



Part of **HOWDEN**



Student Happiness Index 2023

Insights into students' happiness, their challenges, concerns, motivations, and aspirations for the future.

Student Happiness Index 2023

We're delighted to bring you the 2023 Student Happiness Index from Endsleigh. This is the third year we have measured how happy and optimistic students feel, as well as what is motivating them to succeed, and their worries for the future.

Overall students' happiness and optimism levels have stayed the same as last year with international students feeling the happiest, and first year undergraduates feeling the most optimistic. However, a new threat is impacting students' wellbeing.

Just as we waved goodbye to the instability of COVID-19 and the lockdowns of 2020 and 2021, the cost-of-living crisis hit with inflation at the highest the UK has seen for more than 40 years, with increased fuel prices, energy bills, food, council tax, and national insurance. The students we surveyed cited finances as their top concern, with more than half needing to take on a part-time job to ease financial pressures which has led to difficulties balancing academic and social life. Not surprisingly the highest percentage of students taking on part-time work are not receiving financial support from family members, and 50 per cent of those are struggling to afford food and essentials for everyday living.

Students' mental health and wellbeing is also of concern with an increase in last year's survey from 29 per cent to 38 per cent of students agreeing their wellbeing has worsened. Although financial worries are a key source of the stresses causing mental health issues, so too is the pressure to get good grades.

The worry of finance continues with 52 per cent of students anxious about the level of their student debt, an increase from 43 per cent last year. However, financial security in the future is becoming less of a motivation for students wanting to do well at university. Being interested in their subject is more of a driver for success.



Methodology

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.'

We also asked them a range of other questions: about their motivation, their worries, and their aspirations for the future. In total, we received 1352 responses. Our survey, which took place between 10th July and 1st August 2023, includes responses from both postgraduates and undergraduates across a range of academic years, including international students, as well as people living in halls of residence, private accommodation or at home.

About Endsleigh

With almost 60 years' experience providing solutions for students, universities and the wider education community, our deep specialism in the sector gives us unparalleled insights into students' needs and how we can meet them.

Reports such as this enhance our knowledge even further and allow us to co-create new solutions that are closely tailored to the needs of our customers.

As part of Howden, the world's largest independent retail broker network, we have access to market leading products and insurers. And while Endsleigh's specialists understand the risks our customers in the education community face daily, we go beyond broking - building relationships and offering services that meet their ever-evolving needs. From insurance and risk management to wellbeing and protection against cyber fraud, we're here to support you.

“Our Student Happiness Index 2023 looks at what motivates students, what they are looking forward to in the future and the difficulties they are currently facing. If you are a student, a teacher, a lecturer, or an education institution we hope you find this report thought provoking and that we can work together to create solutions to overcome these challenges.

The cost-of-living crisis has affected everyone, but students have been hit particularly hard with the majority having to rely on taking part-time jobs to help with their finances. Students go to university to learn, to follow their passion and to forge careers. Sadly taking a disproportionate amount of time away from their studies to work part-time has become part of everyday life. This leads to further struggles. Being unable to afford to socialise with friends or pursue hobbies, and having to balance time between academic studies and working often influences their mental wellbeing. It’s a real challenge for our young people and for the institutions where they study.



We have a lifetime of experience in supporting students during their time at university and currently partner with almost 1,000 UK universities, colleges, and schools with their insurance, risk management, employee benefits and wellbeing needs.

We are committed to helping young people with their mental health through our wellbeing programmes that are delivered across secondary schools, universities and colleges. We currently provide wellbeing support for more than 1 million students helping them to stay well so they get the best out of their elected study choices, and working with education institutions to manage the risk they carry regarding keeping students well and engaged.

We hope this report will give you greater insights into how students are feeling as they progress through their time at university and prepare to face the future.”

*Alison Meckiffe
Chief Executive Officer
Endsleigh Insurance*

Contents page

Executive Summary	6
Case Study: Masters Student	12
Student Happiness	20
What Motivates Students	32
Worries and Concerns	36
Case Study: PhD Student	40
Case Study: Undergraduate	46
Case Study: Health Assured	58
Looking to the Future	64



Executive Summary

The picture from this year compared to the Student Happiness Index 2022 shows two distinct aspects. On one side we see both happiness and optimism being stable with levels similar to those in 2022, driven by the return of more normal university life from the upset and upheaval of the pandemic. However, on the other side, we see real concerns about finances as the cost-of-living crisis takes its toll on students' mental health.

The main findings are:

Happiness

Student happiness has stayed the same as 2022, at a score of 36 per cent for students overall.

36%

The overall student happiness score for 2023 remains the same as 2022 with a net score of 36 per cent

International students are showing the highest levels of happiness followed by undergraduate students whose increase in happiness has improved slightly by +5 points.

This may be because students are now able to engage with university life in person, instead of the online, virtual experience of the previous two years. They have been able to join clubs, meet new people and create social connections which has been integral to student happiness in 2022/23.

Optimism

38%

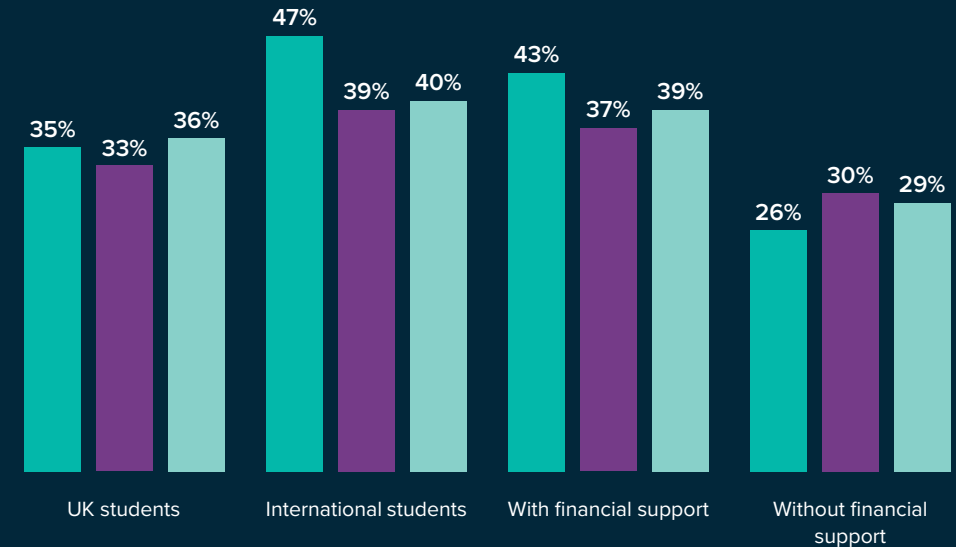
Optimism has remained the same as 2022 with a score of 38 per cent for students overall

First year graduates seemed to be the most optimistic about life after university with a score of 47 per cent. The score has dropped the most since last year for postgraduate students by -12 points to 37 per cent. This score is now the same level as undergraduates in their third or fourth year.

This is most likely because postgraduate and final year students are under more pressure to find a job once their studies have ended, and the job market is now highly competitive. There is also greater financial pressure on final year students.

Happiness profile by group

● Net happiness ● Net expectation ● Net optimism



Biggest concerns

43%

of students say finances continue to be their top concern

The rising cost-of-living is having a detrimental effect on students with worries about finances topping the list of concerns again this year. This is especially pronounced amongst students with no financial support from family.

52% of students

have had to take on a part-time job to ease financial pressures and most of those are struggling to balance working with academic and social life. Most concerning is that 42 per cent are finding it difficult to afford food and basic everyday living essentials.

A higher proportion of students, almost 10 percentage points more than last year, are worried about their level of student debt and 52 per cent of those surveyed have said they are likely to take on debt beyond their student loan.



Mental health

38%
of students said their
mental health had
worsened

Amongst the students we surveyed, 38 per cent said their mental health had worsened compared to 29 per cent in 2022. There has also been an increase in students who have accessed mental health support, and 49 per cent of all students surveyed are concerned their mental health will deteriorate more over the next 12 months, with undergraduate scores sitting at 45 per cent.

51%
of postgraduates are
worried that their mental
health will worsen over
the coming year

Although the stress of managing money plays a large part in the overall mental wellbeing of the students we surveyed, 20 per cent said academic achievement was their biggest concern.

Career prospects

Only 34%
of students have a set
career path

There has been a significant drop in the number of students with clear goals about their career objectives, with the figure dropping from 53 per cent in 2022 to 34 per cent in 2023.

32 per cent are concerned about career prospects. Students felt having the required work experience was one of their biggest barriers, followed by a lack of job opportunities and having the necessary skills. Interestingly 49 per cent believed that artificial intelligence (AI) technology would have a negative impact on their job prospects.



Enjoyment vs Expectation

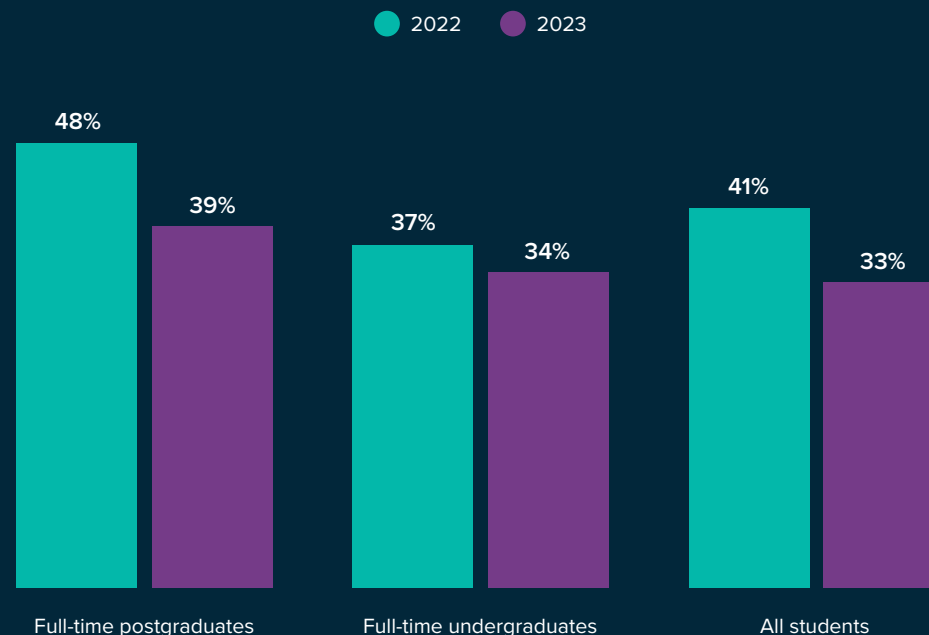
47%
of all students thought
their university
experience was better
than they expected

When students were asked if their enjoyment of university was better than their expectations, figures dropped from 2022 for both undergraduates and postgraduates. The

biggest drop between these two groups was amongst postgraduates by -9 percentage points from 48 per cent to 39 per cent. This was compounded by students living in halls at 43 per cent compared to students living at home with family or a partner at 12 per cent.

22 per cent of students surveyed for the Student Academic Experience Survey 2023¹ believe industrial action has been a contributing factor to their expectations of university not being met. Industrial action from the University and College Union (UCU) meant some students finished university in the summer of 2023 without knowing their final grade, and some were unable to graduate at all.

Students' net expectation score by group



¹Student-Academic-Experience-Survey-2023.pdf (hepi.ac.uk)



Anastasiia Perov, Masters Student

Case Study

Anastasiia lives with her husband in London and having gained a degree in psychology and management, had been working as a psychotherapist for six years until deciding to change career and start a masters degree in Human-Computer Interaction Design at City University of London in 2023.

Anastasiia is financially dependent upon her husband, so although finances are not one of her top concerns, she is still worried that should anything happen, they would be in a precarious situation as they have a mortgage and household bills to pay. This has led Anastasiia to consider finding a job that could coincide with her studies.

Mental health and studying

Having suffered from depression in the past, partially caused by COVID-19 and lockdowns when all studying was put online, Anastasiia knows she reacts better to studying in a physical environment, face to face, and finds online educational interaction difficult. Her mental health along with some other factors meant she had to withdraw from a masters programme she was studying in Organisational Psychiatry and Psychology at King's College in 2020. Anastasiia took some time out to concentrate on her wellbeing and when she applied to do her masters in Human-Computer Interaction Design at City University of London in June 2023, she was, mentally, in a much better place.

"I was very happy during my first term and my mental health was flourishing. I've never met tutors who were so interested in the students and the programme. The first term was really great, but then strikes happened and that's what really hit me."

Anastasiia passed the first term with flying colours, but there had been some unconfirmed information about the possibility of strikes. This led to a great deal of uncertainty for all the students, and it wasn't until the day before her second term started that Anastasiia received an email confirming the strikes were going ahead and there would be no lessons for half of the next term.

"I just started crying. I had a picture of how it was going to be – it was a very intense programme with deadlines in April/May for five very different types of coursework in subjects that I'd never studied before. I felt really lost and began to think I would fail my degree because of this. I'm not good at online education, I need personal contact which is why COVID-19 was so bad for me."



Although keen to emphasise the students all supported their tutors, Anastasiia was understandably upset that she had paid considerable tuition fees for a postgraduate degree that was going to be disrupted.

"We're paying huge money for this education. We have only one year, very limited time and many modules and now we don't know what's happening."

The situation led to Anastasiia's mental health worsening. She managed to book sessions with one of the university's psychologists, but it took three months from her initial request to see a counsellor.

Anastasiia had five counselling sessions and was prescribed anti-depressants by her GP. Although she managed to submit her coursework, she was unable to start to think about her dissertation for a few weeks because she felt completely burnt out. After finally completing and submitting term two assessments, Anastasiia and some of her peers were hit with a marking boycott by her tutors in the form of strike action.

"We understand our tutors' concerns, but we did our bit – we submitted everything on time, and now we can't get marks. I submitted at the end of April, and it wasn't until the end of September that I received all my marks.

It was so stressful, and disappointing because I'd already paid for the course and spent so much time and energy on it. I couldn't do anything about it – it was out of my control - that was the biggest thing that affected me, I couldn't do anything about it."

Anastasiia was keen to emphasise that it wasn't the fact that she didn't get her marks on time, it was the frustration that university employees have to strike to get fair salaries, pensions, contracts and workload.

"I know it's a very complex matter and not an easy financial situation for everyone. It's important to understand that the decision to strike isn't easy for tutors and they all worked very hard to minimise the disruption of our study."

Is better wellbeing support needed?

Anastasiia explained that there are some mental health and wellbeing services available at the university, but they are limited in terms of resources. “You need to wait,” she says. Anastasiia applied in March and had her first consultation in June. The maximum number of sessions you can have is five but the first is an overview/introduction session, so there are really only four mental health support sessions. According to Anastasiia they are limited in what they offer with no real problem solving more along the lines of coping strategies, which still helped with her wellbeing concerns. She surmises that resources and funding are most likely an issue with not enough staff to support many struggling students.

“Long waiting lists need to be improved, maybe some outsourcing is needed.”

Using AI to improve efficiency

When discussing the use of ChatGPT and whether it can help to improve efficiency, Anastasiia agreed that it was, for her, a useful resource. Anastasiia has dyslexia and sometimes finds it difficult to formulate her thoughts into the right words.

“I use ChatGPT when I feel stuck with my thoughts and I need some kind of boost. Also, sometimes I’m writing some text and then I ask ChatGPT to make it more formal, for example. As English isn’t my first language, not all words come to my mind immediately.”

Anastasiia has also used ChatGPT to help write her C.V. and to improve her LinkedIn profile.



Flourished. Fortunate. Faltered. Floundered.

At **35%** the number of 'Flourishing' and 'Floundering' students is now equal

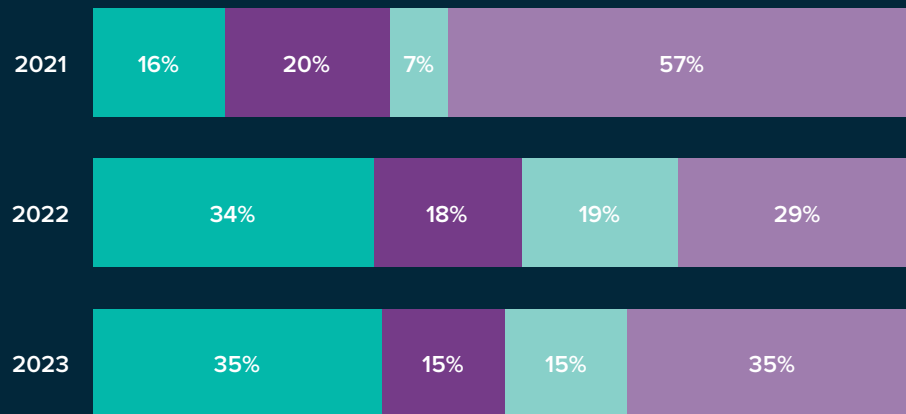
As explained in the introduction to this report, each year we divide the respondents into four categories, Flourished, Fortunate, Faltered and Floundered.

Overall, we have seen a slight increase in the number of 'Floundered' students with a +6 point rise from 2022, with the number of students who have 'Flourished' remaining the same. This means they are now both on an equal footing, as are the number of 'Fortunate' and 'Faltered' students.

The largest number of 'Flourishing' students are undergraduates in their first year, although this drops off as they enter their second and third years where the scores show them as 'Floundering'.

Happiness profile: 2021-2023

● Flourished ● Faltered ● Fortunate ● Floundered



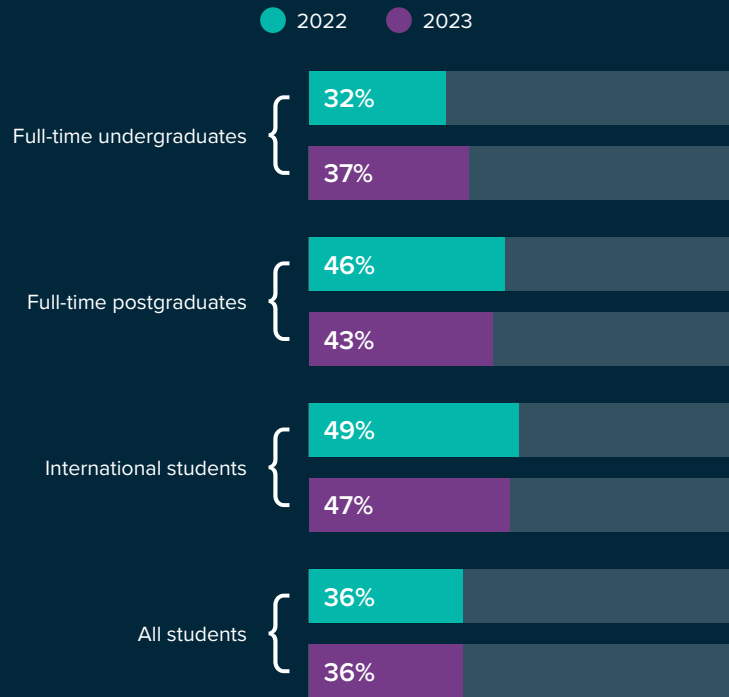
A photograph of three diverse students in a bright, modern hallway. On the left, a young woman with long blonde hair, wearing a white and brown vertically striped shirt, is smiling and pointing towards a clipboard held by a young woman on the right. In the center, a young man with glasses and a mustache, wearing a mustard yellow polo shirt, is also smiling and looking at the clipboard. The young woman on the right has her hair in a bun, is wearing a green jacket over a white polka-dot shirt, and is holding the clipboard. The background shows a bright, open-plan space with white walls and a railing.

Student Happiness

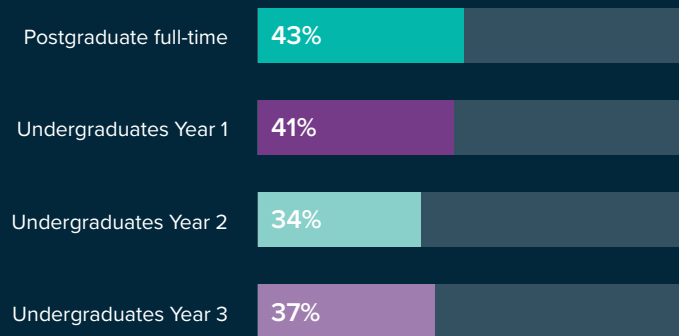
“The people I have met here and the type of experience I had at the university was amazing. I got to learn to do so many things and be independent.”

Our survey has determined that overall, students are as happy as they were last year, with happiness levels remaining stable. Students cited being able to socialise with friends, getting to know new people, and being part of social clubs and organisations as key to their happiness.

Levels of student happiness year on year



2023 levels of student happiness in year groups



47%
of international students
are happy compared to
36% UK students

While student happiness has stayed the same as 2022 at a score of 36 per cent for students overall, international students (47 per cent) and full-time postgraduates (43 per cent) seem to be the happiest.

The return to 'normality' after the pandemic has had an influence on how international students feel about studying in the UK. With fewer restrictions and the more traditional UK university experience now on offer, overseas students are back enjoying university life. In the year ending June 2023 there were 498,626 sponsored study visas granted. This is 23 per cent more than the year ending June 2022².

"Feeling a sense of empowerment and achievement by attending my course meeting new people and having new experiences."

41%
of first year undergraduates
are happy

First year undergraduates were the happiest out of all respondents. Happy to be starting their new life at university and beginning a new chapter. The undergraduates we interviewed were excited to be moving out of home and have the opportunity to develop, both on a personal and an academic level. Repeatedly we saw that building friendships, having their own independence, moving into their own space, and socialising were key factors for their happiness.

A sense of academic achievement also rang out as a trigger for happiness. Making work I'm proud of, achieving my goals, making progress, and having an interest in my subject, were all cited as reasons for happiness.



² Why do people come to the UK? To study - GOV.UK (www.gov.uk)

43%

of postgraduates
are happy

Although postgraduates are in one of the highest groups for happiness, there has been a slight drop in happiness amongst this group from 49 per cent in 2022 to 43 per cent in 2023. With the impact of the cost-of-living crisis now being felt more than the impact of COVID-19, especially amongst those who are balancing work with family and studying, and those who are slightly older and choosing to pursue further study. Financial instability is one of the key factors making this group less happy and more concerned about the future.



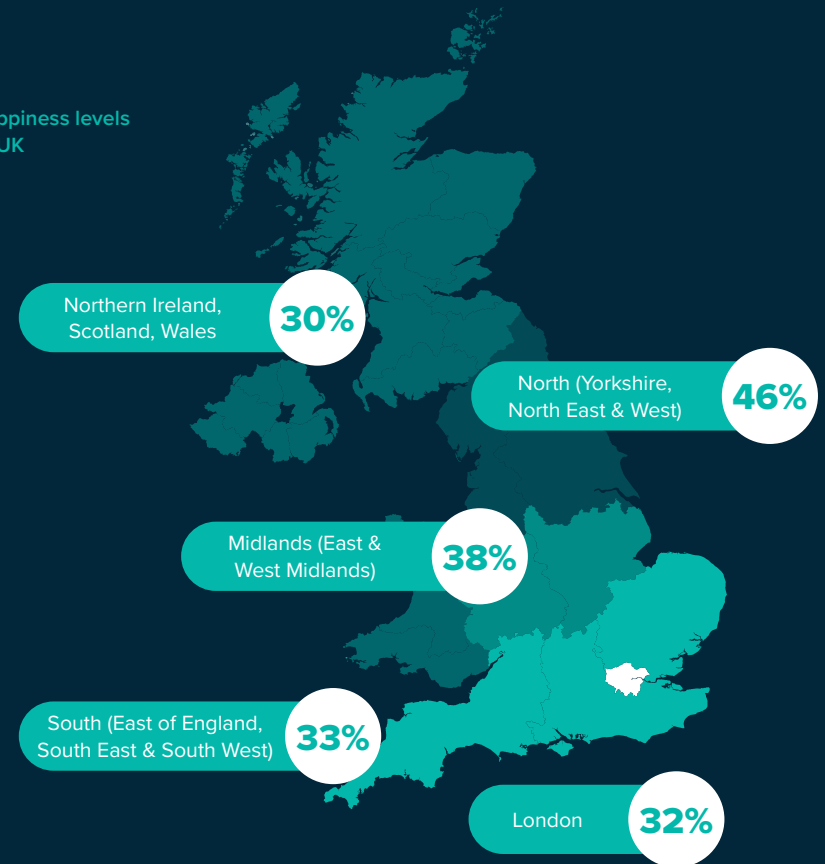
46%

happiness levels are
higher in the north

Happiness levels are spread fairly evenly across the UK with the highest levels in the North at 46 per cent and lowest in London at 32 per cent. This may be due to external factors related to the cost-of-living crisis such as the cost of rent. The average monthly rental payment for students in the UK is £535/month except for students in London where it's over £100 a month more at an average of £663³. The National Student Accommodation Survey 2023 states that two in five students have thought about dropping out of university due to rent or bills and 72 per cent say their mental health is affected by rental costs.

It will be interesting to see if the cost-of-living crisis changes the landscape of where students go to university, perhaps driving young people to study in areas with lower rents rather than the attraction of universities in London and the more expensive South West.

Student happiness levels
across the UK



³National Student Accommodation Survey 2023 – Results - Save the Student



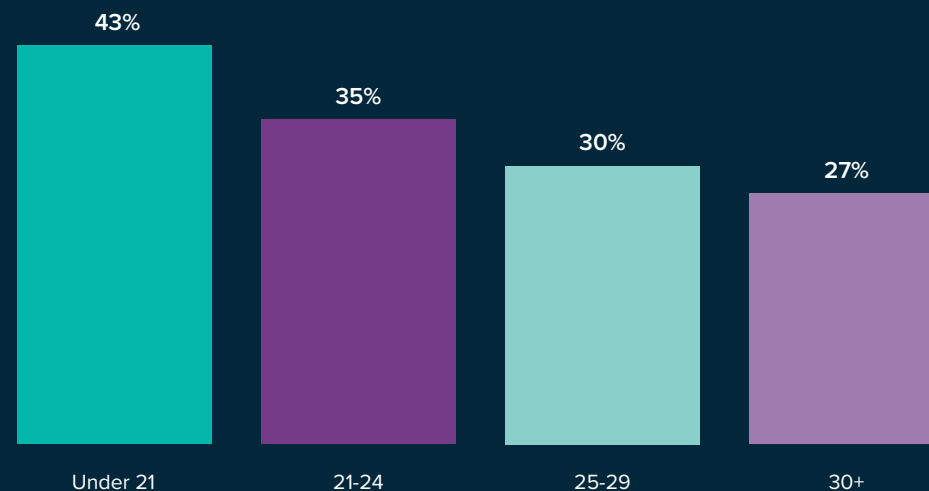
41% of men are happy compared to **34%** of women

According to our survey, men are happier at 41 per cent compared to 34 per cent of women. Age wise, students over the age of 30 years are the least happy at 27 per cent. Again, this is likely to be down to the responsibilities of juggling studying with taking care of families and coping with rising prices.

26% of students with no financial support were happy

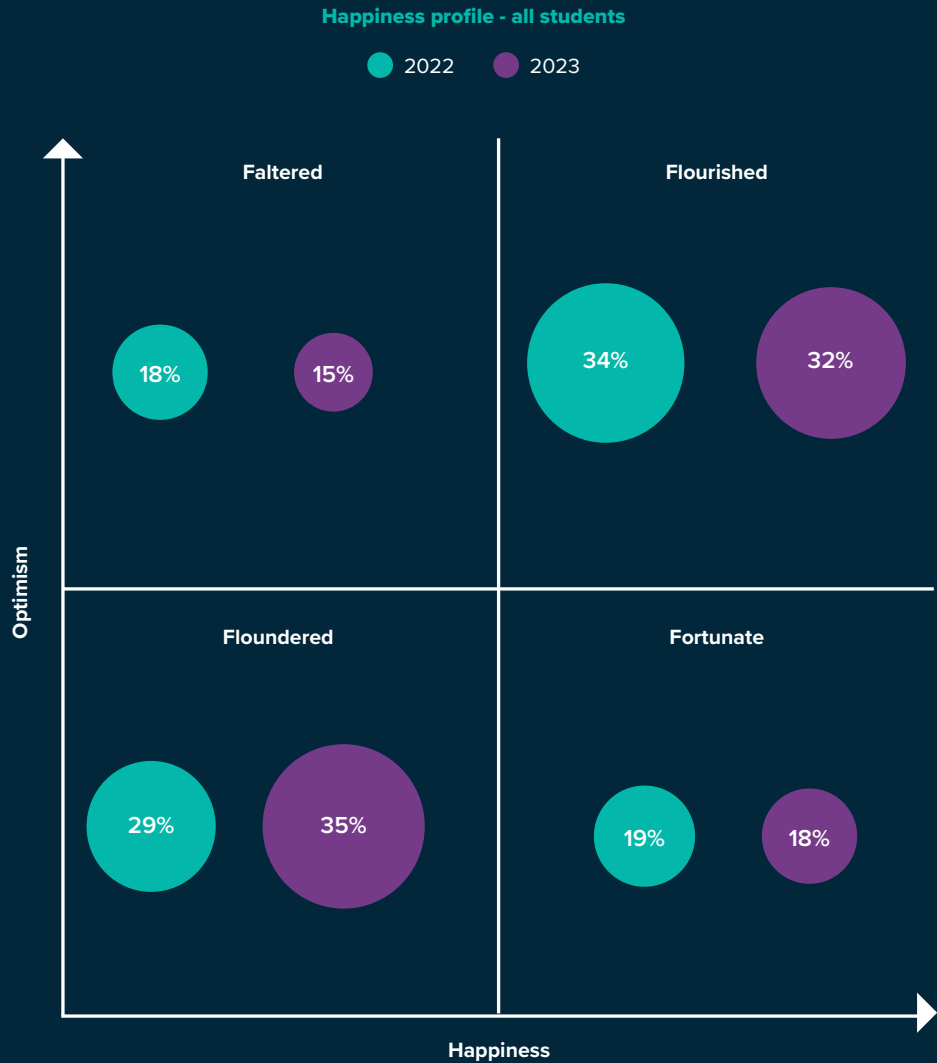
The gap on the happiness scale between students with financial support from parents or family members and those with no financial support was pronounced. 43 per cent with financial support were happy compared to 26 per cent without support. The difficulties experienced by students living with financial stress are outlined in our 'Financial' section.

Student happiness by age group



Faltered. Flourished. Floundered. Fortunate.

The number of students who are Floundering (both unhappy and pessimistic) has increased slightly this year compared to 2022 figures. This was seen most prominently amongst part-time students at 40 per cent and undergraduates with a figure of 35 per cent. Levels were also raised amongst those living with family or a partner (40 per cent). Geographically, London saw the highest number of students Floundering at 40 per cent closely followed by the South of England at 38 per cent.



39% comparatively the largest proportion of first years were Flourishing (both happy and optimistic) at 39 per cent but this dropped off by 10 per cent in their second year

Overall, the number of students who are Flourishing and Floundering is now equal at 35 per cent.

22% of students who, while being happy at the time of this survey, were not optimistic about the future, we called Fortunate

Scores were pretty low across the board for this sector with the highest reading at 22 per cent for second year undergraduates, and the lowest figure coming in at 7 per cent for part-time students.

The biggest concern for this year is finance which continues to be the top concern for students (as it was last year), with 43 per cent of students choosing it at the top of their list.



Academic achievement

New for the survey in 2023 is 'academic achievement' which is the **second biggest concern at 20%**

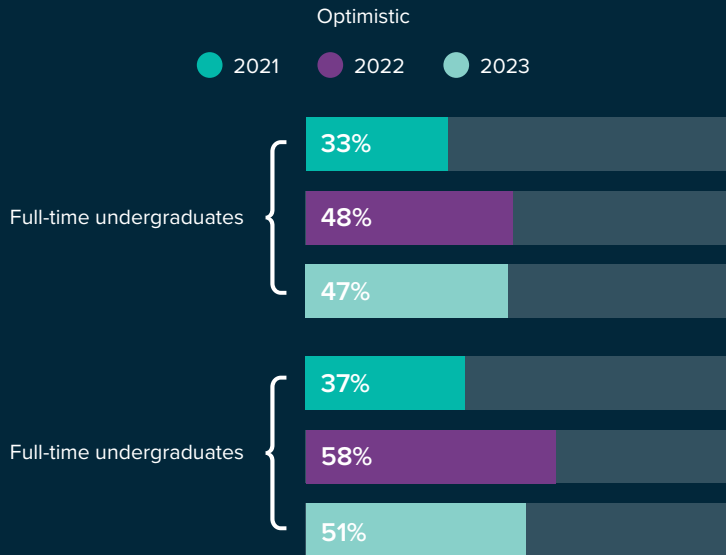
Our survey asked: *Thinking about the future, what is the main thing that is giving you cause for concern?*

Responses mainly highlighted insecurities about finding a job with lack of relevant experience, concerns about accommodation expenses and the cost of repaying student loans. For those students who had applied for postgraduate study in Scotland tuition fees were also mentioned, as due to Brexit all EU students are now considered as international, so fees are higher.

"That I will not be able to secure a job where I would be genuinely interested to work in and be happy, the fact that my financial goals will be hindered due to the cost-of-living crisis, the burden from own expectations."

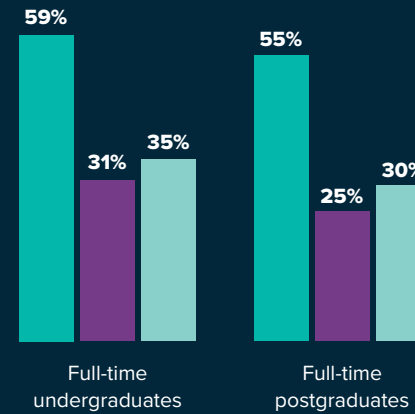
"I feel anxious about securing a decent job. Unfortunately, most recruiters are seeking candidates with experience, leaving me with limited access to only entry-level positions. The fear of not achieving a better quality of life is my greatest concern."

How students feel about life after university



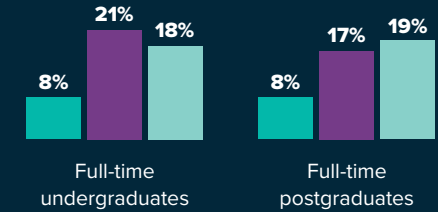
Low optimism, low happiness

Floundered



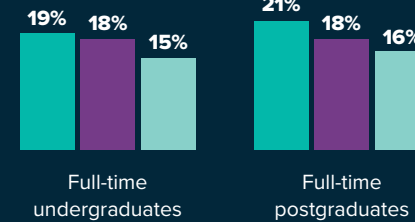
Low optimism, high happiness

Fortunate



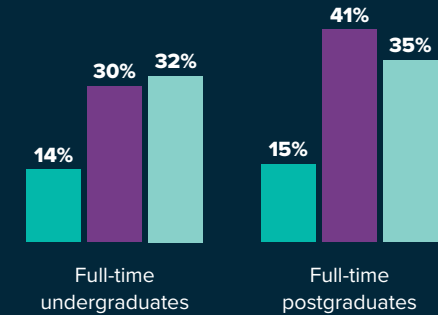
High optimism, low happiness

Faltered



High optimism, high happiness

Flourished



● 2021 ● 2022 ● 2023



What Motivates Students

“The support I received from the university and allowing me to do my very best at university.”



28% of students said their biggest motivation was their interest in their subject

Students are driven more by an interest in their subject and their desire to succeed than their need for financial security in the future.

An interest in their subject was scored the highest amongst part-time students at 38 per cent. First year undergraduates came in third at 28 per cent, although the importance of subject interest slightly waned in following years to 25 per cent in their third year. 26 per cent of postgraduates said subject interest was their biggest motivation driver.

27% of students are motivated by a drive to succeed

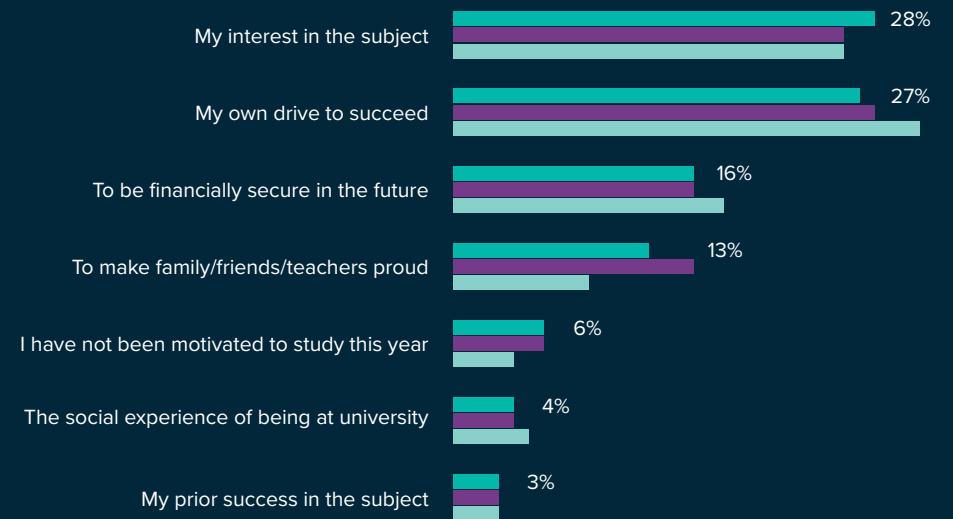
The second highest motivator amongst all students is their drive to succeed. This far outweighed their need for future financial security (18 per cent) and enjoyment of the overall university experience which came in at a mere 4 per cent.

Postgraduates scored the highest at 31 per cent. Interestingly, although undergraduates' interest in their subject drops off slightly as they move into second and third years, their drive to succeed increases the closer they get to graduation.

International students' interest in their subject is on a similar level to UK students at 22 per cent and 28 per cent respectively, but the drive to succeed is greater in international students at 32 per cent than it is for UK students at 27 per cent.

Motivation to study

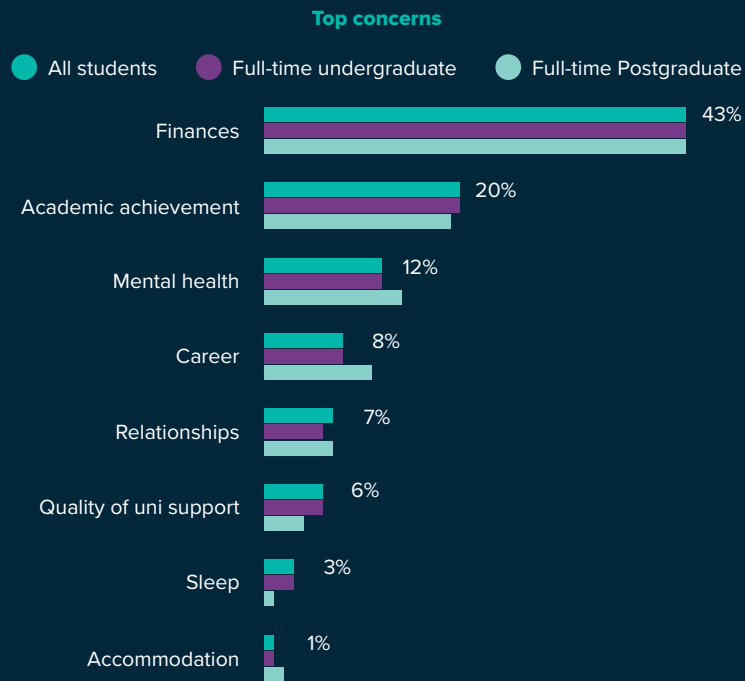
● All students ● Undergraduate ● Postgraduate





Worries and Concerns

“Student Finance is a broken and punishing system. I come from a low-income family, and one that cannot afford to help me out financially at uni, yet I am being given minimum finance. I have to work part-time to afford my studies, food, and rent to essentially get by and am not able to save up or live a more comfortable quality of life.”



43% of students say finances are their top concern

Finances continue to be the greatest concern for students this year as they were in 2022. 52 per cent of students surveyed have had to take on part-time jobs and 35 per cent expect to take on part-time work in the next 12 months to support their finances.

60 per cent of undergraduate students who do not receive financial support have had to take on a part-time job to ease financial pressures, compared to 48 per cent who receive support from families. Out of those students not receiving extra financial assistance, 52 per cent have struggled balancing a part-time job with academic/social life.

According to research carried out by The Sutton Trust earlier this year⁴, nearly a quarter of the 1,000 UK students interviewed said they were “less likely” to be able to complete their degree because of cost pressures, while one in three from working class families said they were cutting down on food to save money.

Our survey highlighted that 27 per cent of all students had considered dropping out of university to enter a full-time job, apprenticeship or similar scheme.

“Finances and how I can fund the next five years of my medical studies, as well as the student loans resulting from studying a BSc and MSc.”

42% of students have struggled to afford food and essentials

With students struggling to pay their rent and bills, the cost-of-living crisis is impacting their academic and social lives as they take on more working hours to make up the money they need to pay for essential living needs. More hours working means less time available to spend on academic work and meeting up with friends. It’s not surprising this is having a detrimental impact on students’ mental health.

Our survey showed that 50 per cent of those students struggling to afford food and essentials were from families who were unable to support them financially.

In a survey undertaken by The University and College Union⁵, the three most common cost pressures for postgraduate students were energy (81 per cent), food/groceries (81 per cent) and rent (66 per cent). Transport was also selected by many respondents (46 per cent). Almost a quarter said they were struggling with research costs, and the survey highlighted the high cost of conferences, equipment, travel to research sites and more out-of-pocket expenses, which were either unfunded, under-funded or only reimbursed much later.

A recent interview we undertook with a PhD scholar in Gloucestershire supported this. The student works full-time in a bookshop as her current student loan does not cover her living costs. Even with this income, she still does not have the funds to attend conferences to share her work and make the connections required to complete her thesis successfully and to find relevant employment in the future.



⁴Cost of Living and University Students - Sutton Trust

⁵Postgraduate researchers and the cost-of-living crisis (ucu.org.uk)



Bea Hughes, PhD Student

Case Study

As part of the Student Happiness Index 2023, Endsleigh had the privilege to speak with Bea, a postgraduate student at the University of Gloucestershire, currently undertaking a PhD in Eco-linguistics.

Bea has always worked alongside her studies. During her undergraduate degree she held multiple part-time jobs, but she currently works full-time in a bookshop. Bea told Endsleigh that in the past the money she earned as an undergraduate would be spent on holidays and other 'luxury' items, but now all her earnings go towards buying essentials, such as food and rent. Working full-time alongside her PhD is a necessity due to the cost-of-living crisis. The weekly cost of her food bill has doubled.

As an undergraduate, the high cost of rent meant having to live in an undesirable part of town in cramped conditions. Rent has increased exponentially over the past few years and Bea admits that if she didn't now live with her partner, her rental situation would be very difficult. At least now some of the outgoings can be shared.



Financial impact on studies

Funding at PhD level is an issue. While a student loan pays tuition fees for Bea to write her thesis, other activities that are necessary for her to successfully complete her research are not funded. The ability to travel to attend conferences both in the UK and abroad, to share research, make connections and collaborate are all an important part of study, but the costs these impose on early-career academics make them prohibitive. Being unable to afford a trip to attend a conference in Austria for example, has meant Bea has missed out on academic opportunities.

“The university has a small amount of funding available for some activities,” explained Bea. “But these are allocated as expenses, so you need to be able to afford to pay out before they’ll reimburse you. It was recommended that I go on the Austria trip, but it was just way beyond my financial capability.”

Bea admitted that continual financial pressure has often led to her considering whether she should pause or stop studying altogether. If she had known the cost-of-living crisis was going to happen she would definitely have put her PHD on hold.

“I knew humanities was a higher risk career choice due to general lack of funding in the arts and whilst I used to be idealistic and motivated by my passion, I’m becoming more practical. I need a career that will pay back the time, money, and effort I’ve invested. It’s such a shame. It’s as if we’re all being driven down the same career funnel.”

Impact on mental and physical health

Speaking about the toll this financial pressure has taken on her wellbeing, Bea explained that she is constantly trying to prioritise to make sure she gets enough sleep and eats well.

“Self-care must be my number one, rather than a luxury, because I’m running myself to the best of my abilities. I’m using all my free time, balancing lectures, researching, writing my thesis, and working full-time.”

“I don’t really socialise. I carve out free time months ahead because of everything I’m juggling. I’m aware it’s a huge undertaking and at times I can get quite physically poorly.”

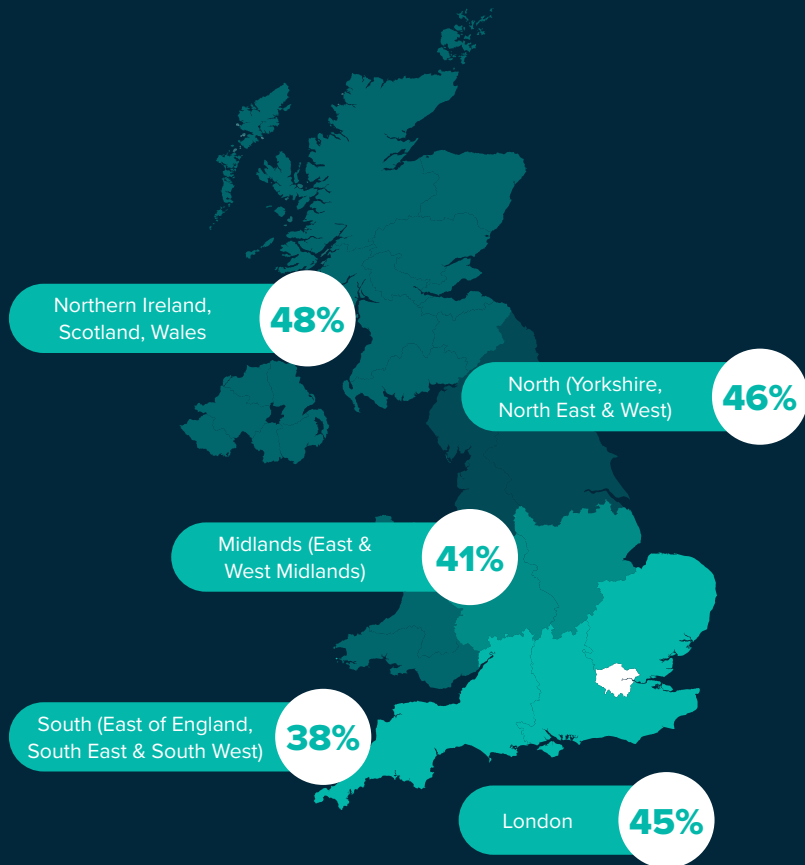
Bea’s money worries are constantly in the back of her mind. She believes post-graduates are a ‘forgotten group’, often neglected by universities both in terms of future career planning and social provision, with no sense of community - it’s a ‘completely different experience to undergraduate’ and ‘very isolating’.

Looking to the future.

Bea is banking on the connections she makes throughout her PHD for possible job opportunities once her thesis is complete in 2026. She has been collaborating with a university in Japan, but the unknown of what will be open to her career wise when her PhD is due to be completed is a constant worry.



Regions where finances are students' top concern



49% of students have struggled balancing a part-time job with academic and social life

With students citing building friendships and socialising as a key factor in their happiness, this figure is concerning. 49 per cent of our respondents say they have been socialising less. Out of that group, 54 per cent are students who receive no financial support from their families and 51 per cent are postgraduates.

According to the 2023 Student Academic Experience Survey published by The Higher Education Policy Institute and Advance HE,⁶ there has been a major increase in the number of students in paid employment, from 45 per cent to 55 per cent.

One undergraduate we interviewed had to rely on extra funding from his university to help see him through his first year. He admitted his lack of finances was 100 per cent prohibiting him from socialising with friends and that he felt ashamed when friends offered to pay for him.



⁶ Student Academic Experience Survey 2023 - HEPI



Undergraduate Student

Case Study

What do you do when you've calculated that you need £10,000 just to survive your first year at university, but student finance gives you £4,500? Your days are spent counting every penny, saying no to going out with friends, and feeling embarrassed when you have to ask for a little extra help. That's the situation one of the students we interviewed found themselves in last year and this year looks even more bleak.

The 20-year-old undergraduate student (who prefers to remain anonymous) is about to start his second year at Bournemouth University, taking a degree in Visual Effects.

Financial difficulty

As a family of four, the student was given the minimum loan from Student Finance and as a result had to turn to his father to help bridge the gap, putting pressure on his father's own financial situation. Coming from a family of four children, even without the cost-of-living crisis, any extra financial outgoings would have a significant impact on the family. Still, even with this extra help, the student was forced to turn to Bournemouth University's student support fund, twice within a term, and was initially given £900, the maximum usually allocated, and then another £300 a short while later.

"I had to show the university bank statements from the past three months so they could see all my incomings and outgoings. I live as frugally as I can. I don't drink and I'm meticulous about how much I spend and on what, so it's not as though I'm wasting all my money on having a great social life."

Prior to starting university the student had managed to save £2,500 to buy himself a PC with the specification needed to complete his studies. Sadly, this money had to go towards everyday living costs, so he now uses the university's PCs which means he's restricted to when and where he can work, whilst his peers have the flexibility of choosing whether to work remotely.

The student admitted it's hard to be around friends who can afford things and although he has a great friendship group, he often feels left out when talk turns to social outings and plans are being made for trips or holidays. He mentioned feeling ashamed of his situation, especially when friends offer to pay on his behalf.

Yet, he asserted that his friends are the reason he has stayed at university and not dropped out.

Financial options

The student explained he has a student bank account with an overdraft facility of £1,500 but is trying not to touch this. As a last resort he'll apply for a credit card this year, although this goes against his religious beliefs, which highlights the severity of his situation.

In terms of trying to support himself through part or full-time work, he's been applying for jobs over the past few months but so far has only received one response which was, sadly, a rejection. He's not given up and is continuing to search for part-time work.

Impact on mental health

The student told Endsleigh that it's 'really defeating' to be always 'counting pennies' and making item by item decisions, saying his financial situation 'encompasses my whole living'.

Describing the effect on his day-to-day life, the student outlined how he had to 'learn how to say no' or look for alternatives to social plans which are free. The student expressed his frustration at the impact of his financial struggles saying, 'I wish I could show them I'm not surviving', with regards to the student finance system, which he says has 'no scale for inflation'. It also seems to him that 'money is always opening doors', which 'in a meritocracy – shouldn't happen'.

When asked about whether he would recommend university compared to other options such as an apprenticeship, the student said his sister was just at this decision point in her life. For her, he says, 'university is no longer a viable option', especially with a 12 per cent interest rate on repayments, and if he was a school leaver and not currently at university, he wouldn't consider applying at all.



For some students, financial hardship means the difference between going to university or not, continuing their studies or looking at alternative routes to gain the qualifications needed for their career such as apprenticeships.

“When I graduate I’ll have nowhere to live. I haven’t been able to save because the student accommodation team asks for a crazy amount of money to stay over the summer, and they don’t allow you to end contracts early, so by the time I can look for other places to live, everyone else is looking too and prices get higher. I don’t want to be homeless again. I’ve slept rough before. I’m scared.”

49% of students are concerned that AI will impact job prospects

The introduction of AI into our daily lives has been seen as a double-edged sword by students. 49 per cent of all students believe AI will impact their job prospects. This level of concern is similar amongst both undergraduate students and postgraduates at 45 per cent and 46 per cent respectively.

However, according to an article in FE News,⁷ AI programmes can help to improve job prospects by identifying skills gaps and providing insights into what skills are needed in the job market. This should help educational institutions to better align their courses with industry demands and produce more job-ready graduates. Additionally, AI can simulate real-world scenarios and allow students to practice critical job-based skills in a safe environment.

While some students believe AI may present a barrier to their career prospects, it is having some positive results helping support students with academic achievement. AI-powered tools and platforms are being used to provide personalised support and feedback to students, helping to improve learning outcomes and engagement. Students with learning difficulties such as dyslexia, ADHD, and autism can benefit from AI tools that identify patterns students might exhibit with specific learning challenges. Universities can tailor assignments and exams and make them more accessible.

A paper published by Warwick University on ‘How we can harness AI in teaching and assessments and uphold academic rigour and integrity’⁸ touches on how students can use AI as a time management tool to help address concerns about not having time to enjoy hobbies, or socialise, outside of the academic world.

20% of students say academic achievement is their second highest concern

Academic achievement was seen as a key concern across all our student groups.

Research has found that on average, studying for a qualification in higher education (HE) or further education (FE) positively correlated with future earnings⁹.

At the age of 29, men who attend HE tend to earn 25 per cent more than those with 5 GCSEs (A* to C grades) but who did not go to university. For women, attending HE is associated with 50 per cent higher earnings. Research undertaken by Dr Jack Britton, Associate Director at the Institute for Fiscal Studies found that women with a first earned around 9 per cent more than women with a 2.1, and men with a first earned around 13 per cent more than men with a 2.1.

For women and men with a lower second (2.2), earnings were around 15 per cent lower than those with a 2.1. This increases to around 27 per cent lower earnings for those with a lower degree class than a 2.2, when compared to those with a 2.1.¹⁰

32% are concerned about their career prospects after university

Figures are at their highest amongst students with no financial support at 39 per cent and for students in their first year of undergraduate study at 36 per cent. In comparison, these stats are much lower for international students where 19 per cent expressed concern about future job prospects.

These figures are spread evenly across the country showing there is general concern across the UK about the job market.

⁷FE News | The Future of Education: How AI is Changing the Way We Learn and Develop Skills

⁸Microsoft Word - AI Education 12-7-23.docx (warwick.ac.uk)

⁹Labour_market_value_of_higher_and_further_education_qualifications.pdf (publishing.service.gov.uk)

¹⁰How much does it pay to get good grades at university? | Institute for Fiscal Studies (ifs.org.uk)

Mental Health

49% of all students expect their mental health to worsen over the next 12 months

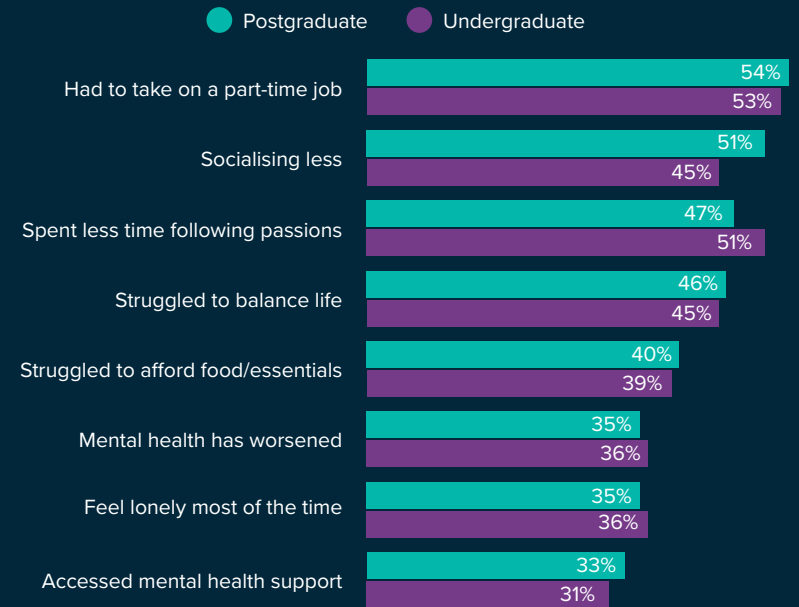


The overall picture our survey paints this year is concerning. Mental health worries have risen by almost ten percentage points from 2022 with 38 per cent of students saying their mental health has worsened over the past year. 49 per cent of all students believe their mental health will decline even more over the next 12 months.

The highest figure is seen amongst postgraduate students where 51 per cent of respondents are concerned their mental health will deteriorate even more over the next year. 54 per cent of postgraduates have had to take on a part-time job to ease financial pressures and 46 per cent are struggling to balance paid work with their studies and social life.

35 per cent of all students surveyed feel lonely most of the time. It's not surprising this figure is highest amongst international students at 42 per cent, as they navigate new spaces, language barriers, new cultures, and expectations.

Postgraduate concerns over past 12 months



These increased statistics on worsening mental health are linked to the financial pressures students are currently facing; listed as their top concern this year. All the students we surveyed have shown that lack of finances are preventing them from socialising with friends and limiting their ability to enjoy hobbies and pastimes outside of their academic world. On top of being unable to afford day-to-day essentials due to the cost-of-living crisis, it's not difficult to see how finance, and the lack of it, is emblematic of students' mental health concerns.

34% of students accessed support for their mental health

Overall, the number of students seeking wellbeing support has increased from 26 per cent in 2022 to 34 per cent in 2023.

The most significant change is the number of postgraduates which has escalated from 18 per cent in 2022 to 33 per cent in 2023.

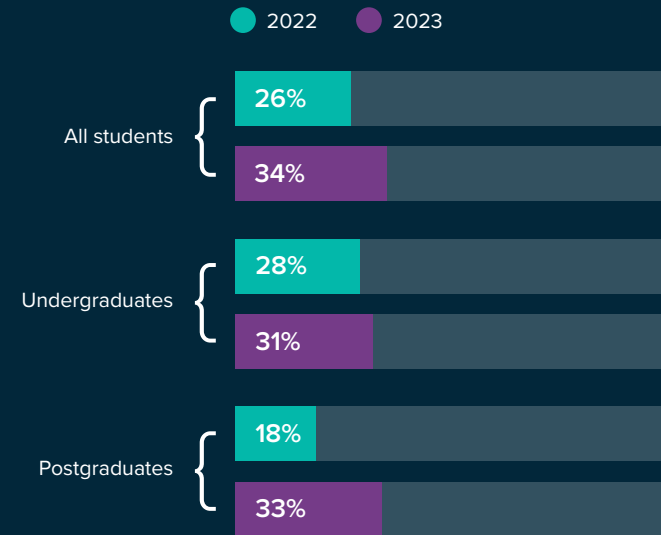


According to Student Mind's 2023 research briefing which details results from their national Being Well, Doing Well survey,¹¹ 1 in 4 students would not know where to go to get mental health support at university if they needed it. 83 per cent of the students they surveyed were either 'very' or 'quite' concerned about the current cost of living crisis and 41 per cent said this was having a negative impact on their wellbeing.

The Tab, one of the biggest youth media sites in Britain, asked 4,000 students at universities across the UK about their experiences with mental health at university for their 2022/23 Mental Health Survey,¹² in partnership with the suicide prevention charity, Campaign Against Living Miserably (CALM). Their survey highlighted that 85 per cent of students struggling with mental health have had to miss a lecture or a seminar because of it and only 12 per cent said they think their university handles the issue well. The majority of students don't want to tell their universities about their mental health. Less than half of those struggling have done so – and of those who have, 65 per cent were not happy with the help they'd received.

37 per cent of the students we surveyed who had accessed professional support for their wellbeing identified as female and 25 per cent male, perhaps indicating that male students are still less likely to seek help for their wellbeing.

Students who have sought professional support for mental health



The concerns identified by our survey highlight the vital role that universities can play in supporting and promoting mental health. With pressure on student services to provide round the clock support for students on issues such as wellbeing, finances, relationships, and accommodation, many face challenges in providing the depth and breadth of assistance required.

The wellbeing figures from our survey are supported by statistics from Endsleigh's Student Assistance Programme. Endsleigh works with universities, colleges, and schools to provide 24/7 wellbeing support to more than one million higher and further education students as well as secondary pupils, their teachers, and caregivers.

The overall number of calls received by Endsleigh's Student Assistance Programme's counselling helpline and live chat have increased by 60 per cent in the past year. The most common reasons for needing mental health support were anxiety, low mood and depression. 38 per cent of all calls were made outside of working hours, outside of the traditional 9 to 5pm working day and at weekends, insight into why programmes like the Student Assistance Programme are so important.

¹¹ PowerPoint Presentation (studentminds.org.uk)

¹² 'They made me feel invalid': Shocking new figures show scale of student mental health crisis (thetab.com)

The argument for early intervention

When it comes to mental health, early intervention is key to improving the quality of a child's home and family life. Supporting children can help them perform better at school, improve their long-term outcomes, and help them develop strengths and skills that prepare them for university and adult life.

School-based interventions have evidence of improving not only pupils' wellbeing but also their mental health and behaviour and have been shown to improve outcomes

including resilience and self-esteem, reduce anxiety or depressive symptoms, and prevent violent and aggressive behaviour. Mental health interventions have also been shown to improve academic achievement.

Research shows that children with stronger social and emotional skills are more likely to graduate from college or university, to succeed in their careers, have positive work and family relationships, have good mental and physical health, and to become engaged citizens.¹³



Develop psychologically, emotionally and intellectually



Initiate, develop and sustain mutually satisfying personal relationships



Use and enjoy solitude



Become aware of others and empathise with them



Develop healthy habits to take into their formative adult years



Develop a sense of right and wrong



Resolve and learn from problems and set backs



Academic successes, leading to better employment opportunities



¹³What is early intervention? | Early Intervention Foundation (eif.org.uk)



Kayleigh Frost, Head of Clinical Support, Health Assured

Case Study

We spoke to Kayleigh Frost about the importance of providing mental health and wellbeing support for young people in secondary schools, before they head off to university. Kayleigh is Head of Clinical Support at Health Assured, the UK and Ireland's most trusted independent health & wellbeing provider. Health Assured partners with Endsleigh to provide Endsleigh's wellbeing services to secondary schools, universities, and colleges.

“A lot of this support needs to be driven by the caregivers. Those adults that are responsible for the support, guidance and nurturing of these individuals, whether that be a parent, guardian or school staff.”



Kayleigh explained that many school age children don't know how to ask for help. They don't know how to articulate the emotions they might be feeling and because many adults either aren't attuned to such nuanced approaches or feel uncomfortable talking about emotions, it's easy to brush off or invalidate what could be a cry for help.

“We need to talk about our mental health and not shy away from coming forward with our challenges. The issues still seem to come from adults. They get scared that they're going to say the wrong thing that they're going to offend the person.”

It's a jigsaw with many pieces that need to fit together. Caregivers need to learn to open up conversations with younger people so that talking about mental health doesn't become a taboo subject. It may not be something that comes naturally, so that's just as important to address as is access to professional support when it's needed.

“Normalising how important it is to talk about if you're sad, or if you're angry because when you're young you don't necessarily understand what anxiety is, but you can feel sad and you can feel angry and you can feel upset - and it's about opening up those conversations. I do see change though within the student community. They are more liberated and more empowered to talk about their mental health – we just need caregivers to hear what they are saying,” said Kayleigh.

Adults: teachers, parents, guardians, and caregivers need to step out of their comfort zone and provide the right environment to help empower these young people to speak up. Charities like Young Minds have lots of practical advice and tips on how to encourage your child to open up about their feelings, and services such as Endsleigh's Pupil Assistance Programme provides access to professional support and advice for teachers, parents and caregivers.

Sadly, communication between adults and young people is only part of the problem. Long waiting times for professional mental health support means the help isn't there when needed. A report this time last year by the Royal College of Psychiatrists¹⁴ said that extensive wait times meant more than three quarters of mental health patients were seeking help from emergency services, with 43 per cent saying long wait times lead to their mental health getting worse.

“It can be months and months before you can access help via the NHS and that depends if you meet certain thresholds. If you have what they determine to be low level depression or anxiety but are high functioning, it's unlikely you'll be offered support. But these are the people that are really at risk of developing serious mental health conditions. Child and Adolescent Mental Health Services (CAMHS) provided by the NHS for example, I think the waiting list goes up to 24 months in some areas and to qualify you might have to be at 'severe' level. It also depends on where you live, some areas are more affluent and so access to support is a lot easier.”

“That's why services like Endsleigh's Pupil Assistance Programme and their Student Assistance Programme are so valuable,”* says Kayleigh. *“When a young person feels empowered to speak up there's someone they can talk to who can support them with whatever they need.”

¹⁴ Hidden waits force more than three quarters of mental health patients to seek help from emergency services (rcpsych.ac.uk)

University students might be more empowered to speak up about the mental health concerns, but they live in an environment which can compound their problems; drug and alcohol use, financial and academic pressures - and they need to be able to access support easily, and be assured they are speaking to professionals who understand their situation.

Young people who have learned the tools they need to cope with pressures, may find it easier to transition from school to university and from university to work life. While trauma you experience as a young person will not be the same as traumas you may face as an adult, it's easier to retain information when you're younger. Your brain has the capacity to absorb and be receptive to the skills you learn through counselling that will help you in later life.

Sadly, there is still a discrepancy between the number of men and women who seek support from counselling. "We see this right across the board from school age children up to adults," explains Kayleigh. "Figures are massively weighted towards that and what we see with male callers in our Employment Assistance Programme world is when it's at crisis point. It's men who are the ones with the trauma related cause, and we're going to be stuck in a bit of a cycle because they are a large proportion of the caregivers of the young people of today."

There is change afoot. We're helping to ensure younger male parents are going to be typically more liberated and empowered with their children in speaking freely about what they're feeling and offering support. But the generational issue that we've got here and now is something that really needs attention.





Looking to the Future

"I look forward to meeting new friends and continue a new chapter in my life that will make me happier."



The emphasis for the future for most undergraduate students is all about meeting new friends and nurturing existing friendships as well as continuing to learn and enjoy their studying. Postgraduates are tending to concentrate more on the academic side of life. Their future aspirations include building skills and experiences, collaboration and exploring new opportunities.

“Finding an optimum work-life balance with academic and part-time work, with time management amongst maintaining a social life.”

Looking ahead, both groups are concerned about their mental health worsening (49 per cent) and their lack of finances, including student loan debt. Lack of financial stability, the current state of the job market and general economic climate are all contributing factors to real worries about the future.

Only 34 per cent of all students have a set career path in mind, compared to 53 per cent last year. This is more noticeable amongst postgraduate students where the figure drops by almost half from 60 per cent in 2022 to 33 per cent this year. The overall concerns about finance, mental health and career prospects in this group may be an indicator that opting to study at postgraduate level is becoming less attractive. As well as being damaging to the education sector, a drop-off in people studying at postgraduate level may well result in loss of research and specialist knowledge across the UK.

“Finding a way to finish a PhD with mental health issues and lack of support in the way.”

52 per cent of all students are likely to take on debt beyond their student loan in the form of credit cards or overdraft facilities, and these stats are higher amongst those from lower income backgrounds who receive maximum student loans, causing levels of stress and anxiety to rise.

“My physical and mental health has worsened at uni, it will take a long time to recover, preventing me from working, putting me at risk of not being able to afford therapy or medication.”





Part of **HOWDEN**

If you'd like more information about the contents of this report, or would like to take part in our Student Happiness Index 2024 please contact:

Endsleigh Communications and PR Manager

✉ marketing@endsleigh.co.uk