

YouGov / AIC Survey Results

Sample Size: 1014

Fieldwork: 9th - 11th June 2010

All those currently in FT education and plan to go/ are at university

Total	Gender		Age	Social Grade		Region							
	Base	Male	Female	18 to 24	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
1014	509	505	910	103	911	204	160	95	145	257	40	101	12

Are you currently in full-time education of any kind?

Yes, I am	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No, I am not	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Which ONE of the following statements BEST describes your current situation?

I am not currently at university, but DO plan to go	23%	27%	20%	15%	10%	25%	27%	24%	22%	25%	25%	18%	9%	33%
I am not currently at university, and DO NOT plan to go	-	-	-	-	-	-	-	-	-	-	-	-	-	-
I am currently at university, and WILL complete my course this year	29%	25%	33%	32%	46%	27%	25%	28%	33%	28%	32%	40%	26%	33%
I am currently at university, but WILL NOT complete my course this year	48%	48%	48%	53%	45%	48%	48%	48%	45%	47%	44%	43%	65%	33%
I have recently completed my degree	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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All those currently in FT education and plan to go/ are at university

Approximately how much debt do you think you will leave university with IN TOTAL? (Please include all types of debt e.g. Student Loans, bank loans, money borrowed from friends/ family etc.)

Less than £1,000	2%	1%	2%	2%	1%	2%	0%	1%	3%	2%	1%	3%	5%	-
£1,000 to £2,000	1%	1%	1%	1%	4%	0%	0%	1%	-	1%	0%	-	1%	-
£2,001 to £3,000	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	-	-	8%	-
£3,001 to £4,000	2%	2%	1%	1%	3%	2%	2%	1%	-	2%	2%	-	3%	-
£4,001 to £5,000	2%	2%	1%	2%	1%	2%	1%	1%	1%	2%	1%	3%	7%	-
£5,001 to £6,000	3%	3%	3%	2%	2%	3%	2%	3%	1%	1%	1%	-	13%	-
£6,001 to £7,000	1%	1%	2%	1%	1%	1%	1%	1%	-	1%	2%	3%	2%	-
£7,001 to £8,000	1%	1%	2%	1%	2%	1%	1%	1%	2%	2%	0%	5%	1%	8%
£8,001 to £9,000	2%	2%	1%	1%	3%	1%	1%	2%	3%	1%	1%	-	2%	8%
£9,001 to £10,000	5%	6%	5%	5%	4%	5%	6%	3%	4%	8%	7%	3%	4%	-
£10,001 to £15,000	13%	12%	13%	13%	13%	13%	14%	11%	13%	12%	11%	15%	16%	17%
£15,001 to £20,000	19%	20%	19%	21%	25%	19%	24%	23%	18%	16%	19%	30%	8%	17%
£20,001 to £25,000	19%	17%	20%	19%	15%	19%	20%	24%	23%	14%	21%	18%	5%	17%
Over £25,000	15%	15%	15%	16%	18%	15%	16%	16%	20%	17%	18%	10%	2%	8%
No debt – My parents/ family will completely finance my time at university	6%	5%	6%	6%	4%	6%	3%	4%	2%	10%	5%	5%	10%	8%
No debt – other reason	3%	4%	3%	3%	2%	3%	1%	2%	2%	3%	4%	3%	8%	8%
Don't know	6%	8%	4%	4%	2%	7%	5%	7%	6%	7%	6%	5%	6%	8%
MEAN	14741.67	14642.11	14836.57	14979.55	14145.20	14813.28	15349.18	16004.83	15682.30	13896.08	15868.91	15435.97	8873.79	15125.50
MEAN (with no debt removed)	17018.45	17007.56	17028.96	17303.52	16816.26	17043.46	17462.45	18057.63	18324.01	16828.06	18334.59	16814.77	9357.60	16500.50

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All those currently in FT education and plan to go/ are at university

Approximately how long do you think it will take you to pay back your student debt once you have graduated? (Please include all types of debt e.g. Students Loans, bank loans, money borrowed from friends/ family etc.)

	863	424	439	792	95	768	184	140	85	116	217	35	77	9
Up to 5 years	12%	14%	10%	12%	18%	11%	8%	11%	8%	19%	9%	3%	29%	-
Longer than 5 years up to 10 years	27%	29%	25%	26%	32%	27%	27%	22%	32%	27%	29%	26%	27%	22%
Longer than 10 years up to 15 years	24%	22%	26%	24%	19%	25%	29%	21%	26%	26%	21%	29%	19%	22%
Longer than 15 years up to 20 years	16%	15%	18%	17%	17%	16%	18%	25%	15%	9%	18%	9%	5%	22%
More than 20 years	8%	8%	9%	9%	7%	9%	7%	9%	8%	7%	12%	11%	4%	-
Not applicable - my parents/ family plan to pay off my debt for me	2%	1%	2%	2%	1%	2%	-	1%	1%	4%	1%	3%	3%	-
Not applicable - for another reason	0%	0%	0%	0%	-	0%	-	-	1%	-	-	-	3%	-
Don't know	10%	10%	10%	10%	6%	11%	11%	11%	8%	8%	9%	20%	10%	33%

Do you expect the level of debt you graduate with to influence your choice of career?

	863	424	439	792	95	768	184	140	85	116	217	35	77	9
Yes, I plan to look for better paid jobs in order to pay off my debt	32%	33%	32%	31%	34%	32%	38%	32%	36%	30%	34%	17%	22%	33%
Yes, for other reasons	5%	5%	5%	5%	8%	5%	5%	4%	5%	8%	3%	6%	8%	-
No, I DO NOT plan to look for better paid jobs in order to pay off my debt	34%	34%	34%	35%	31%	35%	28%	31%	36%	26%	42%	46%	36%	33%
No, for other reasons	22%	22%	21%	23%	24%	21%	23%	21%	15%	28%	17%	26%	27%	22%
Don't know	7%	6%	7%	6%	3%	7%	5%	11%	7%	9%	4%	6%	6%	11%

All those currently in FT education and plan to go/ are at university and expect to have some debt

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Base	Male	Female	18 to 24	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland
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All those currently in FT education and plan to go/ are at university

Do you expect the level of debt you graduate with to influence whether you decide to pursue postgraduate studies?

863	424	439	792	95	768	184	140	85	116	217	35	77	9
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All those currently in FT education and plan to go/ are at university and expect to have some debt

Yes, I did plan to study for a postgraduate qualification, but I have since changed my mind as I cannot afford this	6%	5%	7%	6%	9%	6%	7%	7%	8%	4%	8%	-	3%	-
Yes, I have decided to put postgraduate studies on hold until I can afford it	12%	9%	14%	12%	8%	12%	11%	15%	14%	13%	9%	17%	8%	11%
Yes, for other reasons	3%	3%	3%	3%	2%	3%	4%	3%	2%	3%	3%	3%	4%	-
No, I still plan to pursue postgraduate studies, money is not an issue	9%	10%	7%	9%	8%	9%	5%	9%	14%	11%	6%	20%	9%	22%
No, I still plan to pursue postgraduate studies, although it will be a struggle financially	24%	20%	27%	23%	22%	24%	27%	19%	18%	20%	26%	20%	30%	33%
No, I never planned to pursue post graduate studies	21%	25%	18%	21%	18%	22%	22%	17%	21%	18%	27%	11%	22%	11%
No, for other reasons	7%	9%	6%	8%	5%	8%	8%	9%	5%	12%	5%	6%	9%	-
I am currently studying for a postgraduate qualification	7%	6%	8%	8%	18%	6%	4%	8%	12%	6%	6%	17%	8%	-
Don't know	11%	13%	9%	10%	8%	11%	13%	13%	6%	13%	11%	6%	8%	22%

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All those currently in FT education and plan to go/ are at university

Approximately how much EXTRA debt do you think you will incur as a result of your postgraduate studies ONLY? (Please include all types of debt e.g. Students Loans, bank loans, money borrowed from friends/ family etc.)

All those currently in FT education and plan to go/ are at university and expect to have some debt and expect to have some debt and do not expect level of debt they graduate with to influence their pursuit of postgrad studies	400	192	208	368	49	351	85	76	40	59	90	17	30	3
Less than £1,000	3%	4%	2%	3%	10%	2%	1%	4%	5%	5%	3%	6%	-	-
£1,000 to £2,000	2%	2%	2%	2%	2%	2%	1%	-	-	2%	2%	12%	7%	-
£2,001 to £3,000	3%	3%	3%	3%	6%	3%	1%	1%	-	5%	4%	-	10%	-
£3,001 to £4,000	4%	3%	4%	4%	6%	3%	2%	7%	-	3%	2%	-	7%	33%
£4,001 to £5,000	5%	4%	5%	5%	2%	5%	7%	4%	10%	3%	1%	12%	-	-
£5,001 to £6,000	7%	7%	7%	7%	4%	7%	9%	12%	5%	5%	3%	-	10%	-
£6,001 to £7,000	7%	4%	9%	7%	4%	7%	8%	7%	8%	5%	6%	18%	-	-
£7,001 to £8,000	5%	5%	4%	4%	6%	4%	5%	1%	3%	5%	8%	-	7%	-
£8,001 to £9,000	4%	3%	4%	4%	4%	4%	2%	8%	-	3%	4%	-	3%	-
£9,001 to £10,000	6%	6%	5%	6%	12%	5%	6%	9%	3%	8%	4%	-	-	-
£10,001 to £15,000	10%	9%	10%	10%	10%	9%	5%	3%	20%	5%	17%	18%	10%	-
£15,001 to £20,000	3%	3%	3%	3%	-	4%	5%	7%	-	3%	2%	-	-	-
£20,001 to £25,000	2%	2%	2%	2%	2%	2%	-	-	5%	5%	3%	-	-	-
Over £25,000	2%	2%	1%	2%	-	2%	2%	1%	5%	2%	-	-	-	-
No debt – my parents/ family will completely finance my time at university	2%	2%	2%	2%	6%	1%	4%	-	3%	2%	-	6%	3%	-
No debt – other reason	10%	11%	8%	10%	6%	10%	8%	7%	5%	14%	7%	18%	23%	-
Don't know	29%	30%	28%	27%	18%	30%	33%	30%	30%	24%	32%	12%	20%	67%
MEAN	7963.97	7896.67	8020.15	8005.05	6823.94	8158.75	7611.59	7543.02	9196.11	8271.87	8900.45	6318.55	5937.94	3500.50
MEAN (with no debt removed)	8454.43	8609.54	8322.17	8527.25	6823.94	8724.85	8457.93	7958.80	10660.46	8806.00	8900.45	6318.55	5937.94	3500.50

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Which ONE of the following will be/ is the MAIN way you will fund your time at university? (If you have not yet started university please indicate how you expect to MAINLY fund your time at university)

Parents money	16%	16%	16%	17%	22%	16%	12%	16%	15%	21%	14%	15%	28%	8%
Grandparents money	1%	1%	1%	1%	-	1%	1%	1%	3%	1%	1%	-	1%	-
Part-time work	8%	8%	8%	7%	3%	9%	9%	9%	5%	4%	5%	10%	20%	-
Student Loan	59%	59%	59%	60%	56%	59%	64%	58%	67%	57%	62%	65%	34%	75%
Bank loan	1%	1%	1%	1%	1%	1%	0%	1%	2%	1%	0%	-	-	-
Savings	4%	4%	4%	4%	6%	3%	3%	5%	1%	3%	4%	-	6%	-
Bank overdraft	1%	0%	1%	1%	1%	1%	0%	1%	-	-	0%	3%	1%	-
Government maintenance grant	5%	3%	6%	4%	2%	5%	3%	4%	2%	4%	7%	-	5%	8%
Other	4%	4%	4%	4%	8%	4%	4%	3%	2%	4%	5%	5%	4%	8%
Don't Know	2%	3%	1%	2%	1%	2%	3%	3%	2%	5%	-	3%	2%	-

Do you currently live or have you ever lived with your parents (or guardians) (for a term or longer) whilst at university DURING TERM TIME?

All those currently in FT education and are currently at university

	779	374	405	777	93	686	149	121	74	109	193	33	92	8
Yes, in order to save money/ avoid extra debt AND I AM/ WAS HAPPY TO DO THIS	10%	10%	11%	10%	5%	11%	8%	12%	1%	11%	10%	15%	13%	38%
Yes, in order to save money/ avoid extra debt ALTHOUGH I WOULD PREFER NOT TO DO/ HAVE DONE THIS	8%	7%	9%	8%	12%	7%	9%	7%	3%	8%	6%	3%	17%	-
Yes, but not for financial reasons	6%	5%	6%	6%	2%	6%	4%	5%	4%	10%	4%	-	10%	-
No, I have not lived with my parents while at university during term time	76%	78%	75%	76%	81%	76%	79%	77%	92%	71%	79%	82%	60%	63%

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All those currently in FT education and plan to go/ are at university

Are you planning to live with your parents (for a term or longer) whilst at university DURING TERM TIME?

All those currently in FT education and are planning to go to university

	235	135	100	133	10	225	55	39	21	36	64	7	9	4
Yes, in order to save money/ avoid extra debt and I AM HAPPY TO DO THIS	12%	10%	15%	12%	10%	12%	13%	13%	14%	17%	11%	-	11%	-
Yes, in order to save money/ avoid extra debt THOUGH I WOULD PREFER NOT TO DO THIS	5%	5%	5%	3%	10%	5%	2%	-	5%	11%	5%	-	22%	25%
Yes, in order to save money/ avoid extra debt BUT I WILL MOVE OUT IN LATER YEARS	2%	1%	2%	2%	10%	1%	-	3%	5%	-	2%	14%	-	-
Yes, but not for financial reasons	3%	2%	3%	4%	-	3%	2%	-	5%	6%	2%	14%	-	-
No, I will live elsewhere whilst I attend university	72%	71%	74%	74%	70%	72%	78%	77%	62%	56%	78%	71%	67%	75%
Don't Know	6%	10%	1%	5%	-	6%	5%	8%	10%	11%	3%	-	-	-

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In light of the current financial crisis...

Would you consider delaying university for a year in order to save money for university through full/ part time work? (Please select the option that you MOST agree with)

All those currently in FT education and are planning to go to university

	235	135	100	133	10	225	55	39	21	36	64	7	9	4
Yes, this would put much less strain on our family finances	9%	8%	11%	7%	30%	8%	5%	18%	14%	8%	8%	-	11%	-
Yes, this would give me invaluable work experience	4%	4%	4%	5%	-	4%	4%	8%	-	-	5%	14%	11%	-
Yes, this would give me a much firmer financial start when I graduate	11%	12%	9%	10%	10%	11%	13%	21%	19%	6%	6%	-	-	-
Yes, for other reasons	3%	4%	1%	2%	-	3%	4%	3%	-	6%	2%	-	-	-
No, any year between school and university should be spent travelling and enjoying unique experiences	9%	6%	14%	9%	-	10%	7%	3%	5%	11%	16%	-	22%	-
No, I would much rather concentrate on university	33%	30%	37%	35%	40%	32%	38%	23%	29%	39%	25%	71%	33%	75%
No, I do not need to work for a year as I can cope financially	6%	10%	2%	8%	20%	6%	2%	3%	10%	14%	8%	-	-	25%
No, I am ready to leave home for pastures new	11%	12%	10%	13%	-	12%	16%	8%	10%	3%	16%	-	11%	-
No, I am actually wondering if university is worth the money – especially considering the lack of graduate jobs	4%	3%	6%	4%	-	4%	5%	3%	10%	-	6%	-	-	-
No, for other reasons	5%	7%	3%	6%	-	5%	4%	10%	-	6%	5%	14%	-	-
Don't know	4%	5%	3%	2%	-	4%	2%	3%	5%	8%	5%	-	11%	-

Are you worried about graduate job opportunities in light of the current state of the UK economy?

Yes, I am worried I won't get a job when I graduate	55%	49%	62%	56%	55%	55%	60%	51%	54%	49%	54%	63%	59%	83%
Yes, for other reasons	4%	4%	4%	4%	6%	4%	3%	4%	3%	3%	5%	3%	6%	-
No, I already have a job lined up and I am not concerned	9%	8%	9%	9%	17%	8%	6%	11%	8%	10%	9%	10%	8%	-
No, but I am concerned that I will have to settle for something I had not planned to do due to the lack of jobs available	14%	16%	11%	13%	11%	14%	12%	14%	15%	13%	16%	10%	12%	8%
No, for other reasons	15%	18%	11%	15%	12%	15%	14%	13%	16%	20%	14%	15%	13%	-
Don't know	4%	6%	3%	3%	-	5%	5%	7%	4%	6%	2%	-	2%	8%