off before starting work: 44% have booked to go on holiday or attend festivals in the next 12 months.

Our interns’ perspectives on the hybrid life

Endsleigh offers a summer internship programme for students to immerse them in office life and offer guidance about some of the skills that will be vital around the workplace when they graduate. However, talking to them also allows us to gain even more insights into how students currently view the world. This year, many of them told us that they feel the hybrid ways of learning which have been common over the last 12 months are preparing them well for the hybrid ways of working that are now common in many businesses. They told us that the need to solve problems themselves rather than rely on others has not been frustrating, but has in fact been empowering. It will be interesting to see whether the current student generation – which has been brought up to regard video calls as a normal part of life – is now better prepared than their predecessors for the current working environment.



Profiles

Flourishing

As we have mentioned, the increase in happiness has meant there are now more than double the number of students who are flourishing compared with last year, at 34%. A greater percentage of them live in halls than other groups, which perhaps explains why they are the most likely to have been socialising more over the last 12 months. As well as being the happiest, they are also the cohort most likely to have booked a holiday in the future.

33% of first years who are flourishing

40% of postgraduates who are flourishing



34%
are flourishing

8.5
Average
happiness score

8.8
Average
optimisim score

7.1
Average
safe score

- 32%** Living in halls
- 45%** Naming financial security as their biggest concern
- 13%** Naming mental health as their leading concern
- 33%** Prepared for their financial future
- 40%** Who have been socialising more
- 63%** Will be going out socially less due to cost of living
- 63%** Will take on a part time job or work more hours due to cost of living
- 48%** Have booked holidays or festivals over the next 12 months

Profiles

Fortunate

Fortunate students are those who are also generally happy, but relatively pessimistic about the future. As with those who are flourishing, there are a lot more of them too: 19% this year, compared with 7% last time. Their pessimism about the future may be because they are more likely than the others to agree that financial security was their biggest concern. They are however, determined to do their best to stay financially secure: they are the second most likely to be taking steps to improve things, such as by taking a part time job or working extra hours.

21% of first years who are fortunate

17% of postgraduates who are fortunate



19%
are fortunate

7.5
Average
happiness score

4.3
Average
optimism score

5.5
Average
safe score

- 24%** Living in halls
- 47%** Naming financial security as their biggest concern
- 15%** Naming mental health as their leading concern
- 19%** Prepared for their financial future
- 36%** Who have been socialising more
- 64%** Will be going out socially less due to cost of living
- 68%** Will take on a part time job or work more hours due to cost of living
- 38%** Have booked holidays or festivals over the next 12 months

Profiles

Faltering

The number of those faltering – unhappy, but still optimistic - has dropped slightly, from 20% last time to 18% this time. As a group, they are the ones who feel safest at university. And perhaps reflecting their relative optimism, they are the group least likely to have financial concerns, while being most likely to feel prepared for their financial future. Indeed, their overall optimism score was even higher than for those who are flourishing.

18% of first years who are faltering

18% of postgraduates faltering



18%
are faltering

5.2
Average
happiness score

9.3
Average
optimism score

7.4
Average
safe score

- 14%** Living in halls
- 42%** Naming financial security as their biggest concern
- 16%** Naming mental health as their leading concern
- 42%** Prepared for their financial future
- 34%** Who have been socialising more
- 58%** Will be going out socially less due to cost of living
- 60%** Will take on a part time job or work more hours due to cost of living
- 38%** Have booked holidays or festivals over the next 12 months

Profiles

Floundering

The number of those floundering fell dramatically this year, down by half to 29%. Those that are left in this group however are the most likely to have mental health problems, while also being the least likely to feel prepared for their financial future. They also appear to be lonelier than the other groups: they are the least likely to have gone out socially more in the last 12 months. Even so, they are still the most likely to cut back on socialising to help make ends meet over the coming year. That may be because they need to be making money rather than spending it: they are the group most likely to take on extra paid work to help meet the rising cost of living.

28% of first years who are floundering

25% of postgraduates who are floundering



29%

are floundering

3.3

Average
happiness score

3.8

Average
optimisim score

5.5

Average
safe score

- 30%** Living in halls
- 45%** Named financial security as their biggest concern
- 29%** Named mental health as their leading concern
- 13%** Prepared for their financial future
- 22%** Have been socialising more
- 71%** Will be going out socially less due to cost of living
- 74%** Will take on a part time job or work more hours due to cost of living
- 36%** Have booked holidays or festivals over the next 12 months



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